

# **Protean eGov Technologies Limited**

# **STANDARD OPERATING PROCEDURE (SOP)**

Online Exit request by eNPS Subscriber with Self-Authorization and Bank-POP Authorization

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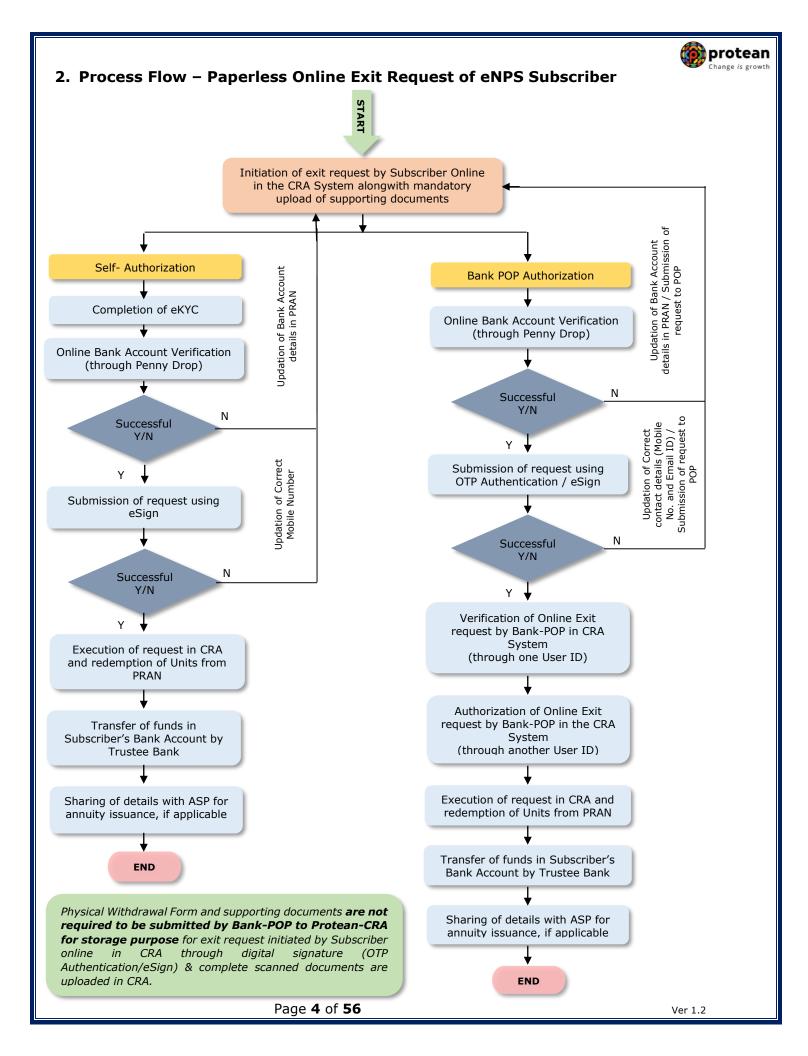
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# 1. Abbreviations

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





## 3. Preface

- A. As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers <u>who have joined NPS before attaining the age of sixty years</u>:
- **Upon Normal Superannuation**: When a Subscriber reaches the age of Superannuation/attaining 60 years of age, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber.

*In case, the total corpus in the 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 (exit before attaining the age of superannuation/attaining 60 years of age) from NPS, at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber. *However, Subscriber can exit from NPS only after completion of 5 years in NPS.* 

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

- B. As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the <u>Subscribers who have joined NPS on or after attaining the age of sixty years:</u>
- Upon Normal Superannuation (Exit after completion of three years in NPS): When a Subscriber exits after completion of three years in NPS, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber.

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

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

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



The exit process for eNPS Subscribers is a paperless process wherein eNPS Subscriber is not required to submit any physical documents or not required to visit any Point of Presence (POP) to process his/her Exit request. The Subscriber has **two options** for initiating online Exit request in CRA system as given below:

- Exit through Self-Authorization –This option will be applicable only if the NPS Corpus of the Subscriber is less than Rs. 10 lakh. As part of the withdrawal process, the KYC details of the Subscriber will be verified through Aadhaar based KYC. The request will get processed in the CRA system directly on successful KYC verification & eSign. Verification and authorization of request is not required.
- Exit through Bank-POP Authorization This option will be available if the NPS Corpus of the Subscriber is greater than Rs. 10 lakh or if Subscriber wishes to initiate Exit request with Bank-POP authorization option. As part of the withdrawal process, the KYC details of the Subscriber will be verified by the registered Bank of the Subscriber (registered as Bank-POP in the CRA system).

As per PFRDA guidelines, Exit request processing fee payable to the Bank by eNPS Subscribers is 0.125% of total NPS corpus (minimum Rs. 125 and maximum Rs. 500). For example, if corpus of eNPS Subscriber initiating Exit request is Rs. 90,000 then processing fees payable will be Rs. 125 (minimum amount). In case, Corpus is Rs. 3, 00,000, the processing fee will be Rs. 375 (0.125% of corpus). However, in case corpus is Rs. 7, 00,000 then applicable processing fee is Rs. 500 (maximum). The fees will be collected by the Bank by debiting Subscriber's Bank Account.

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 request of eNPS Subscriber

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

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/attaining 60 years of age. The Claim ID is communicated to eNPS 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 Subscriber can initiate the Superannuation Exit request in the CRA system six months before reaching the age of 60 years. Though, request will get executed in the CRA system on completion of 60 years of age/ superannuation.

In case of pre-mature exit, the Subscriber is required to raise online grievance in CRA for generation of Claim ID by accessing CRA system (www.cra-nsdl.com) with PRAN as User ID and password. CRA will generate Claim ID online in the CRA system and communicate the same to Subscriber. On receipt of Claim ID from CRA, the Subscriber can initiate pre-mature exit request online in CRA. However, Subscriber can exit from NPS only after completion of 5 years in NPS.

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

Further, the Subscriber should ensure the following before initiating Exit request:

- ✓ Clam ID is available for PRAN.
- ✓ PRAN is FATCA Compliant. Also, Subscriber details (such as PAN, address, contact details, Bank details, nomination details etc.) are updated in NPS account. If required, Subscriber can update these details online by accessing CRA system (www.cra-nsdl.com) with PRAN as User ID and password. Alternatively, Subscriber may raise online grievance in CRA System.
- Subscriber is required to submit the Exit 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. For eSign using Aadhaar, Subscriber's Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign.

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, Subscriber can raise online grievance in CRA for modification of details by accessing CRA system (www.cra-nsdl.com) with PRAN as User ID and password and then initiate exit request.

### B. Brief steps to be followed by Subscriber with Self-Authorization:

This option will be applicable only if the NPS Corpus of the Subscriber is less than Rs. 10 lakh. The Subscriber will follow below steps:

- ✓ Subscriber will initiate online Exit request (Superannuation or Premature) in CRA system (www.cra-nsdl.com) by logging with PRAN as User ID & Password.
- ✓ Subscriber will select the "Exit from NPS" Menu and Self-Authorization option/choice.
- ✓ The Subscriber will be required to complete eKYC with any one option viz. Online Aadhaar / Virtual ID / Offline KYC / CKYC / PAN.
- ✓ The Subscribers details such as complete name and date of birth registered with Aadhaar need to match with details registered in CRA. On successful updation of KYC details (Address details), the Subscriber will be allowed to initiate exit request.
- ✓ Subscriber again needs to select the "Exit from NPS" Menu and Self-Authorization option/choice.



- ✓ The registered details of Subscriber such as PRAN, contact details, Bank detail, nomination details etc. will be auto-populated. All these details (except nominee details) will be non-editable.
- Subscriber needs to capture details such as lump sum withdrawal percentage, annuity percentage, Annuity Service Provider, Annuity scheme, etc.
- ✓ During request initiation, Bank Account of the Subscriber will be verified through online Bank Account Verification. The Bank of the Subscriber should be empaneled for Online Bank Account Verification.
- ✓ Subscriber will mandatorily upload the scanned copies of all the relevant documents such as KYC Documents (Identity & Address Proof), copy of bank proof, copy of PAN and copy of PRAN card/ePRAN etc. The uploaded scanned documents should be appropriate.
- ✓ Subscriber is required to submit the request using Aadhaar eSign. In case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar.
- ✓ On successful eSign of the exit request by eNPS Subscriber, the request will get executed in the CRA System.

### C. Brief steps to be followed by Subscriber With Bank-POP Authorization:

If the NPS Corpus of the Subscriber is greater than Rs. 10 lakh or if Subscriber wishes to initiate Exit request with Bank-POP authorization option, the Subscriber will follow below steps:

- Subscriber will initiate online Exit request (Superannuation or Premature) in CRA system (www.cransdl.com) by logging with PRAN as User ID & Password.
- Subscriber will select the "Exit from NPS" Menu and Bank-POP authorization option/choice.
- The registered details of Subscriber such as PRAN, contact details, Bank detail, nomination details etc. will be auto-populated. All these details (except nominee details) will be non-editable.
- Subscriber needs to capture details such as lump sum withdrawal percentage, annuity percentage, Annuity Service Provider, Annuity scheme, etc.
- During request initiation, Bank Account of the Subscriber will be verified through online Bank Account Verification. The Bank of the Subscriber should be empaneled for Online Bank Account Verification.
- Subscriber will mandatorily upload the scanned copies of all the relevant documents such as KYC Documents (Identity & Address Proof), copy of bank proof, copy of PAN and copy of PRAN card/ePRAN etc. The uploaded scanned documents should be appropriate.
- Subscriber is required to submit the Exit request using OTP Authentication / eSign.
  - ✓ In case of OTP Authentication, two distinct One Time Passwords (OTP) will be sent on Mobile Number and email ID registered in CRA.
  - $\checkmark$  In case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar.
- On successful OTP Authentication / eSign of the exit request by eNPS Subscriber, the request will be submitted to the registered Bank of Subscriber (registered as Bank-POP in CRA system) for KYC verification online in the CRA system.
- On successful authorization of request by Bank-POP, the request will get executed in the CRA system.

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



# I) Exit through Self-Authorization :-

# 5. <u>Steps to initiate online Exit request in CRA System by Subscriber with Self-Authorization</u>

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

Are you a subscriber interested	in undergoing online training on NPS/APY (Including Central/state/Autonomous body subscribers), if so please 🤉
Annual Transaction Statement on Email	Subscribers User ID 110152637113
Invest in NPS	Password Enter Captoha
Activate Tier II Account Free 11	Submit           Reset Password         IPIN for eNPS         Help/Instructions for Login
FATCA Compliance	Nodal Offices / Other Intermediaries
Annuity Quotes	User ID Password Enter Captcha 8 9 4 8 =
Subscriber Consent to share contact details with	
Subscriber Registration/Photo-Signature Modific	ation Request
Status using Receipt Number	
Subscriber Withdrawal Status	

Figure 1

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

So NSDL e-Gov is now Change is growth		National Pension System (NP
Welcome Subscriber-110152637113		19-Jan-2023 Home   Logol
nsact Online 🗸 Inter CRA Shifting 🖌 Investment Summary 🗸 Demographic Changes 🗸 Grievance 🗸 Vie	s - Continuation & Withdrawal Password	Management -
	Continuation/Deferment	
	Tier II Withdrawal	
	Tier I Partial Withdrawal	White Descent
Welcome to Cent	al K	nitiate Request
Click here to be part of Go Green initiative b	y opting Annual Transa	ction Statement on email.
<u>Click here</u> to vis	NPS Prosperity Planner	
Fi	gure 2	
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#### **I)** Exit through Self-Authorization **II**) Exit through Bank-POP Authorization.

### Please refer below Figure 3.

Welcome Subscriber-110152637113         19-Jan-2023							Home   Logout	
Transact Online 🗸	Inter CRA Shifting 🗸	Investment Summary-	Demographic Changes—	Grievance 🗸	Views 🗸	Continuation & Withdrawal	Password Management	
⊛ Init	iation of Withdrawa	al Request				, 		
			Self Authoriz Verification & / Bank POP Au	Self Authori: ation - Reques Authorization of	zation O I t will get ex f request is fter initiatio	on of exit request, your request wi d Bank in CRA records.		

Figure 3

In this case, Subscriber selects "**Self- Authorization**" option/choice as NPS Corpus of the Subscriber is less than Rs. 10 Lakh. After selecting "**Self- Authorization**" option/choice, System will display below pop-up message. Please refer below **Figure 4A and Figure 4B**.

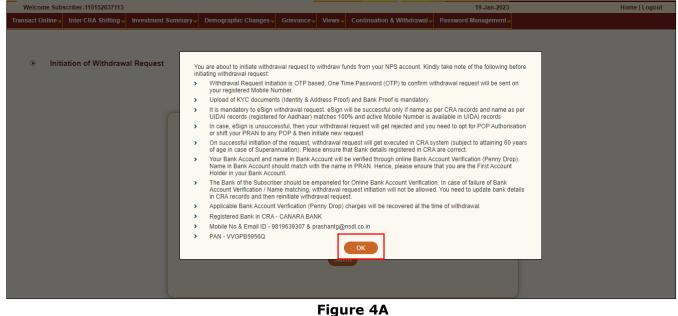


Figure 4/

protean Change is growth

Velcome Subscriber-110152637113		19-Jan-2023	Home   Logout
act Online - Inter CRA Shifting - Investment S	ummary _ Demographic Changes _ Grievance _ Views _ Continuation & Withdrawal _ I	Password Management	
Initiation of Withdrawal Request			
	Please Select Your Choice :		
	Self Authorization     Bank POP Authorization		
	Self Authorization - Request will get executed directly in CRA after initiation		
	Verification & Authorization of request is not required.		
	Bank POP Authorization - After initiation of exit request, your request will be	3	
	verified and authorized by your registered Bank in CRA records.		
	Submit		

Figure 4B

After clicking on "**Submit**" button, System will display a pop-up message. Pop-up message contains information about completion of eKYC (Address details) through various options viz. Online Aadhaar / Virtual ID / Offline KYC / Digi locker / CKYC / PAN.

At this stage, Subscriber needs to select any one of the options and complete eKYC (Address details) process. Please refer below **Figure 5** with Option "Online Aadhaar".

As Subscriber is selected "Online Aadhaar", he/she needs to enter his/her Aadhaar Number and click on "**Continue**" tab.

On successful completion of eKYC (Address details), the Subscriber will be allowed to initiate exit request.

		* Mandatory Fiel
Update Address Details		
		Through Aadhaar
		Online Aadhaar
		⊖ Virtual ID
		○ Offline KYC
Please	e Select option:*	O Through Digilocker
		Through CKYC
Andha	ar Number:*	
Adura	ar wumber:	525861023867
		Continue
Note		
Please enter 12-digit Aa     Addross modification will		f Aadhaar do not match with CRA.

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User Id: 110152637113	Aadhaar/Virtual ID Consent		Back to Main Menu
User Id: 110152637113 Subscriber I Update Addi	I hereby understand/authorize NSDLe-C. 1. Use my Aadhaar details for National F Aadhaar Authentication system (Aadhaa provisions of the Aadhaar (Targeted Deliv 2016 and the allied rules and regulations no 2. Use my Demographic details (Name, G through the Aadhaar Authentication system of UIDA). 3. Use the Aadhaar Authentication system of UIDA). 3. Use the Aadhaar Authentication system of UIDA. 3. Use the Aadhaar and e-KYC / eSign infor 4. I understand that the Aadhaar details (p services under NPS will be maintained 1. I understand that Security and confid Aadhaar based authentication is ensured account. I am aware that as an alternative, if Aadhaar it Nodal Office to avail the services under NPS.	ension System (NPS) and authenticate my identity through the r based e-KYC services of UIDAI in accordance with the any of Financial and other Subsidies, Benefits and Services) Act, other thereunder. ender and Date of Birth) and OTP for authenticating my identity for obtaining my e-KYC through Aadhaar based e-KYC services mation to populate the corresponding fields in this application. hysical and / or digital, as the case maybe) submitted for availing n NPS 1til them the account is not inactive in NPS or the	Back to Main Menu * Mandatory Fields
	Aadhaar Number:*	525861023867	
		Continue	
	e enter 12-digit Aadhaar Number ess modification will not be allowed if name/dob of /	Aadhaar do not match with CRA.	

Figure 6

At this stage, Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Subscriber needs to enter OTP and click on "**Submit OTP**" button. Please refer below **Figure 7**.

		* Mandato
Update Address Details	OTP successfully sent to the	e registered mobile number.
Please :	Select option:*	Through Aadhaar   Online Aadhaar  Virtual ID  Offline KYC  Through Digilocker  Through CKYC  CKYC Number  PAN
Aadhaa Enter O	r Number:*	525861023867



On clicking **"Submit OTP**" button, System will display 'Subscriber Modification' (Address details) screen. Subscriber needs to click on **"Generate OTP**" button to receive OTP. OTP will be sent by CRA on registered mobile number in NPS record. Subscriber needs to enter OTP and click on **"Submit OTP**" button to complete eKYC.

Please refer below Figure 8A and Figure 8B.

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Subscriber Modificatio	n			
Address Details				
Permanent Address —				
Existing Address		New Address		
Flat/Room/Door/Block NO	FLAT NO 801, TOWER NO A-3, OLIVE COUNTY	Flat/Room/Door/Block NO	2/3, TRIMURTI RAHIVASI SANGH	
Premises/Building		Premises/Building		
Road/Street/Lane		Road/Street/Lane	OM SHIV BABA NAGAR, GANESH CHOWK	
Landmark		Landmark	BEHIND TRIMURTI VASTRALAY	
Area/Locality/Taluka	SECTOR - 5	Area/Locality/Taluka	KAJUPADA, BORIVALI EAST	
City/Town/District	VASUNDHRA,,GHAZIABAD	City/Town/District	MUMBAI,MUMBAI SUBURBAN	
Pin Code	201012	Pin Code	400066	
State/UT	UTTAR PRADESH	State/UT	MAHARASHTRA	
Country	INDIA	Country	INDIA	
	Generate OT	PBack		

Figure 8A

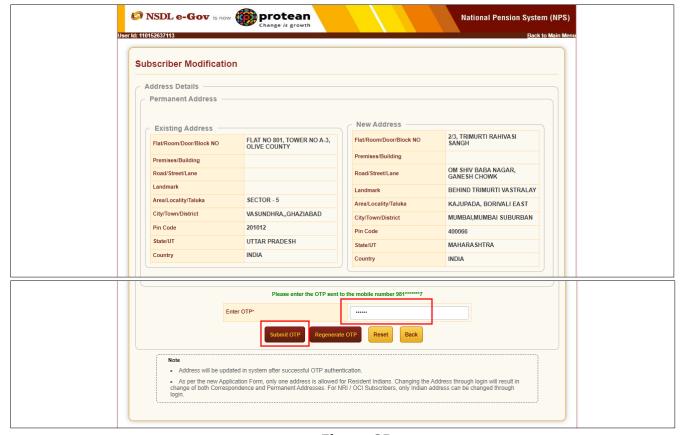


Figure 8B

After clicking on "**Submit OTP**" button, Address will be updated in System after successful OTP authentication. Please refer below **Figure 9**.

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	NSDL e-Gov is now protean National Pension System (NPS)	
User Id	Back to Main Menu	
	Subscriber Modification	
	Address update request is successful in CRA for PRAN 110152637113 on 19-01-2023 12:55:44. Acknowledgment ID for this request is 2302148959.	
	ACKIOWedgiment iD for this request is 2002/46/939.	

Figure 9

After successful completion of eKYC, Subscriber needs to re-login to CRA system <u>www.cra-nsdl.com</u> with PRAN as User ID & Password and select sub menu"**Initiate Request**" from menu "**Exit from NPS**". Please refer above **Figure 1** to **Figure 4**.

Once Subscriber selects "**Self- Authorization**" option/choice, System will display below screen. At this stage, Subscriber needs to select Withdrawal type as "Exit at 60" from the Drop down menu. The System will display a Pop-up message after selecting Withdrawal Type as "Exit at 60" as shown below in **Figure 10A and Figure 10B**.

🕼 NSDL e-Go	v is now for the proteen		National Pensi	on System (NPS)
Welcome Subscriber-110152637113			19-Jan-2023	Home   Logout
	restment Summary - Demographic Changes - Grievance -	Views - Continuation & Withdrawal - Password Management -	* Mandatory Fields	
Please click here to <u>v</u>	PRAN Name Total Valuation as on Date Date Of Birth Withdrawal due to*	110162637113       Prashant Shantaram Gurav       253494 07       150001988       Ordered V       - 5 elect       - 5 elect       - 5 elect       - 7 Parta Withdrawal       Incapacitation		
		Figure 10A		

Ø NSDL e	e-Gov is now protean Change is growth
Welcome Subscriber-	Note
nsact Online 🚽 Inter C	> You are about to initiate withdrawal request to withdraw funds fromexit 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.
	<ul> <li>You have an option to submit withdrawal request through digital signature (OTP Authentication/eSign). For OTP Authentication/eSign, 1 Upload rKVC documents (dentity &amp; Address Proof) and Bank Proof is mandatory.</li> </ul>
	1. Upload of KYC documents (uentity & Adoress Proof) and bank Proof is mandatory. 2. You need do either OTP Authenticate or esion the request.
	3. In OTP Authentication, two distinct OTPs will be sent on your registered Mobile Number and email ID respectively. In case, you update Mobile Number and/or email ID
	after initiation of request, then OTPs will be sent on updated Mobile Number and/or email ID. 4 In eSion, OTP will be sent on Mobile Number redistred with Aadhaac. eSion will be successful only if name as per CRA records and name as per UIDAI records
	4. In CSUT of the wind be sent of mobile number registeries with Additable (in UDA) records. (registered for Additabar) matches 100% and active Mobile Number is available in UDA) records.
	5.Only after successful OTP Authentication or eSign, withdrawal request will be initiated in CRA.
	<ul> <li>On successful initiation of request, your associated Nodal Office (PAO/DTO/DTA) will carry out online verification &amp; authorisation. On successful authorisation, withdrawal request will get executed in CRA system that Bank details are correct.</li> </ul>
	> Your Bank Account and name in Bank Account will be verified through online Bank Account Verification (Penny Drop). Name in Bank Account should match with the name in
	PRAN.
	The Bank of the Subscriber should be empaneled for Online Bank Account Verification. In case of failure of Bank Account Verification, withdrawal request initiation will not be allowed. You need to update bank details in CRA records and then reinitiate withdrawal request. In case of failure of name matching, you need to update Bank details in CRA records and then reinitiate withdrawal request. In case of adjust of name of name matching, you need to update Bank details in CRA records and then reinitiate withdrawal request. In case of failure of name matching, you need to update Bank details in CRA records and then reinitiate withdrawal request. In case of failure of a provide the
	initiate exit request.
	<ul> <li>Applicable Bank Account Verification (Penny Drop) charges will be recovered at the time of withdrawal.</li> </ul>
	Towards Withdrawai (in %) * 100 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
	Towards Annuity (in %) * 0 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize fowards pension
Please cl	ck here to View Annuity Quotes
	Submit Reset

Figure 10B

The Pop-up message will contain information related to exit request such as Verification of request through OTP, Mandatory upload of documents, eSign of exit request etc. The Subscriber is required to click on **"OK"** button.

At this stage, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date". 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%. The Subscriber can also utilized 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%.

The Subscriber is required to Click on 'Submit" button as shown in below Figure 11.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
Welcome Subscriber-110152637113	19-Jan-2023 Home   Logout
Pansact Online       Inter CRA Shifting       Investment Summary       Demographic Changes       Grievance       Views       Continuation & Withdrawal       Password Man         Image: State of the	* Mandstory Fields
Towards Withdrawal (in %) *     Image: Comparison of Computer Subscriber/Classical Annuity (in %) *       Towards Annuity (in %) *     Image: Comparison of Computer Subscriber/Classical Annuity (in %) *	
Please click here to <u>View Annuity Quotes</u> Submit Reset	
Figure 11	
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On clicking **'Submit**' button, Pop-up message will be displayed to the Subscriber. The Pop-up contains information on Existing bank details, Mobile Number, email ID, PAN of the Subscriber and other instructions. If details are correct, Subscriber needs to click on **'OK'** button to proceed further. Kindly refer below **Figure 12**.

Ø NSDL e-Gov	is now for the protean Change is growth	National Pen	sion System (NPS)
Welcome Subscriber-			Logout
Transact Online - Inter C	Subscriber Name Registered Bank & Branch	Prashant Shantaram Gurav CANARA BANK SURAJMAL VIHAR	
	Registered Mobile Number and Email ID PAN	9819639307 prashantg@nsdl.co.in VVGPB5956Q	
	Note		
0	For Self Auth.	animelian mada ikan makanikan kan in mandalarik, naikarian wikadawal manasi ikawak a Cin	
	<ul> <li>If subscriber is eligible for processing of withdrawal request through Self-Auft After successful eSign, the withdrawal request will get executed in CRA syste For POP / Nodal Office Auth.</li> </ul>	rorization mode then subscriber has to mandatorily authorize withdrawal request through eSign. m.	_
	<ul> <li>Subscriber's Registered Bank / Mapped POP or Nodal Office will carry out K'system.</li> </ul>	YC verification and on successful verification, withdrawal request will get executed in CRA	
	> Subscriber will receive OTP to confirm the withdrawal request and, all future	communications related to NPS will be sent on Mobile Number and email ID.	
	<ul> <li>If Subscriber wish to change its Tier-1 Bank for KYC verification and/or updat withdrawal request.</li> </ul>	e Mobile Number, email ID, PAN then subscriber has to update these details before initiating	_
		ок	_
		396950 xit at 60	



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 13**.

DL e-Gov is now	Chang	e is growth		National Pension System (I
scriber-110004884503			07-Dec-	-2022 Home   Lo
Inter CRA Shifting - Investment Sum	nary- Demographic	Changes - Grievance - Views	Continuation & Withdrawal Password Managem	hent-
ļ,			ļ.	
<ul> <li>Misis downed Downed in:</li> </ul>	deden Conserv			
Withdrawal Request Initial	tiation Screen			
				* Mandatory Fields
PRAN		110004884503		
Claim ID		2213140897		
Date Of Birth		15/06/1960		
Withdrawal due to	b	Exit at 60		
Withdrawal Type		Full Withdrawal		
Withdrawal Sub 1	уре	Lump-Sum and ASP Withdrawal		
Date of Resignat	on/Exit:	07/12/2022		
Towards Withdra	val (in %)	60	Out of Total NPS Corpus, % of corpus subscriber/claimant	It will receive in
Towards William	war (m 70)	his/her bank account		
Towards Annuity	(in %)	40 pension.	Out of Total NPS Corpus, % of corpus subscriber/claimant	will utilize towards
		pension.		
Total Valuation of	Tier 2	46828.42		
Valuation Toward	s ASP	184527.53		
Valuation Toward	s Withdrawal	276791.30		
Percentage Towa		40		
Percentage Towa		60		
Date of NAV		20/06/2022		
Marital status *		Married V		
Spouse Alive *		Alive		
Spouse Gender*		Female V		
Spouse First Nar	ne*	PRAJAKTA		
Spouse Middle N	ame	PRASHANT		
Spouse Last Nan	пе	GURAV		
Spouse DOB*		40/07/4000		
		12/07/1986	(dd/mm/yyyy)	
Spouse PAN				
Mother Alive		Select V		
Father Alive		Select V		
Child 1 Alive		Select 🗸		
Child 2 Alive		Select V		
Child 3 Alive		Select V		
Pension Frequen	cy *	Monthly 🗸		
		Select ASP Sch	eme Cancel	
L		Scieurasi Su		
ASP Names*	E	IDFC Life Insurance Co. Ltd		~
Scheme Names*		Annuity payable for life with 100% annuit	payable to spouse on death of annuitant	~
	Beneficiary Name *	Prashant Shantaram Gurav		
	Relation with Subscrib	er * Self		

Figure 13

At this stage, various options selected along with existing address is 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 14**.

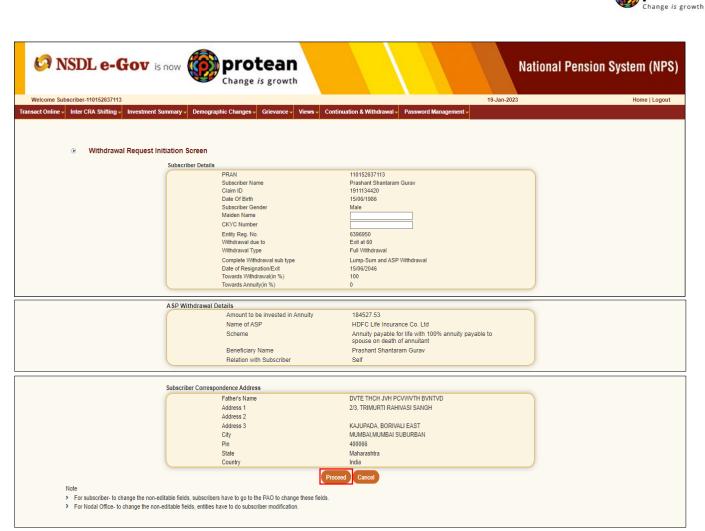


Figure 14

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 15.** 

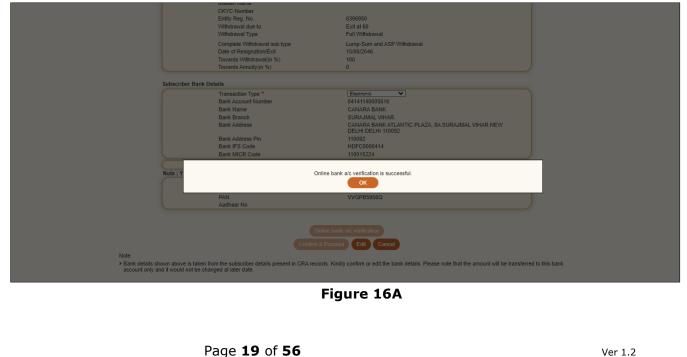
Subscriber will not be allowed to modify bank details and contact details (Mobile No. and Email ID) other than Alternate Phone Number at the time of initiation of the Exit request.

protean

NSDL e-Gov is no	w <b>protean</b> Change is growth	N	ational Pension System (NPS)
Icome Subscriber-110152637113		19-Jan-2023	Home   Logout
ct Online - Inter CRA Shifting - Investment Summ	ary - Demographic Changes - Grievance - Views -	Continuation & Withdrawal - Password Management -	
Withdrawal Request Initiat	ion Screen		
Su	bscriber Details		
	PRAN Subscriber Name Claim ID Date Of Birth Subscriber Gender Maiden Name	110152637113 Prashant Shantaram Gurav 191113420 1506/1986 Male	
	CKYC Number Entity Reg. No. Withdrawal due to Withdrawal Type Complete Withdrawal sub type	6396950 Exit at 60 Full Withdrawal Lump-Sum and ASP Withdrawal	
	Date of Resignation/Exit Towards Withdrawal(in %) Towards Annuity(in %)	Lang-San an SF Ynodawa 1506/2046 100 0	
	oscriber Bank Details		
Ju	Transaction Type * Bank Account Number Bank Name Bank Branch	Electronic  V 04141140005616 CANARA BANK SURAJMAL WHAR	
	Bank Address Bank Address Pin Bank IFS Code	CANARA BANK ATLANTIC PLAZA, 8A SURAJMAL VIHAR NEW DELHI DELHI 110092 110092 HDFC0000414	
	Bank MICR Code	110015224	
	Mobile No	9819639307	
NG	te : You will receive One Time Password (OTP) on Mobile N Alternate Phone No Email ID	prashantg@nsdl.co.in	
	PAN Aadhaar No	VVGPB5956Q	
	Confirm	nline bank alc verification & Proceed Edit Cancel xds. Kindly confirm or edit the bank details. Please note that the amount will be transf	erred to this bank

Figure 15

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 16A and 16B.



NSDL e-Gov is now	w protean Change is growth	Nat	tional Pension System (NPS
come Subscriber-110152637113		19-Jan-2023	Home   Logout
t Online - Inter CRA Shifting - Investment Summar	ry - Demographic Changes - Grievance - Views -	Continuation & Withdrawal - Password Management -	
<ul> <li>Withdrawal Request Initiatio</li> </ul>	on Screen		
	scriber Details		
303	PRAN Subscriber Name Claim ID Date Of Birth Subscriber Gender Maiden Name CKYC Number	110152637113 Prashant Shantaram Gurav 1911134420 15/06/1986 Male	
	Entity Reg. No. Withdrawal due to Withdrawal Type	6396950 Exit at 60 Full Withdrawal	
	Complete Withdrawal sub type Date of Resignation/Exit Towards Withdrawal(in %) Towards Annuity(in %)	Lump-Sum and ASP Withdrawal 15/06/2046 100 0	
Subs	scriber Bank Details		
	Transaction Type <sup>★</sup> Bank Account Number Bank Name Bank Branch Bank Address	Electronic V 04141140005516 CANARA BANK SURAJMAL VIHAR CANARA BANK ATLANTIC PLAZA, 8A SURAJMAL VIHAR NEW	
	Bank Address Pin Bank IFS Code Back MUCP Code	DELHI DELHI 110092 110092 HDFC0000414 11004234	
	Bank MICR Code Mobile No	9819639307	
Note	e : You will receive One Time Password (OTP) on Mobile N		
	Alternate Phone No Email ID PAN	prashantg@nsdl.co.in VVGPB5956Q	
	Aadhaar No		
		Anline bank a/c verification	
Note > Bank details shown al account only and it we	above is taken from the subscriber details present in CRA reco rould not be changed at later date.	ords. Kindly confirm or edit the bank details. Please note that the amount will be transferre	ed to this bank

### Figure 16B

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 17**.

e Subscriber-110152637113	Investment Summary - Demographic Cl	hanges – Grievance – Views – C	ontinuation & Withdrawal - Password I	19-Jan-2023 Management -	Home   Logo
	awal Request Initiation Screen				
	bscriber Details				
	PRAN Subscriber Name Claim ID Date Of Bith Subscriber Gender Maiden Name CKYC Number Entity Reg. No. Withdrawal due to Withdrawal due to Withdrawal due to Withdrawal due to Other Seignation/Exit Complete Withdrawal sub type Towards Withdrawal(in %) Towards Annuity(in %)	110152637113 Prashant Shantan 1911134420 1506/1986 Male Exit at 60 Full Withdrawal 1506/2046 Lump-Sum and A 100 0			
	Nominee Serial Number Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Mobile No	1 POONAM BANSAL 30/06/1966 SPOUSE MAJOR 100 %	Nominee Adress 1 Nominee Adress 2 Nominee Adress 3 Nominee City Pin State Country	FLAT NO. 801 TOWER A3 OLIVE COUNTY SEC-5 VASUNDHARA GHAZIABAD 201012 Uttar Pradesh India	

Figure 17

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 18**.

NSDL e-Gov is now	protean Change is growth		Nationa	l Pension System (NPS)
Welcome Subscriber-110152637113			19-Jan-2023	Home   Logout
Transact Online - Inter CRA Shifting - Investment Summary - Demogra	aphic Changes - Grievance - Views - Contin	uation & Withdrawal - Password Mana	agement <del>-</del>	
Nominee Details Tier 2 nominees same Tier 1 Details	as Tier1			
Nominee 1				
First Name *	PRAJAKTA Middle Name	PRASHANT Last Na	ame / Surname GURAV	
Date of Birth	(dd/mm/yyyy) Relationship *	SPOUSE Major/N	/Minor * Major V	
Percentage Share *	100 %		tian Date of Birth (dd/mm/yyyy)	
Guardian Name *	Guardian Middle N	ame Guardia Suman	tian Last Name /	
Nominee Address:				
Address 1	FDD Address 2	FDFDFD Address		
Pin Code	400066 City India V Mobile No	MUMBAI State	Maharashtra	
Country Email ID		Allema		
Add Remove	Confirm	Reset Cancel		

Figure 18

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 declaration, Subscriber needs to click on **"Confirm**" button. Please refer below **Figure 19.** 

Page 21 of 56

	, , , , ,	Continuation & Withdrawal - Passw	19-Jan- vord Management -	2023	Home   Lo
Are you a Politically I Are you related to a I	on Declaration Screen	, ,			
Declaration by the Subscriber/Claimar I hereby declare and state that all the persona may arise due to provision of incorrect details	olitically Exposed Person ory of conviction under any criminal proceedings in India or Al	prrect to the best of my knowledge. I also a authorize the National Pension System Ti	agree that NPS Trust / CRA shall not be rust (NPST / CRA to share information	No V No V No V theid responsible/ilable for any lo s pertaining to my withdrawal appl	osses or delays that blication with the

Figure 19

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "**Submi**t" button. Please refer below **Figure 20**.

ine 🚽 🛛 Int		637113 19-Jan-2023 Home
	ter CRA Sh	ifting v Investment Summary v Demographic Changes v Grievance v Views v Continuation & Withdrawal v Password Management v
⊛ V	Vithdraw	al Request Initiation Document Checklist
•	vitriuraw	ar Request initiation bocument Greckist
ithdrawa	al - Supera	nnuation / Exit at the age of 60 * Mandatory Feld
Sr. No.		Document Kame Withdraval Form duly filled and signed & stamped by Nodal Office / Withdrawal Form digitally signed with OTP or e Sign by Subscriber *
2		nimitativan' nom dan seglico di stampo di ritolari dince il manatativan' nangalari siglico manoni di congreto cassence. INES ASE Form (for puchas e fanuiti)
3		Orginal PRAN Card/Copy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted) *
4		Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook *
roof of Id	entity - All	KYC Documents Need to be attested by Mapped Nodal Office * Atleast one field should be checke
Sr. No.		Comment Kame Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
1		Califianti (Altinutani) - Califonde Oregue Zeally, Central de See aussi de Cupi di Batik passouok (Ur Altinuty) Ration Card With Photograph
3		Ration Card with Photograph.
4		Join pass sook of certificate min rivegraph Voless Identify Card with Photograph and residential address.
5		Valid Diving loare with photograph.
6		PAN Card issued by income tax department.
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8		Addhar Card/Letter issued by Unique Identification Authority of India.
9		Job Cards issued by NREGA duly signed by an officer of the State Government.
10		Photo Identify card issued by Government Defence, Paramilitary and Police Departments.
11		Ex-Service Man Card issued by Ministry of Defence to their employees
12		Photo credit Card.
13	-	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
15		Identity Card Issued by Central State government and as Departments, statuary regulatory Automotes, Funit Sector Ondertakings, Schedured Commercial Darks, Funit Financial manuations, Coneges animated to Onversiones and Professional Bodies such as ICAI, ICMA, ICSI, Bar Council, etc.
		* Atless one field should be checke
roof of Ad Sr. No.	Idress - All	KYC Documents Need to be attested by Mapped Nodal Office Document Name Document Name
1		Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2		Ration card with photograph and residential address.
3		Bank Pass book or certificate with photograph and residential address.
4		Voters Identity Card with Photograph and residential address.
5		Valid Driving license with photograph and residential address.
6		Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8		Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
9		Lob Cards issued by NREGA duly signed by an officer of the State Government.
10		Latest Electricit/Water bill in the name of the claimant and showing the address (Less than 6 months old).
11		Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).
12		Latest properly/house Tax Receipt (not more than one year old).
13 14		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). 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
14	U	Identity card issued by Central state government and its Departments, statuary/regulatory Autionities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial institutions, Colleges animated to Universities and Professional Bodies such as ICAI, ICWAI (ICS), Bar Council, etc.



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 21**.

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.

Bank Address Pin 11092 Bank IPS Code HDEC0000414 Bank MICR Code 110015224 Mobile No 381639307 Alfernate Phone Number Email Id prahantg@nad PAN VVGPB5956Q Aadhaar No 4 Nominee Details	
Withdrawal Request Initiation Confirmation Screen       Subscriber Details       PRAN     11015237113       Name     Prashard Shar       Claim ID     191113420       Date of Birth     15061986       Withdrawal due to     Exit at 60       OctrC Number     Withdrawal due to       OctrC Number     Withdrawal Type       Chron Date of Resignation/Exit     15062045       Withdrawal Type     Complete Withdrawal sub type       Subscriber Correspondence Address     2/3, TRIMURT       Address 1     2/3, TRIMURT       Address 2     Address 3       Address 3     KAJUPADA.       Chry     MultiBal Multi       Pin     400066       State     0       Subscriber Bank Details     0       Withdrawal (in %)     0       Towards Annuity (in %)     0       Subscriber Bank Details     CANARA BANK       Bank Kardess Pin     11002       Bank Address Pin     11002       Bank Address Pin     11002       Bank Address Pin     11002       Bank ICR Code     11007224       Mobile No     9819633307       Address Pin     11002       Bank ICR Code     11007224       Mobile No     9819633307	- Burav
Subscriber Details       PRAN       110152837111         Name       Prashant Shai       191113420         Date of Birth       15061365         Subscriber Gender       Male         Marken Name       CKYC Number         Withdrawal due to       Exit at 60         Date of ReignationExt       15067045         Withdrawal due to       Exit at 60         Date of ReignationExt       15067045         Vithdrawal Type       Lump-Sum ar         Subscriber Correspondence Address       2/3, TRIMURT         Address 1       2/3, TRIMURT         Address 2       KAJUPADA         Address 3       KAJUPADA         City       Muharashtra         Complete Withdrawal (in %)       0         City       India         Withdrawal Details       Towards Annuty (in %)         Outry       India         Withdrawal Details       CAUARA BAIK         Subscriber Bank Details       Subarcher Bank Address Pin         Mobile No       Subarcher Phone         Bank Kaccount Number       CAUARA BAIK         Bank Kaccount Number       CAUARA BAIK         Bank Kaccount Number       CAUARA BAIK         Bank Kifes Pin       110092	Surav
Subscriber Details       PRAN       110152837111         Name       Prashant Shai       191113420         Date of Birth       15061365         Subscriber Gender       Male         Marken Name       CKYC Number         Withdrawal due to       Exit at 60         Date of ReignationExt       15067045         Withdrawal due to       Exit at 60         Date of ReignationExt       15067045         Vithdrawal Type       Lump-Sum ar         Subscriber Correspondence Address       2/3, TRIMURT         Address 1       2/3, TRIMURT         Address 2       KAJUPADA         Address 3       KAJUPADA         City       Muharashtra         Complete Withdrawal (in %)       0         City       India         Withdrawal Details       Towards Annuty (in %)         Outry       India         Withdrawal Details       CAUARA BAIK         Subscriber Bank Details       Subarcher Bank Address Pin         Mobile No       Subarcher Bank Address Pin         Bank Kaccount Number       CAUARA BAIK         Bank Kinders Pin       110092         Bank Kinders Pin       110092         Bank Kinders Pin       110092	Surav
PRAN     101523711       Name     Prashant Shan       Claim ID     191113420       Date of Birth     1506/1980       Subscriber Gerder     Maile       Maiden Name     CKYC Number       CKYC Number     Withdrawal due to       Date of ReignationExt     1506/1980       Date of ReignationExt     1506/2045       Date of ReignationExt     1506/2045       Withdrawal Type     Lump-Sum ar       Complete Withdrawal sub type     Lump-Sum ar       Subscriber Correspondence Address     2/3, TRIMURT       Address 1     2/3, TRIMURT       Address 2     KAJUPADA       Address 3     KAJUPADA       City     MuMBAJMUL       Pin     Maharashtra       Country     Inia       Withdrawal (in %)     0       Towards Withdrawal (in %)     0       Subscriber Bank Details     CANARA BANK       Bank Kadress Pin     11002       Bank Kadress Pin     11002       Bank Kadress Pin     11002       Bank Kadress Pin     11002       Bank Kadress Pin     110022       Bank Kadress Pin     110022       Bank Kadress Pin     110022       Bank Kadress Pin     110022       Bank Kadress Pin     110022 <tr< td=""><td>Surav</td></tr<>	Surav
PRAN     101523711       Name     Prashant Shan       Claim ID     191113420       Date of Birth     1506/1980       Subscriber Gerder     Maile       Maiden Name     CKYC Number       CKYC Number     Withdrawal due to       Date of ReignationExt     1506/1980       Date of ReignationExt     1506/2045       Date of ReignationExt     1506/2045       Withdrawal Type     Lump-Sum ar       Complete Withdrawal sub type     Lump-Sum ar       Subscriber Correspondence Address     2/3, TRIMURT       Address 1     2/3, TRIMURT       Address 2     KAJUPADA       Address 3     KAJUPADA       City     MuMBAJMUL       Pin     Maharashtra       Country     Inia       Withdrawal (in %)     0       Towards Withdrawal (in %)     0       Subscriber Bank Details     CANARA BANK       Bank Kadress Pin     11002       Bank Kadress Pin     11002       Bank Kadress Pin     11002       Bank Kadress Pin     11002       Bank Kadress Pin     110022       Bank Kadress Pin     110022       Bank Kadress Pin     110022       Bank Kadress Pin     110022       Bank Kadress Pin     110022 <tr< td=""><td>Surav</td></tr<>	Surav
Name     Pashart Sha       Claim ID     191113420       Date of Birth     1506/0186       Subscriber Gender     Male       Withdrawal due to     Exit at 60       Date of Resignation/Exit     1506/2046       Withdrawal due to     Exit at 60       Date of Resignation/Exit     1506/2046       Withdrawal due to     Exit at 60       Date of Resignation/Exit     1506/2046       Withdrawal Type     Full Withdrawal Sub type       Subscriber Correspondence Address     20, TRIMURT       Address 1     20, TRIMURT       Address 2     Address 3       City     MUMBALMUL       Pin     400066       State     Contry       Towards Withdrawal (in %)     0       Subscriber Bank Details     100       Towards Withdrawal (in %)     0       Subscriber Bank Details     Electronic       Mark Address Pin     1100       Subscriber Bank Details     CANARA BANK       Bank Ranch     SURA/MAL WITH       Bank Address Pin     110092       Bank MICR Code     1100524       Bank MICR Code     1100524       Mobile No     981633307       Adhrass No     VVGPB5956Q       Adhaar No     VGPB5956Q       Adhaar No <td< td=""><td></td></td<>	
Date of Birth     1506/1985       Maiden Name     Maie       CKYC Number     Withdrawal due to       Date of Resignation/Exit     Exit at 60       Date of Resignation/Exit     1506/2045       Withdrawal due to     Exit at 60       Date of Resignation/Exit     1506/2045       Withdrawal due to     Exit at 60       Date of Resignation/Exit     1506/2045       Withdrawal Uppe     Lump-Sum ar       Subscriber Correspondence Address     2/3, TRIMURT       Address 1     2/3, TRIMURT       Address 2     Address 3       City     MUMBAI MUh       Pin     400066       State     Maharashtra       Country     India       Withdrawal (in %)     100       Towards Withdrawal (in %)     0       Subscriber Bank Details     Electronic       Bank Account Number     GAIA114000561       Bank Rowant Number     GAIA141400561       Bank Account Number     GAIA141400561       Bank Koamt Number     GAIA141400561       Bank Account Number     GAIA141400561       Bank MICR Code     110015224       Mobile No     9318639307       Address Pin     110092       Bank MICR Code     110015224       Mobile No     9318639307 <t< td=""><td>Vithdrawai</td></t<>	Vithdrawai
Subscriber Gender Maiden Name CKYC Number Withdrawal due to Date of ResignationExit Complete Withdrawal Sub type Subscriber Correspondence Address Address 1 Address 1 Address 2 Address 3 City Pin State Country Withdrawal (in %) Towards Withdrawal (in %) Subscriber Bank Details Towards Mithdrawal (in %) Subscriber Bank Details Tarasetion Type Bank Account Number Bank Address 9 CANARA BANK Bank Address 9 Country Bank Address 9 Country Electronic Bank Name CANARA BANK Bank Address 9 CANARA BANK CANARA BANK C	Vithdrawal
Maiden Name CKYC Number CKYC Number Withdrawal due to Date of Resignation/Exit Withdrawal sub type Complete Withdrawal sub type Subscriber Correspondence Address Address 1 Address 2 Address 3 City MMARA Country Pin State Country Midea and the sub	Vithdrawal
Withdrawal due to     Exit at 60       Date of Resignation/Exit     15/06/2045       Withdrawal Type     Full Withdrawal       Complete Withdrawal sub type     Lump-Sum ar       Subscriber Correspondence Address     2/3, TRIMURT       Address 1     2/3, TRIMURT       Address 3     KAJUPADA.       City     Muthanani Mittanani Mittan	Vithdrawal
Date of ResignationExit     1508/2048       Withdrawal Type     Full Withdraw       Complete Withdrawal sub type     Lump-Sum ar       Subscriber Correspondence Address     2/0, TRIMURT       Address 1     2/0, TRIMURT       Address 2     Address 3       City     MUMBAI,MUL       Pin     400066       State     Maharasthra       Country     India       Withdrawal Otalis     0       Subscriber Bank Details     100       Towards Withdrawal (in %)     0       Subscriber Bank Details     0       Subscriber Bank Details     Electronic       Bank Account Number     041414000561       Bank Address     CANARA BANK       Bank Address Pin     110092       Bank IPS Code     110010224       Mobile No     981633307       Address Pin     11001224       Mobile No     981633307       Address Pin     1100524       Address     CANARA BANK       Wominee Details     YORPB59562       Address Pin     1100524       Mobile No     981633307       Address Pin     1100524       Mobile No     981633307       Address Pin     1100524       PAN     VGPB59562       Adhaar No	Vähdrawal
Withdrawal Type     Full Withdrawal       Complete Withdrawal sub type     Lump-Sum ar       Subscriber Correspondence Address     2/3, TRIMURT       Address 1     2/3, TRIMURT       Address 2     Address       Address 3     KAJUPADA E       City     MUMBALMUL       Pin     400066       State     Country       Country     India       Withdrawal (in %)     100       Towards Withdrawal (in %)     0       Subscriber Bank Details     Electronic       Markade Withdrawal (in %)     0       Subscriber Bank Details     CANARA BANK       Bank Account Number     CANARA BANK       Bank Address Pin     11002       Bank Address Pin     110022       Bank Address Pin     110022       Bank ICR Code     11015224       Mobile No     9819633307       Alternate Phone Number     9819633307       Address Pin     11005224       Mobile No     9819633307       Alternate Phone Number     PinAlt       PinA     VVGPB5956Q       Address Phone Number     Email Id       PinA     Address Phone Number       Email Id     PinAlt       Address Phone Number     Email Id       PinA     Address Phone Number	Vithdrawal
Subscriber Correspondence Address Address 1 Address 2 Address 3 City Pin State Country Withdrawal (in %) Subscriber Bank Details Tansaction Type Bank Account Number Bank Account Number CANAPA BANK Bank Branch Bank Address CANAPA BANK Bank Address CANAPA BANK Bank Code HOPC2000414 Bank Address CANAPA BANK Bank ICR Code HOPC2000414 Bank MCR Code HOPC2000414 HORC204 H	Vilhdrawal
Address 1 20, TRIMURT Address 2 KAJUPADA U Address 3 KAJUPADA U Chy MUMBAIAUU Pin 400066 State Maharashtra Country I Withdrawal Details Towards Annuly (in %) 0 Subscriber Bank Details Tansaction Type Electronic Bank Account Number 04141400561 Bank Account Number 04141400561 Bank Name CAINARA BAIK Bank Name CAINARA BAIK Bank Name CAINARA BAIK Bank Address Pin 110092 Bank Kadress Pin 110092 Bank Kadress Pin 110092 Bank ISC Code HDPCro00414 Bank Kadress Pin 110092 Bank ISC Code HDPCro00414 Bank ICR Code 110015224 Mobile No 9819639307 Alternate Phone Number Email d prahantg@rad PAN VVGPB59560 Address Pin	
Address 1 20, TRIMURT Address 2 KAJUPADA U Address 3 KAJUPADA U Chy MUMBAIAUU Pin 400066 State Maharashtra Country I Withdrawal Details Towards Annuly (in %) 0 Subscriber Bank Details Tansaction Type Electronic Bank Account Number 04141400561 Bank Account Number 04141400561 Bank Name CAINARA BAIK Bank Name CAINARA BAIK Bank Name CAINARA BAIK Bank Address Pin 110092 Bank Kadress Pin 110092 Bank Kadress Pin 110092 Bank ISC Code HDPCro00414 Bank Kadress Pin 110092 Bank ISC Code HDPCro00414 Bank ICR Code 110015224 Mobile No 9819639307 Alternate Phone Number Email d prahantg@rad PAN VVGPB59560 Address Pin	Hi
Address 3 City MUMBA MUM Pin State MuMBA MUM State Maharashtra Country India Withdrawal Details Towards Withdrawal (in %) 100 Towards Annuty (in %) 0 Subscriber Bank Details Transaction Type Electronic Bank Account Number 041411400561 Bank Account Number 041411400561 Bank Account Number 041411400561 Bank Address 0 SUBAJMAL VH Bank Banch SURAJMAL VH Bank Address 1 Bank Address 0 Bank IS Code HDPC000414 Bank Kadress 1 Bank ICR Code 110015224 Mobile No 9818639307 Alfernate Phone Number Email d prashantg@nad PAN VVGPB59560 Addreas No	· · · · · · · · · · · · · · · · · · ·
City     MUMBAI MUN       Pin     400066       State     Maharashtra       Country     India         Withdrawal Details     Towards Withdrawal (n %)       Towards Annutly (n %)     0         Subscriber Bank Details     Electronic       Bank Account Number     041414000561       Bank Account Number     041414000561       Bank Account Number     041414000561       Bank Account Number     041414000561       Bank Address     CANARA BANK       Bank Address     CANARA BANK       Bank Address Pin     110092       Bank IPS Code     HDPC0000414       Bank MICR Code     110015224       Mobile No     9316339307       Alternate Phone Number     Email Id       PaN     VVGPB59562       Addhaar No     4	IEACT
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Bank Address CANARA BANK Bank Address Pin 110092 Bank IFS Code HDFC0000414 Bank MICR Code 110015224 Mobile No 9819639307 Alternate Phone Number Email Id prashantg@nsd PAN VVGPE556Q Aadhaar No TIER 1 Details	
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	<u>Hi</u>
	Hide
Nominee Serial Number 1	
Nominee Name PRAJAKTA PRASHANT GURAV	
Nominee Date of Birth Nominee Relation SPOUSE	
Nominee Major/Minor MAJOR	
Nominee Guardian Name Nominee Guardian DOB	
Nominee Share 100 % Nominee Mobile No.	
Nominee Adress 1	
Nominee Adress 2 FDFDFD Nominee Adress 3	FDD
Nominee City         MUMBAI         Nominee City Pin           Nominee State         Maharashtra         Nominee Country	FDD FFDFD 400066

Withdrawal Request Declarat	tions Hi
	uuna
Sr. No.	
1 Are you a Politically 2 Are you related to a	Exposed Person         NO           Politically Exposed Person         NO
3 Do you have any hi	a rounciany Exposed reason rounciany exposed reason room room room room room room room ro
Withdrawal Request Docume	ent Checklist <u>Hic</u>
Withdrawal - Normal/Exit at t Sr. No.	the age of 60 Document Name
1 Withdrawal Form d	duly filled and signed & stamped by Nodal Office / Withdrawal Form digitally signed with OTP or eSign by Subscriber
	rd/Copy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted) URAN Card/Notarised Affidavit (if PRAN card not submitted) URAN Card/Notarised Card/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	r issued by Unique Identification Authority of India.
Proof of Address	
Sr. No.	Document Name
1 Adhar Card/Letter	issued by unique identification Authority of India Clearly showing the address.
(Del si si si	
Declaration by the Subsci Declaration by the Subsci	
I also agree that NPS Trust / CR	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. As shall not be held responsible/inable 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 sl	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.
Select File to Upload * :	Choose File AadharCard pdf Upload Remove
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.
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Sr. No.       1     Are you a Politically       2     Are you related to a       3     Do you have any hi       Withdrawal Request Docume	tions Hid Poposed Person NO a Politically Exposed Person NO story or criminal proceedings in India or Abroad NO ent Checklist Hid
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Sr. No.         Are you a Politically         Are you related to a         3         Do you have any hi           Withdrawal Request Docume         Withdrawal Request Docume         Withdrawal Request Docume         Normal/Exit at I         Sr. No.         1         Withdrawal Form d         Normal/Exit at I         Sr. No.         1         Withdrawal Form d         Normal/Exit at I         Sr. No.         1         Mithdrawal Form d         Normal/Exit at I         Sr. No.         1         Normal/Exit at I         1 <td< td=""><td>Itions Itions It</td></td<>	Itions It
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Sr. No.       1       Are you a Politically         2       Are you related to a       3         Do you have any hi       Withdrawal Request Docume         Withdrawal - Normal/Exit at I       Normal/Exit at I         1       Withdrawal - Normal/Exit at I         1       Withdrawal Form do         2       Original PRAN Car         3       Cancelled Cheque         Proof of Identity       Sr. No.         1       Adhar Card/Letter         Proof of Address       Sr. No.         1       Adhar Card/Letter         Coloration by the Subscc       I Preshant Shantaram Gurav         I as agree that NP5 Trust / CRA to s       System Trust (NP5T) CRA to s         Select File to Upload ** :       Select File to Upload ** :	
Sr. No.       1       Are you a Politically         2       Are you related to a       3         Do you have any hi       Withdrawal Request Docume         Withdrawal - Normal/Exit at I       Normal/Exit at I         1       Withdrawal - Normal/Exit at I         1       Withdrawal Form do         2       Original PRAN Car         3       Cancelled Cheque         Proof of Identity       Sr. No.         1       Adhar Card/Letter         Proof of Address       Sr. No.         1       Adhar Card/Letter         Coloration by the Subscc       I Preshant Shantaram Gurav         I as agree that NP5 Trust / CRA to s       System Trust (NP5T) CRA to s         Select File to Upload ** :       Select File to Upload ** :	Send OTP:       List         filters       Hid         y Exposed Person       No         Politically Exposed Person       No         Politically Exposed Person       No         Send OTP:       No         Politically Exposed Person       No         Send OTP:       No         Send OTD:       No         Send OTD:       No         Send OTD:       Send OTD:         Send OTD:

At this stage, after clicking on "**Submit OTP**" button, Subscriber needs to proceed with eSign. Exit request will get initiated in CRA system only after successful eSign.

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



Subscriber needs to select "Esign" radio button and then click on "Proceed to e-Sign the Form" tab. Please refer below Figure 22.

<b>NSDL e-Gov</b> is	now motean Change is growth		National Pe	ension System (NPS)
Welcome Subscriber-110152637113			19-Jan-2023	Home   Logout
Transact Online - Inter CRA Shifting - Investment S	ummary - Demographic Changes - Grievance - Views -	Continuation & Withdrawal - Password Management -		
⊙ Wi	thdrawal Request Initiation - Complete PRAN Name Claim 10 Date of Birth Withdrawal Type Complete Withdrawal sub type Date of Resignation/Exit Towards Annutly (in %) Towards Annutly (in %) Click here to view withdrawal form Click here to view withdrawal form	110152637113 Prashart Shantaram Gurav 191113420 15/06/1996 Exit at 60 Full Vithdrawal Lump-Sum and ASP Withdrawal 15/06/2046 100 0		
	Please click to view the uploaded document: View Withdrawal Request has been captured and is Pending for E-sign Authorized Timestamp 19/01/2023 13:21 You have successfully initiated withdrawal request			
	esigned within the next 15 calendar days, then	Example to esign your withdrawar request request withdrawar request withdrawar request.     Second Sec	and you need to	
		ceed to e-Sign the Form charges plus taxes applicable is Rs. 5.90		

Figure 22

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 23**.

NSDL - Sign 🚰	
NSDL E	Electronic Signature Service
ASP Name	National Pension System Trust
Transaction ID	UKC:eSign:6306:20230119130902355
Date & Time	2023-01-19T13:09:08
I hereby authorize NSDL e-Governance Infrastructure	Limited (NSDL e-Gov) to -
National Pension System (NPS)/Atal Pension Yojana (AP the Aadhaar Authentication system (Aadhaar based e	for the purpose of esigning the registration document / service requests under y for/with National Pension System Trust and authenticate my identity through KYCC services of UIDA1) in accordance with the provisions of the Aadhaar ienefits and Services) Act, 2016 and the allied rules and regulations notified
system for obtaining my e-KYC through Aadhaar based	or Biometric for authenticating my identity through the Aadhaar Authentication I e-KYC services of UIDAI and use my Photo and Demographic details (Name, esigning the registration document / service requests under National Pension al Pension System Trust.
	onal identity data provided, for the purpose of Aadhaar based authentication is NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to
VID/Aadhaar: 525861023867	Send OTP Cancel
<u>Click Here</u> to generate Virtual ID. <u>Download Instructions</u> to generate Virtual ID in lieu of A	adhaar.
©2022 NSDL E-Governar	nce Infrastructure Pvt. Ltd. All rights reserved.

Figure 23

Once OTP is received, Subscriber needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer below **Figure 24**.

### Page 25 of 56



NSDLI	Electronic Signature Service
National Pension System (NPS)/Atal Pension Yojana (AK the Aadhaar Authentication system (Aadhaar based (Targeted Delivery of Financial and other Subsidies, I thereunder and for no other purpose. 2. Authenticate my Aadhaar / Virtual ID through OTP system for obtaining my e-KYC through Aadhaar base Gender, Date of Birth and Address) for the purpose o System (NPS)/Atal Pension Yojana (APY) for/with Nation 3. I understand that Security and confidentiality of per	for the purpose of eSigning the registration document / service requests under Y) for/with National Pension System Trust and authenticate my identity through eXCV services of UIDA1) in accordance with the provisions of the Aadhaar Benefits and Services) Act, 2016 and the allied rules and regulations notified or Biometric for authenticating my identity through the Aadhaar Authentication d e-KYC services of UIDA1 and use my Photo and Demographic details (Name, eSigning the registration document / service requests under National Pension
Enter OTP ••••••  Success! otp sent on registered mobile/email id.	Cancel
<u>Click Here</u> to generate Virtual ID. <u>Download Instructions</u> to generate Virtual ID in lieu of A	Aadhaar.
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Figure 24

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 25.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
Welcome Subscriber-110152637113	19-Jan-2023 Home   Logout
Transact Online - Inter CRA Shifting - Investment Summary - Demographic Changes - Grievance - Views - Continuation & Withdrawal - Password Manage	ment -
Withdrawal Request Initiation - Complete      PRAN     I10152637113     Name     Prashant Shantaram Gurav     Claim ID     Date of Birth     1506/1986     Withdrawal due to     Exit at 60     Withdrawal due to     Exit at 60     Withdrawal due to     Date of Resignation/Exit     Towards Withdrawal     Date of Resignation/Exit     Towards Withdrawal (in %)     Dot     Click Here to View Withdrawal form     Click Here to View Withdrawal     Please click to view the uploaded document     Withdrawal recursesfully initiated and authorized by subscriber in CRA system     Authorized Timestamp     10/07202 13.21	
E-Signing was Successful Download e-Signed Form	
Eiguro 2E	

Figure 25



## **II)** Exit through Bank-POP Authorization :-

### 6. <u>Steps to initiate online Exit request in CRA System by Subscriber with Bank-POP</u> <u>Authorization</u>

In order to initiate Online Exit request, Subscriber needs to login to CRA system <u>www.cra-nsdl.com</u> with PRAN as User ID & Password as given below in **Figure 26.** 

0	NSDL Technology, Trast & Beach		National Pension System (NPS)	
	Annual Transaction Statement on Email	User ID Password	Subscribers	
2	Invest in NPS	Enter Captcha	3 4 + 7 3 41	
ى	Activate Tier II Account Free 11	Reset Password IP	Submit IN for eNPS Help/Instructions for Login	
	FATCA Compliance	Nodal Offic	ces / Other Intermediaries	
	Annuity Quotes	Password Enter Captcha	A/2+ 7P=	
	Grievance / Enquiry Status	Reset Password	Submit Help/Instructions for Login	
<u>(#</u>	Subscriber Registration/Photo-Signature Modification Request			KYNA
1	Status using Receipt Number			

Figure 26

Subscriber needs to click on Menu "Exit from NPS" and select Sub-Menu "Initiate Request" as given below in Figure 27.

Welcome Subscriber-110004884503			07-Dec-2022	Home   Logout			
Transact Online 🗸 Inter CRA Shifting 🗸 Investment Summary 🗸 Demographic Changes 🗸 Grievance 🗸 Views 🗸	Continuation & Withdrawal	Passw	ord Management				
	Continuation/Deferment	÷					
	Tier II Withdrawal	•					
	Tier I Partial Withdrawal	•		_			
Welcome to Central R	Exit from NPS	•	Initiate Request				
Smart E	rit Guide						
Click here to be part of Go Green initiative by o	opting Annual Tr	rans	action Statement on	email.			
Get Same Day NAV, Reg	ister for D-Remit Now !						
Fig	ure 27						

At this stage, the Subscriber has **two options** for initiating online Exit request in CRA system. **I) Exit through Self-Authorization II) Exit through Bank-POP Authorization.** 

Please refer below **Figure 28**.

State NSDL e-Gov is r	ww protean Change is growth	Na	ntional Pension System (NPS)
Welcome Subscriber-110004884503		07-Dec-2022	Home   Logout
sact Online - Inter CRA Shifting - Investme	nt Summary Demographic Changes Grievance Views Com	tinuation & Withdrawal Password Management	
Initiation of Withdrawal Reque	st		
	Please Select Your C	hoice :	
	O Self Authorization O Bank F	POP Authorization	
	Self Authorization - Request will get executed Verification & Authorization of request is not re	I directly in CRA after initiation. quired.	
	Bank POP Authorization - After initiation of ex verified and authorized by your registered Ban		
	Submit		
	_		

Figure 28

In this case, Subscriber selects "**Bank-POP Authorization**" option/choice. After selecting "**Bank-POP Authorization**" option/choice, System will display below Pop-up message. Please refer below **Figure 29**.

Since NSDL e-Gov is no	ow protean Change is growth			National Pension System (NPS)
Welcome Subscriber-110004884503			07-Dec-20	22 Home   Logout
Transact Online 🗸 Inter CRA Shifting 🗸 Investment		Views - Continuation & Withd		
<ul> <li>Withdrawal Requipulation</li> <li>Upload of KYC distance</li> <li>It is mandatory to Number is availated</li> <li>In case, eSign is</li> <li>On successful in Please ensure the</li> </ul>	thdrawal request to withdraw funds from your NPS account est initiation is OTP based. One Time Password (OTP) to c ocuments (Identity & Address Proof) and Bank Proof is mar eSign withdrawal request. eSign will be successful only if r be in UIDAI records. unsuccessful, then your withdrawal request will get rejected tation of the request, your registered Bank will carry out on at Bank details are correct. alls are rejected by your Bank, then you will receive alerts fi	tonfirm withdrawal request will be sendatory. name as per CRA records and name d and you need to shift your PRAN I line KYC verification. On successfu rom the CRA.	int on your registered Mobile Numi e as per UIDAI records (registered o any POP & then initiate new req I verification by Bank, withdrawal re	for Aadhaar) matches 100% and active Mobile
		ter initiation of exit request, your rec r registered Bank in CRA records. Submit	quest will be	

Figure 29

At this stage, Subscriber needs to select Withdrawal type as "Exit at 60" from the Drop down menu. The System will display a Pop-up message after selecting Withdrawal Type as "Exit at 60" as shown below in **Figure 30A and Figure 30B**.

ansact Online v       Inter CRA Shifting v       Investment Summary v       Demographic Changes v       Grievance v       Views v       Continuation & Withdrawal v       Password Management v         Image: Second Seco	
* Mandatory Fiel PRAN 110004884503	
* Mandatory Fiel PRAN 110004884503	
PRAN 110004884503	
	ds
Name Prashant Shantaram Gurav	
Total Valuation as on Date     461318.83       Total Valuation of Tier 2     46828.42	
Date of Birth 15/06/1960	
Withdrawal due to "	
- Select	
Est at 60 Prenature Est	
Tier 2 Partial Withdrawal	
Disease disk bere to View Annuity Quetee	
Please click here to <u>View Annuity Quotes</u> Please click here to <u>View POP Bank List</u>	

Figure 30A

Welcome Subscriber-110004884503						07-Dec-2022	Home   Lo
sact Online – Inte							
	Note						
	<ul> <li>You are</li> </ul>	e about to initiate withdra wal request:	awal request to withdraw fund	Is fromexit from your NPS accour	nt. Kindly take note of	the following before initiating	
	> Withdra	awal Request initiation is	OTP based, One Time Pass	word (OTP) to confirm withdrawa	al request will be sent	on your registered Mobile Numbe	er.
	> You ha	ve an option to submit wi	vithdrawal request through dig	jital signature (OTP Authenticatio	on/eSign). For OTP Au	thentication/eSign,	
	1.Uploa	ad of KYC documents (Id	dentity & Address Proof) and	Bank Proof is mandatory.			
	2.You r	need do either OTP Autho	enticate or eSign the request				
				our registered Mobile Number and sent on updated Mobile Number a		/. In case, you update Mobile Nur	mber
				ith Aadhaar. eSign will be succes Aobile Number is available in UID		er CRA records and name as per	UIDAI
	5.Only	after successful OTP Au	thentication or eSign, withdra	awal request will be initiated in CF	RA.		
				ffice (PAO/DTO/DTA) will carry ou ystem. Please ensure that Bank of		authorisation. On successful	
		ank Account and name in with the name in PRAN.	n Bank Account will be verifie	d through online Bank Account V	/erification (Penny Dro	p). Name in Bank Account should	d
	initiatio	n will not be allowed. You		Bank Account Verification. In cas s in CRA records and then reinitia			
	<ul> <li>Applica</li> </ul>	ible Bank Account Verific	cation (Penny Drop) charges	will be recovered at the time of w	/ithdrawal.		
	Iowards Annuity (in	%)*	UUT OF TOTAL	NPS Corpus, % of corpus subsc	criber/claimant will utili	ze towards pension	
	Processing Fee (INI				r processing withdra		

Figure 30B

The Pop-up message will contain information related to exit request such as Verification of request through OTP, Mandatory upload of documents, OTP authentication/eSign of exit request, verification and authorization by Bank-POP etc. The Subscriber is required to click on **'OK'** button.

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%. The Subscriber can also utilized 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%.

The charges that Subscriber is required to pay to POP for processing of withdrawal request are also displayed alongwith relevant instructions. Please refer below **Figure 31**.

Page 29 of 56

* Mandatory Fields	Withdrawal Request Initiation Screen          * Mandatory Fields         PRAN         Name         Total Valuation as on Date         Total Valuation of Tier 2         Claim ID         Date Of Birth         Withdrawal due to*	Withdrawal Request Initiation Screen           PRAN           Name           Total Valuation as on Date	* Mandatory Fields
aantaram Gurav	PRAN       110004884503         Name       Prashant Shantaram Gurav         Total Valuation of Tier 2       46828.42         Claim ID       2213140897         Date Of Birth       150051980         Withdrawal due to**       Ext at 60         Withdrawal sub type **       € Lump-Sum and ASP Withdrawal	PRAN Name Total Valuation as on Date	
aantaram Gurav	PRAN       110004884503         Name       Prashant Shantaram Gurav         Total Valuation of Tier 2       46828.42         Claim ID       2213140897         Date Of Birth       150051980         Withdrawal due to**       Ext at 60         Withdrawal sub type **       € Lump-Sum and ASP Withdrawal	PRAN Name Total Valuation as on Date	
aantaram Gurav	Name     Prashanl Shantaram Gurav       Total Valuation os on Date     461310.83       Total Valuation of Tier 2     46228.42       Claim ID     2213140897       Date Of Birth     1506/1980       Withdrawal due to*     Exit at 60       Withdrawal Type*     Full Withdrawal       Complete Withdrawal sub type *     Isump-Sum and ASP Withdrawal	Name Total Valuation as on Date	110004884503
aantaram Gurav	Name     Prashanl Shantaram Gurav       Total Valuation os on Date     461310.83       Total Valuation of Tier 2     46228.42       Claim ID     2213140897       Date Of Birth     1506/1980       Withdrawal due to*     Exit at 60       Withdrawal Type*     Full Withdrawal       Complete Withdrawal sub type *     Isump-Sum and ASP Withdrawal	Name Total Valuation as on Date	110004884503
	Total Valuation as on Date     461318.83       Total Valuation of Tier 2     46828.42       Claim ID     2213140897       Date Of Birth     1506/1980       Withdrawal due to"     Exit at 60       Withdrawal Sub type "     Full Withdrawal	Total Valuation as on Date	Prashant Shantaram Guray
wai v	Claim ID 2213140897 Date Of Birth 1506/1980 Withdrawal due to" Withdrawal Type" Complete Withdrawal sub type " Ext withdrawal Sub type " Ext withdrawal Sub type Type Sum and ASP Withdrawal		
wai v	Date Of Birth     15/06/1960       Withdrawal due to"     Exit at 60       Withdrawal Type"     Full Withdrawal       Complete Withdrawal sub type " <ul> <li>Lump-Sum and ASP Withdrawal</li> <li>Complete Withdrawal</li> <li>Complete Withdrawal</li> <li>Complete Withdrawal</li> <li>Complete Withdrawal</li> <li>Withdrawal</li> <li>Withdrawal</li> <li>Extension</li> <li>Withdrawal</li> <li>Complete Withdrawal</li> <li>Withdrawal</li> <li>Withdrawa</li></ul>		46828.42
wal 🗸	Withdrawal due to"  Withdrawal Type"  Complete Withdrawal sub type "  Lump-Sum and ASP Withdrawal		2213140897
wal 🗸	Withdrawal Type"  Complete Withdrawal sub type    Lump-Sum and ASP Withdrawal	Date Of Birth	15/06/1960
	Complete Withdrawal sub type *   Cump-Sum and ASP Withdrawal		
um and ASP Withdrawal			
	Date of Resignation/Exit 07/12/2022	Complete Withdrawal sub type *	Lump-Sum and ASP Withdrawal
		Date of Resignation/Exit 07/12/2022	)
		Towards Withdrawal (in %) * 60 Out of Total NPS	Corpus. % of corpus subscriber/claimant will receive in his/her bank account
ubscriber/claimant will receive in his/her bank account	Towards Withdrawal (in %) * 60 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account		
		Processing Fee (INR) 500.00	
	Towards Annuity (in %) * Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension	The observe that Cube with a low	equired to pay to POP for processing withdrawal request. Processing fee otal NPS corpus (minimum Rs. 125 and maximum Rs. 500).
		Complete Withdrawal sub type *  (Date of Resignation/Exit 07/12/2022  Towards Withdrawal (in %) *  Eq. 1 Out of Total NPS	Lump-Sum and ASP Withdrawal Corpus, % of corpus subscriber/claimant will receive in his/her bank account
		Towards Annuity (in %) * 40 Out of Total NPS	Corpus, % or corpus subscriber/claimant will utilize towards pension
		Processing Fee (INR) 500.00	
	Towards Annuity (in %) * Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension		required to pay to DOD for processing withdrawal request. Processing for
		Processing Fee (INR) 500.00	

Figure 31

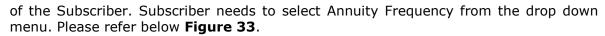
On clicking '**Submit**' button, Pop-up message will be displayed to the Subscriber. The Pop-up message contains information on Existing bank details, Mobile Number, email ID, PAN of the Subscriber and other instructions. If details are correct, Subscriber needs to click on "OK" button to proceed further. Kindly refer below **Figure 32**.

So NSDL e-Go		tean is growth		National P	Pension System (NPS)
Welcome Subscriber-110004884503				07-Dec-2022	Home   Logout
Transact Online - Inte	request through eSign. After : For POP / Nodal Office Autt Subscriber's Registered Banl executed in CRA system. Subscriber will receive OTP t	cessing of withdrawal request thro successful eSign, the withdrawal re Mapped POP or Nodal Office wi<br o confirm the withdrawal request a	9819639307 Pras AQDPN6411T ugh Self-Authorization mode then subscriber aquest will get executed in CRA system. Il carry out KYC verification and on successfu nd, all future communications related to NPS	NDIA LOWER PAREL hantG@proteantech.in has to mandatorily authorize withdrawal i verification, withdrawal request will get will be sent on Mobile Number and email	
	before initiating withdrawal re Towards Annuity (in %) Total Valuation of Tier 2		and/or update Mobile Number, email ID, PAN	·	dins
	Valuation Towards ASP Valuation Towards Withdrawal Percentage Towards ASP Percentage Towards Withdrawal	184527.53 276791.30 40 60			
	Date of NAV	20/06/2022			

Figure 32

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



ber-110004884503		07-Dec-2022	Home   Log
ter CRA Shifting - Investment Summary - Demograph	ic Changes - Grievance - View	s- Continuation & Withdrawal- Password Management-	
j			
Withdrawal Request Initiation Screen			
Withdrawal Request Initiation Screen			
		* Mandatory	Fields
PRAN	110004884503		
Claim ID	2213140897		
Date Of Birth	15/06/1960		
Withdrawal due to	Exit at 60		
Withdrawal Type	Full Withdrawal		
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal		
Date of Resignation/Exit:	07/12/2022	Out of Table NEO, Oceanie All of community subscripts addition at will as a days in	
Towards Withdrawal (in %)	60 his/her bank account	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in	
	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards	
Towards Annuity (in %)	pension.		
Total Valuation of Tier 2	46828.42		
Valuation Towards ASP	184527.53		
Valuation Towards Withdrawal	276791.30		
Percentage Towards ASP	40		
Percentage Towards Withdrawal	60		
Date of NAV	20/06/2022		
Marital status *	Married V		
Spouse Alive *	Alive 🗸		
Spouse Gender*	Female 🗸		
Spouse First Name*	PRAJAKTA		
Spouse Middle Name	PRASHANT		
Spouse Last Name	GURAV		
Spouse DOB*	12/07/1986	(dd/mm/yyyy)	
Spouse PAN			
Mother Alive	Select V		
Father Alive	Select V		
Child 1 Alive	Select V		
Child 2 Alive	Select V		
Child 3 Alive	Select V		
Pension Frequency *	Monthly 🗸		
	Select ASP Sc	heme Cancel	
	Select ASP SC	neme Cancer	
ASP Names*	HDFC Life Insurance Co. Ltd	v	
Scheme Names*	Annuity payable for life with 100% annui	ty payable to spouse on death of annuitant 🔹 🗸	
	Prashant Shantaram Gurav		
Beneficiary Name *			

Figure 33

At this stage, various options selected along with existing address is 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 34**.

protean Change is growth

	🇑 protean 🔪	National F	Pension System (NP
Icome Subscriber-110004884503	Change is growth	07-Dec-2022	Home   Logout
ct Online 🗸 Inter CRA Shifting 🚽 Investment Sumr	nary 🚽 Demographic Changes 🚽 Grievance 🚽	Views Continuation & Withdrawal Password Management	
Withdrawal Request Initiation	n Screen		
Subscr	iber Details		
	PRAN Subscriber Name	110004884503 Prashant Shantaram Gurav	
	Claim ID	2213140897	
	Date Of Birth	15/06/1960	
	Subscriber Gender	Male	
	Maiden Name		
	CKYC Number		
	Marital status	Married	
	Spouse Alive	ALIVE	
	Spouse Gender	Female	
	Spouse Name	PRAJAKTA PRASHANT GURAV	
	Spouse DOB	12/07/1986	
	Spouse PAN Entity Reg. No.	6396950	
	Withdrawal due to	Exit at 60	
	Withdrawal Type	Full Withdrawal	
	Date of Resignation/Exit	07/12/2022	
	Towards Withdrawal(in %)	60	
	Towards Annuity(in %)	40	
ASP Wit	thdrawal Details		
	Amount to be invested in Annuity	184527.53	
	Name of ASP	HDFC Life Insurance Co. Ltd	
	Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant	
	Beneficiary Name	Prashant Shantaram Gurav	
	Relation with Subscriber	Self	
Subscri	ber Correspondence Address		
	Father's Name	GVNVPVTH C HEGDE	
	Address 1	API-40	
	Address 2 Address 3	API Testing PALACE	
	City	API Testing NAGAR Mumbai	
	Pin	400012	
	State	Maharashtra	
	Country	India	
		Proceed Cancel	

Figure 34

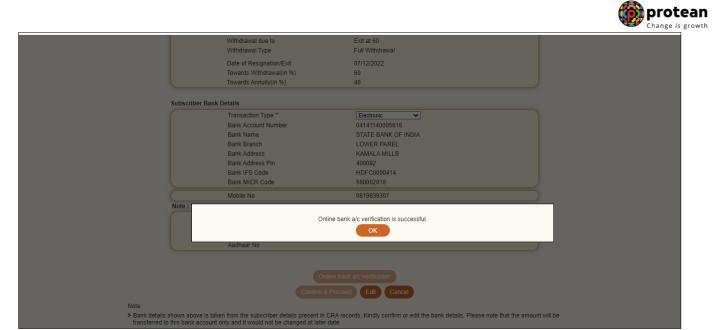
At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification**" Tab to proceed further. Please refer below **Figure 35.** 

Subscriber will not be allowed to modify bank details and contact details (Mobile No. and Email ID) other than Alternate Phone Number at the time of initiation of the Exit request.

NSDL e-Gov is nov	🖉 🍘 protean 🥄	Nationa	l Pension System (NP
	Change is growth	Nationa	i i chsioli system (Mi
come Subscriber-110004884503		07-Dec-2022	Home   Logo
Online – Inter CRA Shifting – Investment S	ummary 🚽 Demographic Changes 🚽 Grievance 🚽	Views Continuation & Withdrawal Password Management	
		<u></u>	
Withdrawal Request Initi	ation Screen		
Su	oscriber Details		
	PRAN	110004884503	
	Subscriber Name	Prashant Shantaram Gurav	
	Claim ID	2213140897	
	Date Of Birth Subscriber Gender	15/06/1960 Male	
	Maiden Name	Male	
	CKYC Number		
	Marital status	Married	
	Spouse Alive	ALIVE	
	Spouse Gender	Female	
	Spouse Name	PRAJAKTA PRASHANT GURAV	
	Spouse DOB Spouse PAN	12/07/1986	
	Entity Reg. No.	6396950	
	Withdrawal due to	Exit at 60	
	Withdrawal Type	Full Withdrawal	
	Date of Resignation/Exit	07/12/2022	
	Towards Withdrawal(in %)	60	
	Towards Annuity(in %)	40	
Sub	scriber Bank Details		
	Transaction Type *	Electronic	
	Bank Account Number	04141140005616	
	Bank Name	STATE BANK OF INDIA	
	Bank Branch	LOWER PAREL	
	Bank Address	KAMALA MILLS	
	Bank Address Pin	400092	
	Bank IFS Code Bank MICR Code	HDFC0000414 560002018	
No	Mobile No e : You will receive One Time Password (OTP) on M	9819639307	
NO	Alternate Phone No	obie Number to commin your withdrawar request.	
	Email ID	PrashantG@proteantech.in	
	PAN	AQDPN6411T	
	Aadhaar No		
	On	line bank a/c verification	
		Proceed Edit Cancel	

Figure 35

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 36A and 36B.** 



### Figure 36A



### Figure 36B

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 37**.

	ender er e	.240.246.24 says ly click on Edit button to enter 110004884503 Preshant Shantaram G 2213140897 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN 12/07/1986	urav		Nationa 7-Dec-2022 Nagement	Change /s I Pension System (NPS) Home   Logout
Welcome Subscriber-110004884503 nsact Online Vinter CRA Shifting Vinter Subscriber Details PRAN Subscriber Details PRAN Subscriber Details PRAN Subscriber Details PRAN Subscriber Of Autor Di Date Of Birth Subscriber Of Maiden Name CKYC Numbe Marital status Spouse Alow Spouse Orden Spouse PAN Entity Reg. Ni Withdrawal Ty Date of Exit Towards With Towards Annu-	ender e e i i i i i i i i i i i i i i i i i	110004884503 Preshant Shantaram G 2213140897 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN	urav		7-Dec-2022	
Asact Online Vinter CRA Shifting Investment St Withdrawal Request Subscriber Details PRAN Subscriber Na Claim ID Date of Birth Subscriber Na CKYC Numbe Marital status Spouse Alive Spouse Alive Spouse Alive Spouse PAN Entity Reg. Ni Withdrawal I Date of Exit Towards With Towards Mint	ender e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				Home   Logout
nsact Online Inter CRA Shifting Investment St Withdrawal Request Subscriber Details FRAN Subscriber Na Claim ID Date of Birth Subscriber Na CKYC Numbe Marital status Spouse Alive Spouse Alive Spouse Alive Spouse PAN Entity Reg. Ni Withdrawal I Date of Exit Towards With Towards Mint	Initiation Screen ame ender er er der e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				Home   Logout
Withdrawal Request Subscriber Details PRAN Subscriber Na Claim ID Date of Birth Subscriber Qa Maiden Name CKYC Numbe Marital status Spouse Alive Spouse Alive Spouse Alive Spouse PAN Entity Reg. Ni Withdrawal Ty Date of Exit Towards With Towards Mint	Initiation Screen ame ender er er der e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN		jord Mar	lagement	
Subscriber Details PRAN Subscriber N Claim ID Date Of Birth Subscriber G Malden Name CKYC Numbe Marital status Spouse Alave Spouse Gend Spouse Name Spouse Date Spouse Sp	ame ender e er : Jer e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				
Subscriber Details PRAN Subscriber N Claim ID Date Of Birth Subscriber G Maiden Name CKYC Numbe Marital status Spouse Alame Spouse Oand Spouse Name Spouse Date Spouse Date Spouse PAN Entity Reg. N Withdrawal d Date of Exit Towards With Towards Annu	ame ender e er : Jer e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				
PRAN Subscriber N. Claim ID Date Of Birth Subscriber Q Maiden Name CKYC Numbe Marital status Spouse Alave Spouse Gend Spouse Name Spouse DAD Spouse PAN Entity Reg. N. Withdrawal d U Withdrawal T Date of Exit Towards With Towards Annu	ender 9 er Jer e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				
Subscriber Na Claim ID Date Of Birth Subscriber G Maiden Name CKYC Numbe Marital status Spouse Alive Spouse Alive Spouse PAN Spouse DOB Spouse PAN Entity Reg. N. Withdrawal dy Uthdrawal dy Date of Exit Towards With Towards Annu-	ender 9 er Jer e	Prashant Shantaram G 2213140997 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				
Claim ID Date Of Birth Subscriber Gr Maiden Name CKYC Numbe Marital status Spouse Alive Spouse Alive Spouse Alive Spouse PAN Entity Reg. N Withdrawal d Date of Exit Towards With Towards Annu	ender 9 er Jer e	2213140897 15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN				
Date Of Birth Subscriber (7 Maiden Name CKYC Numbe Marital status Spouse Alive Spouse Alive Spouse Oad Spouse DAD Spouse PAN Entity Reg. N Withdrawal d Date of Exit Towards With Towards Annu	ender 9 er Jer e	15/06/1960 Male Married ALIVE Female PRAJAKTA PRASHAN	T GURAV			
Subscriber Gr Maiden Name CKYC Numbe Marital status Spouse Alme Spouse Gend Spouse Name Spouse DAB Spouse PAN Entity Reg. Ni Withdrawal di Withdrawal T Date of Exit Towards With Towards Annu	ender 9 er Jer e	Male Married ALIVE Female PRAJAKTA PRASHAN	T GURAV			
Maiden Name CKYC Numbe Marital status Spouse Alive Spouse Gend Spouse DOB Spouse PAN Entity Reg. N. Withdrawal dy Utithdrawal Ty Date of Exit Towards With Towards Annu	e er : Jer e	Married ALIVE Female PRAJAKTA PRASHAN	T GURAV			
CKYC Number Marital status Spouse Alive Spouse Gend Spouse Nom Spouse DOB Spouse PAN Entity Reg. Nu Withdrawai du Withdrawai du Date of Exit Towards With Towards Annu	er : ter e	ALIVE Female PRAJAKTA PRASHAN	T GURAV			
Marital status Spouse Alive Spouse Gend Spouse Name Spouse DOB Spouse PAN Entity Reg. N Withdrawal d Uthdrawal T Date of Exit Towards With Towards Annu	ler e	ALIVE Female PRAJAKTA PRASHAN	T GURAV			
Spouse Alive Spouse Gend Spouse DOB Spouse DOB Spouse PAN Entity Reg. N. Withdrawal dy Utithdrawal Ty Date of Exit Towards With Towards Annu	ler e	ALIVE Female PRAJAKTA PRASHAN	T GURAV			
Spouse Gend Spouse Name Spouse DOB Spouse PAN Entity Reg. N. Withdraval Ty Date of Exit Towards With Towards Annu	ler e	Female PRAJAKTA PRASHAN	T GURAV			
Spouse Name Spouse DOB Spouse PAN Entity Reg. N Withdrawal d Date of Exit Towards With Towards Annu	e		T GURAV			
Spouse DOB Spouse PAN Entity Reg. N Withdrawal dy Date of Exit Towards With Towards Annu						
Spouse PAN Entity Reg. N. Withdrawal dy Date of Exit Towards With Towards Annu						
Withdrawal du Withdrawal Ty Date of Exit Towards With Towards Annu	0.					
Withdrawal Ty Date of Exit Towards With Towards Annu		6396950				
Date of Exit Towards With Towards Annu	ue to	Exit at 60				
Towards With Towards Annu	уре	Full Withdrawal				
Towards Annu		07/12/2022				
	idrawal(in %)	60				
Nominee Details	uity(in %)	40				
TIER 1 Details	ial Number 1					<b>`</b>
Nominee Nan		AJAKTA PRASHANT GURAV	Nominee Adress 1	FLAT NO 3 PALMORC	303,MARUTI CHIDS	
Nominee Date	e of Birth		Nominee Adress 2		I,9TH CROSS,	
Nominee Rela	ation SPO	DUSE	Nominee Adress 3	VIGYAN N	AGAR, BANGALORE	
Nominee Maj	jor/Minor MAJ	OR	Nominee City	BANGALO	RE	
Nominee Gua	ardian Name		Pin	560075		
Nominee Gua						
Nominee Sha	are 100 9	%	State	Karnataka		
Mobile No			Country	India		
Email ID			Alternate Contact No.			
TIER 2 Details						
Nominee Seri	ial Number 1					
Nominee Nan		EGDE DEEPTI NAVEEN	Nominee Adress 1	FLAT NO 3 PALMORC	303,MARUTI CHIDS	
Nominee Date	e of Birth		Nominee Adress 2	2ND MAIN	I,9TH CROSS,	
Nominee Rela			Nominee Adress 3		AGAR, BANGALORE	
Nominee Maj		AJOR	Pin	560075		
Nominee Gua			City	BANGALO	RE	
Nominee Gua						
Nominee Sha	are 100	0 %	State	15		
Mobile No Email ID			Country Alternate Contact No.	IN		
Email ID			Alternate Contact NO.			
		Edit Cont	firm Cancel			

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 38**.

Subscriber-11000		0 0	owth				ion System (I
ne 🚽 Inter CRA S		nmary – Demographic Changes	Grievance Views	Continuation & Withdraw	07-Dec al – Password Manage		Home   Lo
		Demographic Changes	Grievance			ment	
	Nominee Details						
	Tier 2 nominees sam	e as Tier1					
	Tier 1 Details						
	Tier 1 Details						
	Nominee 1						
	First Name *	PRAJAKTA	Middle Name	PRASHANT	Last Name / Surname	GURAV	
	Date of Birth	ii	Relationship *	SPOUSE	Major/Minor *	Major 🗸	
		(dd/mm/yyyy)					
	Percentage Share *	100 %			Guardian Date of Birth		
					Guardian Last Name /	(dd/mm/yyyy)	
	Guardian Name *		Guardian Middle Name		Surname		
	Nominee Address:		Address 2		Address 3	VIGYAN NAGAR, BANGALO	
	Address 1 *	FLAT NO 303, MARUTI PALM		2ND MAIN,9TH CROSS, BANGALORE	Address 3 State *	Maharashtra	
	Bin Code *	400066			State	iviariarasitura 👻	
	Pin Code * Country *	400066	City * Mobile No		Alternate Contact No.		

Figure 38

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 39**.

line 🚽 Inter CRA Shifti	ng 🚽 Investment Summary 🚽	Demographic Changes 🚽	Grievance Views	Continuation & Withdrawal	Password Management		
Withdraw	al Request Initiation De	claration Screen					
	Are you a Politically Exposed	Person				No 🗸	
	Are you related to a Politically					No 🗸	
	Do you have any history of co	nviction under any criminal pro	ceedings in India or Abr	oad		No 🗸	
Declaration by	the Subscriber/Claimant*:						
for any losses or del	ays that may arise due to provis	ion of incorrect details includin	g details pertaining to b	prrect to the best of my knowledge ank account by me. Further, I auth	orize the National Pension Syster		
informations pertain	ng to my withdrawal application	with the Annuity Service Provi	ders for facilitating the p	urchase of annuity in applicable ca	ases as is required under NPS.		
Declaration by	the Proposer*:						
manner and respect these statements an information or if any	s and that I have not withheld o d this declaration shall be the b	r omitted to give any material ir asis of the contract of assurand herein or in case of fraud by mo	formation. I understand the between me and Ann e, which comes to the kr	standing the questions and the an and agree that the statements in t uity Service Provider (Company) a nowledge of the company at any fu	his proposal constitute warranties nd that if there be any misstatem	<ol> <li>I do hereby agre ent or suppression</li> </ol>	ee and declare that
2. I also understand	and agree that the company sh			ike service tax, surcharges, cess e	tc. from the premiums which are	necessitated by va	arious enactments of
	egislatures from time to time. he contract will be governed by	the provisions of the Insurance	Act 1938 and other ar	oplicable laws in India and that the	contract will not commence until	a written acceptan	nce of this proposal is
issued by the compa				contained in the contract. I also ag			
				lained to me and having understoo			
6. I also acknowledg chosen by me which	e and agree that the funds will i is authorized and approved un	not be returned to me in case I der the prevalent regulations a	choose to cancel the po nd applicable rules. Furt	ed for purchase of annuity at the ti blicy under free look period. These ther, no interest will be payable to r posal or resulting policy through Er	funds will be payable by company me on the funds held during this t		ther annuity scheme
				service providers that the company		ation of proposal o	details and for
			Confirm	Cancel			

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "**Submi**t" button. Please refer below **Figure 40**.

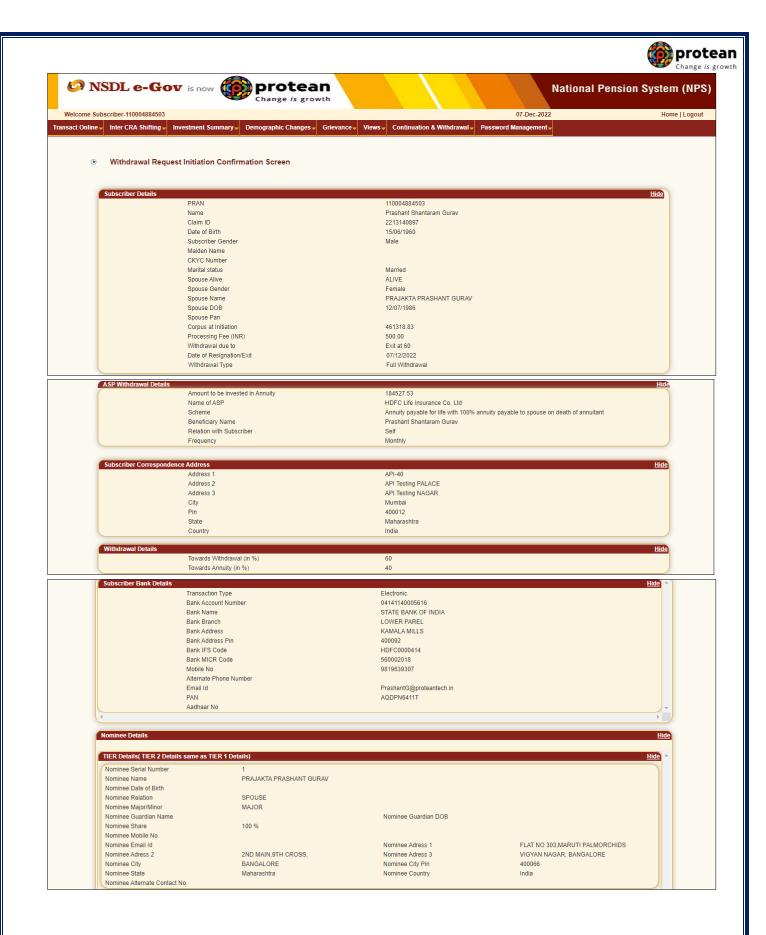
NS	DL	-Gov is now protean Change is growth National Pension System (
me Subsc	riber-1100	04884503 07-Dec-2022 Home   L
)nline 🚽 🛛	Inter CRA	Shifting Investment Summary Demographic Changes Grievance Views Continuation & Withdrawal Password Management
۷ 🔊	Vithdrav	val Request Initiation Document Checklist
Nithdraw	al Suno	* Mandatory Fields
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		NPS - ASP Form (for purchase of Annuity)
3		Original PRAN Card/Copy of ePRAN Card/Notarised Affidavit (if PRAN card not submitted) *
4		Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook *
		* Atleast one field should be checked
		I KYC Documents Need to be attested by Mapped Nodal Office
Sr. No.		Document Name Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2		Ration Card with Photograph.
3		Bank pass book or Certificate with Photograph Bank pass book or Cert
4		Voters Identity Card with Photograph and residential address.
5		Valid Driving license with photograph.
6		PAN Card issued by income tax department.
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8		Aadhar Card/Letter issued by Unique Identification Authority of India.
9		Job Cards issued by NREGA duly signed by an officer of the State Government.
10	0	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
10		n non onemy can assued by Government Delence, in animatry and none Departments. Ex-Service Man Card issued by Ministry of Defence to their employees
12		an optime man out outer of minory of potence to their employed.
13		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
		* Atleast one field should be checked
Proof of Ac Sr. No.		II KYC Documents Need to be attested by Mapped Nodal Office Document Name
1		Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2		Ration card with photograph and residential address.
3		Bank Pass book or certificate with photograph and residential address.
4		Voters Identity Card with Photograph and residential address.
5		Valid Driving license with photograph and residential address.
6		Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8		Adhar Card/Letter Issued by unique identification Authority of India Clearly showing the address.
9		Uob Cards issued by NREGA duly signed by an officer of the State Government.
10		Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).
11		Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).
12		Latest property/house Tax Receipt (not more than one year old).
13		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		Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges

Figure 40

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 41**.

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.



Page 38 of 56

Withdra	I Request Declarations
Sr. No. 1	Are you a Politically Exposed Person
2	Are you related to a Politically Exposed Person NO Do you have any history of conviction under any criminal proceedings in India or Abroad NO
Withdra	I Request Document Checklist
Withdr	al - Normal/Exit at the age of 60
Sr. No.	Document Name 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) Cancelled Cheque / Bank Cardificate /Self affasted copy of Bank passbook
Proof	
<b>Sr. No.</b> 1	Document Name Aadhar Card/Letter issued by Unique Identification Authority of India.
Proof o	dames
Sr. No.	Document Name
	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
Decl	ation by the Subscriber/Claimant*:
I also agr authorize	IT SHANTARAM GURAV 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. 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 e 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 required under NPS.
	tion by the Proposer*:
manner a	Jeclare 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 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 nents and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be arm misstatement or suppression of material
informatio	nems and mis opeciaration shall be the basis of the contract or assurance between the and Annuity Service Provider (Company) and that it there be any misstatement of suppression of material of 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 the insurance Act 1938 or any other applicable provisions as amended from time to time.
2. I also u	In the mediative field before any other provides a submedia information and the media information of the service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of or state legislatures from time to time.
issued by	and 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 e 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
4. I furthe	tate 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. nderstand 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 a	Inderstand that the linit alminity almost would be subject to the actual torpus value to be unused to purchase or alminity and the linit of its issuance. nowledge 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 e 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 hereb 8. I hereb	subhorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call. subhorize the company to provide melow 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	policies.
Select Fi	o Upload *: Choose File AadharCard.pdf Upload Remove
Note :	Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xisx, zip, png, Maximum File Size: 2 MB, Number of File can be uploaded: 1)
	Kindly upload KYC documnent. Documnent Upload is mandatory before processing for withdrawal.
	Send OTP Cancel
Decl	ation by the Subscriber/Claimant*:
I also agr	IT SHANTARAM GURAV 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. 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
	e 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 required under NPS.
Decl	tion by the Proposer*:
manner a	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 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
informatio	nents 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 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
2. I also u	of the Insurance Act 1938 or any other applicable provisions as amended from time to time. terstand 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 or state lenistatures from time to time
3. I under	a date by dynamics with the formation of the provisions of the Insurance Act 1938, and other applicable laws in India and 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 be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and 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 be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and 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 be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and 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 be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract. I also agree that the amount held in proposal/policy deposit shall not earn any
interest. 4. I furthe	tate 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.
6. I also a	nderstand 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. nowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under fire look period. These funds will be payable by company directly to any other annuity scheme subjects in a strateging and ensured at actual times and another the policy and of the power to solve any other annuity scheme and the strateging and ensured the strateging and actual the policy and of the power to solve the power to be the held during this transition posted.
7. I hereb	ne 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, authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call. uthorize the company to provide melour 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	
Falaat Fi	
Select Fil	o Upload * : Choose File AadharCard.pdf Upload Remove
Net	Uploaded Attachment (Allowed File Types: pdf, jpg, jpg, doc, docx, xls, xisx, zip, png, Maximum File Size: 2 MB, Number of File can be uploaded: 1) Kindly upload KYC documnent. Documnent Upload is mandatory before processing for withdrawal.
Note :	kindly upload kite document. Document opload is mandatory before processing for windrawai.
Note :	OTP sent succesfully to mobile number +919******7

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

Please refer below Figure 42.

Page **39** of **56** 

NSDL e-Gov is now	protean		National F	Pension System (NF
me Subscriber-110004884503	Change /s growth		16-Dec-2022	Home   Logo
Online 🗸 Inter CRA Shifting 🚽 Investment Sum	naryy Demographic Changes Grievance	Views Continuation & Withdrawal Pass	sword Management <del>,</del>	
,	······			
Withdraw	al Request Initiation - Complete			
	a request minution - complete			
	PRAN	110004884503		
	Name			
	Name	PRASHANT SHANTARAM GURAV		
	Claim ID	PRASHANT SHANTARAM GURAV 2213140897		
	Claim ID	2213140897		
	Claim ID Date of Birth	2213140897 01/01/1959		
	Claim ID Date of Birth Withdrawal due to	2213140897 01/01/1959 Exit at 60		
	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022		
	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %)	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60		
	Claim ID Date of Birth Withdrawai due to Withdrawai Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %)	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40		
	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %) Acknowledgement No.	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60		
	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %) Acknowledgement No. <u>Click Here</u> to view withdrawal form.	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40		
	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %) Acknowledgement No. <u>Click Here</u> to view withdrawal form. <u>Click Here</u> to View Annuity Quotes	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40 221314089701		
Pie	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %) Acknowledgement No. <u>Click Here</u> to view withdrawal form.	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40 221314089701		
	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annutly (in %) Acknowledgement No. <u>Click Here</u> to View Withdrawal form. <u>Click here</u> to View Annutly Quotes wase click to view the uploaded document : <u>View</u>	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40 221314089701		
Capture	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %) Acknowledgement No. Click Here to View withdrawal form. Click Here to View Annuity Quotes ase click to view the uploaded document :	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40 221314089701		
Capture	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Mithdrawal (in %) Towards Annuity (in %) Acknowledgement No. <u>Click Here</u> to View withdrawal form. <u>Click Here</u> to View withdrawal form. <u>Click Here</u> to View withdrawal form. <u>Click Here</u> to View Annuity Quotes asse click to view the uploaded document : <u>View</u> at Timestamp 16/12/2022 17:46 proceed to OTP Authentication/esign of 1	2213140897 010/11959 Exit at 60 Full Withdrawal 16/12/2022 60 40 221314089701	at withdrawal request	
Capture Now,	Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit Towards Withdrawal (in %) Towards Annuity (in %) Acknowledgement No. Click Here to View withdrawal form. Click Here to View Annuity Quotes ase click to view the uploaded document :	2213140897 01/01/1959 Exit at 60 Full Withdrawal 16/12/2022 60 40 221314089701	f request. If OTP	

Figure 42

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 Exit request will get autocancelled 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 43**.

Welcome Subs	criber-110004884503					16-Dec-2022	Home   Logout
Transact Online -	Inter CRA Shifting	Investment Summary-	Demographic Changes	Grievance	Views Continuation & Withdrawal	Password Management	
	-						
		Withdrawal Reg	uest Initiation - Comp	lete			
			PRAN		110004884503		
			Name		PRASHANT SHANTARAM GUR/	AV	
			Claim ID		2213140897		
			Date of Birth		01/01/1959		
			Withdrawal due to		Exit at 60		
			Withdrawal Type Date of Resignation/Ex		Full Withdrawal 16/12/2022		
			-				
			Towards Withdrawal (in		60		
			Towards Annuity (in %) Acknowledgement No.		40 221314089701		
			Click Here to view with	drawal form	221314069701		
			Click here to View Ann				
		Please clic	k to view the uploaded docur	nent : View			
		Captured Times	stamp 16/	12/2022 17:46			5
		will ge	t initiated in CRA syste ation/eSign is not done	m only after within 15 d	your withdrawal request. Kindly ne successful OTP Authentication/et lays, then your withdrawal reques uneed to initiate new request.	Sign of request. If OTP	t
					OTP OEsign		
				Proce	ed to OTP Authentication		

Figure 43

After clicking on "Proceed to OTP Authentication" Tab, Dual OTP Authentication screen will be displayed to the Subscriber. Subscriber 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 44.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
Welcome Subscriber-110004884503	16-Dec-2022 Home   Logout
Please Enter OTP Sent to Mobile N Please Enter OTP Sent to Email	
Fig	ure 44
Page <b>41</b> of <b>56</b>	Ver 1 2



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 45**.

Welcome Subscriber-1100048845	03		16-Dec-2022	Home   Logout
Transact Online - Inter CRA Shiftin	g Investment Summary Demographic Changes	Grievance Views Continuation & Withdrawal	Password Management	
)				
	Withdrawal Request Initiation - Compl	ete		
	PRAN	110004884503		
1	Name	PRASHANT SHANTARAM GURA	V	
	Claim ID Date of Birth	2213140897 01/01/1959		
	Withdrawal due to	Exit at 60		
	Withdrawal Type	Full Withdrawal		
	Date of Resignation/Exit	16/12/2022		
	Towards Withdrawal (in	60		
	Towards Annuity (in %)	40		
	Acknowledgement No.	221314089701		
	Click Here to view withd Click here to View Annu			
	Please click to view the uploaded docum	ant :		
	Thease click to view the uploaded docum	View		)
	Captured Timestamp 16/1	2/2022 17:46		)
	Now, proceed to OTP Authentication	/eSign of your withdrawal request. Kindly no	te that withdrawal request	
	will get initiated in CRA system	n only after successful OTP Authentication/eS	ign of request. If OTP	
		within 15 days, then your withdrawal request em and you need to initiate new request.	will get cancelled in CRA	
		OTP Verification was Successful		
		Download Withdrawal Form		
		Download Wilhdrawal Form		

Figure 45

# 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 46**.

Transact Online 🚽	Investment Summary –	Demographic Changes 🗸	Grievance Views 🗸	Exit from NPS-	Password Management	
	۲	Withdrawal Reques	st Initiation - Comple	te		
			PRAN Name Claim ID Date of Birth Withdrawal due to Withdrawal Type Date of Resignation/Exit		110133558391 Prashant Shantaram Gurav 2213535602 01/06/1960 Exit at 60 Fuil Withdrawal 07/03/2022	
		Please click to	Towards Withdrawal (in % Towards Annulty (in %) Acknowledgement No. <u>Click Here</u> to view withdra <u>Click here</u> to View Annulty view the uploaded documer	awal form. y Quotes	60 40 221353560201	
		will get in	o OTP Authentication/ itiated in CRA system n/eSign is not done w	only after succ vithin 15 days, t	withdrawal request. Kindly note that withdrawal request essful OTP Authentication/esign of request. If OTP hen your withdrawal request will get cancelled in CRA I to initiate new request.	
			NOTE - eSig	Proceed to	e-Sign the Form a plus taxes applicable is Rs. 5.90	Activate Windows Go to Settings to activate Windows.
				Fig	jure 46	
		Pa	age <b>42</b> of <b>5</b>	56		Ver 1.2

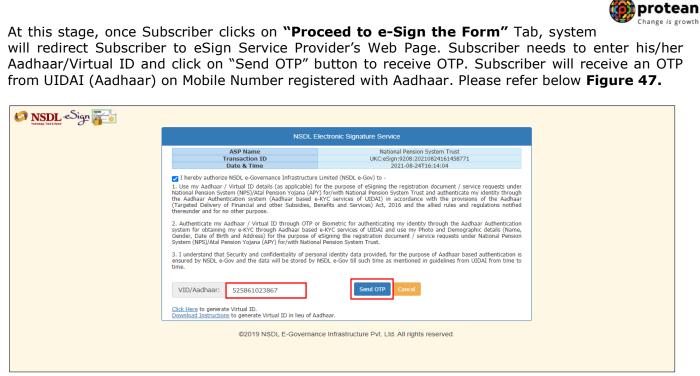


Figure 47

Once OTP is received, Subscriber needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer below **Figure 48**.

🔗 NSDL-eSign 🚰		
	NSDL E	lectronic Signature Service
	ASP Name Transaction ID Date & Time	National Pension System Trust UKC:eSign:9208:20210824161458771 2021-08-24T16:14:04
	National Pension System (NPS)/Atal Pension Yojana (ÅP) the Aadhaar Authentication system (Aadhaar based e (Targeted Delivery of Financial and other Subsidies, B thereunder and for no other purpose. 2. Authenticate my Aadhaar / Virtual ID through OTP o system for obtaining my e-KYC with Aadhaar based system (NPS)/Atal Pension Yojana (APY) for/with Nation: 3. I understand that Security and confidentiality of persi-	or the purpose of eSigning the registration document / service requests under / for/with National Pension System Trust and authenticate my identity through KYC services of UIDADI in accordance with the provisions of the Aadhaar enefits and Services) Act, 2016 and the allied rules and regulations notified r Biometric for authenticating my identity through the Aadhaar Authentication eKYC services of UIDAI and use my Photo and Demographic details (Name, eSigning the regulstration document / service requests under National Pension
	Enter OTP	Verify OTP Cancel Resend OTP
	Success! otp sent on registered mobile/email id. Click Here to generate Virtual ID. <u>Download Instructions</u> to generate Virtual ID in lieu of A:	dhaar.
	©2019 NSDL E-Governar	ce Infrastructure Pvt. Ltd. All rights reserved.

Figure 48

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 49.

			Change is gr
Welcome Subscriber-110017397663		24-Aug-2021	Home   Logout
ransact Online 🗸 Investment Summary 🗸	Demographic Changes  Grievance Views Exit from NPS Password Management		
	Withdrawal Request Initiation - Complete		
	PRAN         110017397663           Name         Prashant Shantaram Gura           Claim ID         191147331           Date of Birth         141011994           Withdrawal due to         Exit at 60           Withdrawal Type         Full Withdrawal           Date of Exit         14/0112054           Towards VMbdraval (in %)         60           Towards Muthy (in %)         60           Click Herg to tow withdraval form.         19114733101		
	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 Aut request. Kindly note that withdrawal request initiation is not complete unless OT OTP Authentication/eSign withdrawal request is not done within 15 days, th cancelled in the CRA system and you need to initiate i	P Authentication/eSign is completed.If n your withdrawal request will get	
	E-Signing was Successful Download e-Signed Form		

Figure 49

On successful OTP Authentication / eSign of the exit request by eNPS Subscriber, the request will be submitted to the registered Bank of Subscriber (registered as Bank-POP in CRA system) for KYC verification online in the CRA system.

If Subscriber fails to OTP Authentication / eSign Exit request during Exit request initiation process, then an option is available to OTP Authentication / eSign request subsequently. Following steps are required to be followed by the Subscriber:

a) Login to your NPS Account by accessing CRA system (www.cra-nsdl.com) with PRAN as User ID and password

- b) Select Menu "Exit from NPS"
- c) Click on Sub-Menu "Status View"
- d) Click on Acknowledgement No Hyperlink
- e) Details entered at the time of initiation will be displayed
- f) Click on the button "Proceed to OTP Authentication /eSign" displayed at bottom of the page

Further, if Subscriber fails to OTP Authentication / eSign Exit request, his/her request will get auto cancelled after 15 days from the date of capturing of Exit request. In such case, the Subscriber is required to capture new Exit request in CRA system.

## **Rejection of Exit request:**

If name of the Subscriber as per CRA records and name as per Aadhaar is not matching then eSign will not be possible and Exit request of the Subscriber will get rejected. In such case,

- The Subscriber is required to update his/her name either in CRA records or in UIDAI (Aadhaar) records.
- Subscriber can also opt for 'Bank-POP Authorization' Option and submit Exit request through OTP Authentication.
- Alternatively, the Subscriber can shift his/her PRAN to any other POP and then initiate exit request. The list of POPs is available on this website. The Form UOS-S06 - Change of POP Subscriber is available under "Forms" section, which is available under All Citizens of India sector on the website. The Subscriber needs to submit Form UOS-S06 to desired POP for shifting of PRAN.



## 7. Steps to verify Online Exit request in CRA System by Bank-POP

In order to verify Online Exit request of eNPS Subscriber, Bank-POP User needs to click on the link <u>www.cra-nsdl.com</u> select the Digital certificate menu and enter User ID to login to CRA system as given below in **Figure 50**.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
Annual Transaction Statement on Email	Are you a subscriber interested in undergoing online training on I Subscribers User ID Password
Activate Tier II Account Free !!	Enter Capitcha
FATCA Compliance Annuity Quotes	Image: Submit
Subscriber Consent to share contact details with ASP	Change DSC Heip/Instructions for Login
Subscriber Registration/Photo-Signature Modification Request	

Figure 50

User needs to click on Menu "Exit Withdrawal Request" and select Sub-Menu "Verify Subscriber Withdrawal Initiation". Please refer below Figure 51.

🕼 NSD	Le-Gov is now for protean Change is growth	ational Pension Syste	m (NPS)
Welcome Point of Pr	sence-130110021 28-Dec-2022	Hor	me   Logout
Transaction Authorize	Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance Views MIS Reports	Dashboard	
Subscriber Deactivation	Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber PhotoSign Modification Error Rectificatio	n Module CSRF Submission Details	
Exit Withdrawal Request	Knowledge Centre Subscriber List Download Corporate Registration Authorise Shift to Karvy Shift to NSDL		
Verify Subscriber Withdrawal Initiation			
Withdrawal Request Status View			
Authorize Deferment	Welcome to Central Recordkeeping Agency		
Verify Deferment			
Initiate Generate/Cancel	Click here Click here to view list of pending withdrawal request		
Claim ID	Click here to view list of Exit Claim IDs awaiting any action		
Authorize Generate/Cancel Claim	Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity	Notification	\$1
ID		Transaction Type	Count
	v Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by I	Withdrawal Request Authorize	1
Initiate Deferment	Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscriber		
Request Status View		Subscriber-Shifting Source Authorization	<u>6</u>
Initiate Withdrawal Request	CRA Helpline for Nodal Offices 1800-222-081 (toll-free)	Grievance pending for resolution	<u>49</u>
		KYC Verification	214

# Figure 51

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "ALL Withdrawal" and select "Exit Requests for eNPS Subscriber" radio button. User needs to click on "Search" Button to search request. Please refer below **Figure 52**.

Page **45** of **56** 

SSDL e-Go	7 is now	Change is growt			Na	itional Pen	nsion System (NPS
Welcome Point of Presence-130110021					28-Dec-2022		Home   Logout
saction Authorize Request Cont		bscriber Registration Grieva ackOffice Master Download			ws MIS Reports	Dashboard Don Module CSRI	RF Submission Details
fithdrawal Request Knowledge Ce	ntre Subscriber Lis	t Download Corporate Regi	istration Authorise Shif				
fithdrawal Request Knowledge Ce		per Withdrawal Initiation					
				* Mand	ory Fields		
		PRAN Acknowledgement N	- Search	* Mand	ory Fields		
		per Withdrawal Initiation	- Search	* Manda	ory Fields		
		PRAN Acknowledgement N Claim ID	- Search	* Mand 84503	ory Fields		

Figure 52

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By and Exit type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request by Subscriber. Please refer below **Figure 53**.

🚱 NSDI	e-Gov is now	Change is growth			National Pensi	on System (NPS)
Welcome Point of Pre	sence-130110021			28	-Dec-2022	Home   Logout
Transaction Authorize	Request Contribution Details	s Subscriber Registration Grievance	Document Management User	r Maintenance Views MIS	Reports Dashboard	
Subscriber Deactivation /	Reactivation Download C	GMS BackOffice Master Download N	odal Offices Upload Subscriber	PhotoSign Modification Error F	Rectification Module CSRF Subn	nission Details
E-H HEH down I Downood						
Exit Withdrawal Request	Knowledge Centre Subsci	iber List Download Corporate Registrat	ion Authorise Shift to Karvy	Shift to NSDL		
Verify Subscri	ber Withdrawal Initiation -	Result				
-						
	ACKNOWLEDGEMENT N			INITIATED BY EXIT TYPE	SUBSCRIBER CATEGORY	
	<u>221314089701</u>	110004884503 16-	12-2022 11000	4884503 WITHDRAWAL	eNPS Subscriber	

#### Figure 53

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

If details entered are not correct, User needs to click on "Reject" radio button and click on "Submit" button. In case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Verify" button to complete the verification process. Please refer below **Figure 54**.



Point of Presence-1301100		28-Dec-2022 Ho
	ontribution Details Subscriber Registration Grievan	
activation / Reactivation	Download CGMS BackOffice Master Download	Nodal Offices Upload Subscriber Photo Sign Modification Error Rectification Module CSRF Submission Deta
al Request Knowledge	Centre Subscriber List Download Corporate Regist	ration Authorise Shift to Karvy Shift to NSDL
Verify Subsc	riber Withdrawal Initiation - Confirm	
		Back to Results Page View Signature
eNPS Subscriber Detail	S	Click Here to View subscriber Details
	Subscriber Name	PRASHANT SHANTARAM GURAV
	PRAN	110004884503
	Date Of Birth	01/01/1959
	Subscriber Gender Maiden Name	Male
	Maiden Name CKYC Number	
	Marital status	Married
	Spouse Alive	Alive
	Spouse Name	PRAJAKTA PRASHANT GURAV
	Spouse DOB	09/12/1983
	Spouse Gender	Female
	Spouse PAN	
	Orphan Status	2213140897
	Claim ID	
	Acknowledgement No. Corpus at Initiation	221314089701 461344.82
	Processing Fee (INR)	500.00
	Withdrawal due to	Exit at 60
	Date of Resignation/Exit	16/12/2022
	Towards Withdrawal (in %)	60
	Towards Annuity (in %)	40
	Withdrawal Type	Full Withdrawal
	Complete Withdrawal Sub Type	Lump-Sum and ASP Withdrawal
	Subscriber Category	eNPS Subscriber
ASP Withdrawal Details		
	Amount to be invested in Annuity Name of ASP	184537.93 HDFC Life Insurance Co. Ltd
	Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant
	Beneficiary Name	PRASHANT SHANTARAM GURAV
	Relation with Subscriber	Self
	Frequency	Monthly
Subscriber Correspond		Hide
	Address 1	9 MANGESH NIWAS
	Address 2	
	Address 3	BORIVALI WEST
	City	BORIVALI WEST S.O, MUMBAI, MUMBAI
	Pin State	400092 Maharashtra
	Country	India
	,	
INK Details		Hide
ink Details Subscriber Bank Details		
	Bank Account Number Bank Name	Hide 50100209123642 STATE BANK OF INDIA

					Cha
	Bank Address		KAMALA MILLS		
	Bank Address Pin		400092		
	Bank IFS Code		HDFC0000542 560002018		
	Bank MICR Code PAN		AOVPG9443E		
	Aadhaar No		AUVPG9443E		
	Mobile No		+919819639307		
	Alternate Phone No		1919019039307		
	Email Id		PrashantG@proteantech.in		
4	Linding		- Tablano @pretountour.in		
ominee Details					<u>Hide</u>
IER 1 Details					<u>Hide</u>
Nominee Serial Number	1				
Nominee Name	PRAJ	JAKTA PRASHANT GURAV			
Nominee Date of Birth					
Nominee Relation	SPOL				
Nominee Major/Minor	MAJO	DR			
Nominee Guardian Name					
Nominee Guardian DOB			Nominee Share	100 %	
Nominee Alternate Contact No					
Nominee Adress 1	FDD				
Nominee Adress 2	FDFD		Nominee Adress 3	FFDFD	
Nominee City Nominee State	MUM	IBAI arashtra	Nominee City Pin Nominee Country	400066 India	
					•
ER 2 Details					Hide
IER 2 Details Nominee Serial Number	1				
		AJAKTA PRASHANT GURAV			
Nominee Serial Number		AJAKTA PRASHANT GURAV			
Nominee Serial Number Nominee Name	PR/	AJAKTA PRASHANT GURAV			
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor	PR/	DUSE			
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor Nominee Guardian Name	PR/ SPC	DUSE			
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB	PR/ SPC MA.	DUSE	Nominee Share	100 %	
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor Nominee Guardian Name Nominee Guardian DOB Nominee Atternate Contact Ni	, PR <i>I</i> SPC MA.	DUSE JOR	Nominee Share	100 %	
Nominee Serial Number Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Adremate Contact Ni Nominee Adress 1	, PR/ SPC MA 0. FDC	DUSE JOR D			
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Atternate Contact Ni Nominee Arterss 1 Nominee Adress 2	PRJ SPC MA. 0. FDF FDF	DUSE JOR D DD	Nominee Adress 3	FFDFD	
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Artenate Contact Ni Nominee Adress 1 Nominee Adress 2 Nominee City	o. FDC MAJ FDC FDC MUI	DUSE JOR D DDFD MBAI	Nominee Adress 3 Nominee City Pin	FFDFD 400066	
Nominee Serial Number Nominee Name Nominee Pate of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Adress 1 Nominee Adress 2 Nominee City	o. FDC MAJ FDC FDC MUI	DUSE JOR D DD	Nominee Adress 3	FFDFD	
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Ardian DOB Nominee Artess 1 Nominee Artess 2 Nominee City Nominee State	PRJ SPC MA. C. FDC MUI Mat	DUSE JOR D DDFD MBAI	Nominee Adress 3 Nominee City Pin	FFDFD 400066	
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Arderss 1 Nominee Adress 2 Nominee City Nominee State	PRJ SPC MA. C. FDC MUI Mat	DUSE JOR D DDFD MBAI	Nominee Adress 3 Nominee City Pin	FFDFD 400066	
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Major/Minor Nominee Guardian Name Nominee Guardian DOB Nominee Adreas 1 Nominee Adreas 1 Nominee Adreas 2 Nominee City Nominee State	o. FDC MA FDC MUI Mai Ma MChecklist	DUSE JOR D DDFD MBAI	Nominee Adress 3 Nominee City Pin Nominee Country	FFDFD 400066	Hide
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian DOB Nominee Guardian DOB Nominee Atrenst 2 Nominee Atress 1 Nominee Atress 2 Nominee Atress 2 Nominee City Nominee State	PRJ PRJ SPC MA. 0. FDC FDF MUI Mat Mat	DUSE JOR D DDFD MBAI	Nominee Adress 3 Nominee City Pin	FFDFD 400066	Hide
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Adress 1 Nominee Adress 2 Nominee Adress 2 Nominee City Nominee State	PR/ SPC MA o. FDC FDF MUI Mah on Checklist	DUSE JOR DDD DDFD MBAI harashtra	Nominee Adress 3 Nominee City Pin Nominee Country	FFDFD 400066	Hide
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Adress 1 Nominee Adress 2 Nominee Adress 2 Nominee State Ithdrawal Request Declaration   Are you a Politically Exposed   Are you related to a Politically   Do you have any history of compared to a serial compared to a Politically	o. PR/ SPC MA O PDC PDC MUI Mat Person V Exposed Person onviction under any criminal p	DUSE JOR DDD DDFD MBAI harashtra	Nominee Adress 3 Nominee City Pin Nominee Country NO NO	FFDFD 400066	Hide
Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor Nominee Guardian DOB Nominee Adress 1 Nominee Adress 2 Nominee Adress 2 Nominee City Nominee State (Ithdrawal Request Declaration 1) Are you a Politically Exposed 2) Are you related to a Politically 3) Do you have any history of c (Ithdrawal Request Documen	o. PR/ SPC MA SPC MA PDC PDC PDC PDC PDC PDC PDC PDC	DUSE JOR DDD DDFD MBAI harashtra	Nominee Adress 3 Nominee City Pin Nominee Country NO NO	FFDFD 400066	Hide
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Adress 1 Nominee Adress 2 Nominee Adress 2 Nominee State (Ithdrawal Request Declaration 1 Are you a Politically Exposed 2) Are you related to a Politically B) Do you have any history of co	o. PR/ SPC MA SPC MA PDC PDC PDC PDC PDC PDC PDC PDC	DUSE JOR DDD DDFD MBAI harashtra	Nominee Adress 3 Nominee City Pin Nominee Country NO NO	FFDFD 400066	Hide

Sr. No.	Document Name
1 Aadhar Card/Letter issued by Unique Ide	
Proof of Address	
Sr. No.	Document Name
	tification Authority of India Clearly showing the address.
Declaration by the Subscriber/Claimant*:	
agree that NPS Trust / CRA shall not be held respons	RAN 110004884503 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 sible/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 tions 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*:	
respects and that I have not withheld or omitted to giv declaration shall be the basis of the contract of assure contained therein or in case of fraud by me, which con applicable provisions as armended from time to time. 2.1 also understand and agree that the company shal and/or state legislatures from time to time. 3.1 understand that the contract will be governed by th the company and that the benefits under the policy sh 4.1 further state that the product features and terms a 5.1 further understand that the final annuity amount w 6.1 also achnowledge and approved under the preva- tion is authorized and approved under the preva- 7.1 hereby authorize company to send information an	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 e any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that thes statements and this ance 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 mes 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 I 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 he provisions of the Insurance Act 1938, and other applicable laws in India and that the contract vill not commence until a written acceptance of this proposal is issued by tail be subject to the forms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest. not conditions of the policy have been throughly explained to me and having understool. I consent to the same. Ould be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance. J be returned to me in case I choose to cancel the policy under face (A. These funds will be payable by company directly to any other annuity scheme chosen by alent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period. d servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Cail. delates 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 a
I. Iwe have verified the documents as submitted by the subject claim of the subscriber/claimant. It is certified this form including declaration and nomination details him / her.     That all the contributions with respect to the Subscript (only for government nodal office).     That Identity of the Subscriber / Claimant is certified . It is certified that the bank account (Salary Account)	. The Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitally signed request) and authorized this application for processing of the that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in the intervided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by inber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. d as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final. ) details provided in the form is a per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details e can be accepted for payment. (only for government nodal office).
Disease eliek to view the unleaded	
Please click to view the uploaded document :	/iew
	● Verify ○ Reject

Figure 54

Once request is verified, confirmation window is displayed to the User as given below in Figure 55.

ubscriber List Download Corporate Registration Authorise	Shift to Karvy Shift to NSDL		
drawal Request - Complete			
	Back to Results Page		
PRAN	110004884503		
Claim ID	2213140897		
Please click here to <u>View Annuity Guotes</u>	01011359		
Withdrawal Request has been Verified			
Acknowledgement No	221314089701		
Contraction			
	-		
Figure 55			
	drawal Request - Complete PRAN Name Calmin ID Date of Birth Plasse click here to <u>View Annulty Quotes</u> Withdrawal Request has been Verified Asinoniesgement No Verification Timestamp Please click to view the uploaded document	Back to Results Page           IPRAN         110004814903           Name         PRASHANT SHANTARAM QURAY           Claim ID         2213140897           Date of Birth         0101/1959           Please click here to <u>View Annulty Quotes</u> Vitthdraval Request has been Verified           Acknowledgement No         221314080701           Ventication Timestamp         2812/2022 17.40	drawal Request - Complete PRAN 1100048014903 Name PRASHANT SHANTARAAM QURAV Claim ID 2213146097 Date of Birth 0 1011599 Please click here to <u>Viter Annalty Caotes</u> Withdrawal Request has been Verified Acknowledgement No 221314089701 Verification Timestamp 28/12/2022 17-60 Please click to view the uploaded document



# 8. Steps to authorize Online Exit request in CRA System by Bank-POP

In order to authorize Online Exit requests of eNPS Subscribers, Bank-POP User needs to click on the link <u>www.cra-nsdl.com</u> select the Digital certificate menu and enter another User ID to login to CRA system as given below in **Figure 56**.

NSDL e-Gov is now protean Change is growth	National Pension System (NPS)
	Are you a subscriber interested in undergoing
Annual Transaction Statement on Email	User ID Password
Invest in NPS	Enter Captcha
Activate Tier II Account Free 11	Reset Password         IPIN for eNPS         Help/Instructions for Login           Nodal Offices / Other Intermediaries
FATCA Compliance	O I-PIN User ID 130110018 Digital Certificate
Annuity Quotes	Enter Capicha 6 4 + 5 = 69
Subscriber Consent to share contact details with ASP	Change DSC Help/Instructions for Login
Subscriber Registration/Photo-Signature Modification Request	(



User needs to click on Menu **"Transaction**" and select Sub-Menu **"Authorize Transaction**". Please refer below **Figure 57**.

🕼 NSD	Le-Gov is now protean Change is growth	ational Pension Syste	m (NPS)
Welcome Point of P	esence-130110018 28-Dec-2022	Но	me   Logout
Transaction Authoriz	e Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance Views MIS Reports	B Dashboard	
Scheme Preference Change	/ Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber PhotoSign Modification Error Rectificat	tion Module CSRF Submission Deta	ils
Intra POP Subscriber Shift Request	Knowledge Centre Subscriber List Download Corporate Registration Authorise Shift to Karvy Shift to NSDL		
Authorize Transaction			
Tier-2 Activation			
Update Subscriber Details	Welcome to Central Recordkeeping Agency		
Tier-2 to Tier-1			
Switch(One Way Switch)	Click here Click here to view list of pending withdrawal request		
Update Subscriber Tier-2 Details	Click here to view list of Exit Claim IDs awaiting any action		
Subscriber Shifting	Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity	Notification	J1
Authorize Subscriber Shifting		Transaction Type	Count
Initiate Conditional	Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by	Withdrawal Request Authorize	1
Withdrawal	Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscriber	Subscriber-Shifting Source	6
Verify Conditional Withdrawal Request	CRA Helpline for Nodal Offices 1800-222-081 (toll-free)	Authorization	⊻
FATCA Self Certification		Grievance pending for resolution	<u>49</u>
FATCA File Upload		KYC Verification	214
FATCA File Status			

Figure 57

At Transaction type, User needs to select "Withdrawal Request" from the drop down, enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "All Withdrawal" or "Lump-Sum and ASP Withdrawal". User needs to click on "Search" Button to search request. Please refer below **Figure 58**.

(NPS	ension System (	National Pe						is growth	Change i	w W	OV is no	Le-G	<b>1N</b>
Logout	Home	022	28-De								0018	Presence-13011	Welcome Poi
		oorts Dashboard	MIS	Views	User Maintenance	Management	ce Docume	on Grievano	riber Registratio	etails Subsc	Contribution De	ize Request	nsaction A
	SRF Submission Details	fication Module C	Error R	dification	criber PhotoSign M	oload Subsc	Nodal Office	r Download	Office Maste	CGMS Back	Download	n / Reactivation	oscriber Deact
					y Shift to NSDL	Shift to Karvy	ration Authori	porate Registr	ownload Cor	bscriber List D	je Centre Su	st Knowledg	t Withdrawal R
			ields	Mandatory F		Withdrawal Reque	*	nsaction Type *					
						10004884503		AN No/PRN ** ceipt No					
								im ID					
					) 🔯 (dd/mm/yyyy)			m Date	From				
					) 🐻 (dd/mm/yyyy)			Date	To D				
					~	All Withdrawal	wal sub type	nplete Withdrav	Con				
					(dd/mm/yyyy)	All Withdrawal	wal sub type	Date	To D				

Figure 58

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request initiated by and Request type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request. Please refer below **Figure 59**.

NSDL e-Gov is now protean Change is growth National Pension System (NF
Welcome Point of Presence-130110018 28-Dec-2022 Home   Logo
Transaction Authorize Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance Views MIS Reports Dashboard
Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber PhotoSign Modification Error Rectification Module CSRF Submission Details
Exit Withdrawal Request Knowledge Centre Subscriber List Download Corporate Registration Authorise Shift to Karvy Shift to NSDL
Authorize Withdrawal Initiation - Result
ACKNOWLEDGEMENT NO.   RECEIPT NO.   PRAN   REGISTRATION DATE   REGISTERED BY   REQUEST TYPE   SUBSCRIBER CATEGORY
221314089701 110004884503 16-12-2022 110004884503 WITHDRAWAL eNPS Subscriber

Figure 59

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

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

If details entered are correct, User needs to click on "Submit" Tab to proceed further. Please refer below Figure 60.

Page **51** of **56** 

NSDL e-Go		protean			National	Pension System
		Change <i>is</i> growth				
come Point of Presence-13011001 :tion Authorize Request Cor		er Registration Grievance	Document Management	User Maintenance Views	28-Dec-2022 MIS Reports Dashboar	Home
	Download CGMS BackOffic			riber Photo Sign Modification	MIS Reports Dashboar	
ber Deactivation / Reactivation hdrawal Request Knowledge C		nload Corporate Registration			End Recultation module	CSRF Submission Details
iurawar Keyucst - Kirowieuge s	entre Subscriber List bermi	load Corporate Registration	rautorise Sink to Karry	Shift to WSDL		
Authorize Wit	thdrawal Initiation - Confi	irm				
						Back to Results Page View Signature
Subscriber Details	Only of the Harry				Click Here	e to View subscriber Details
	Subscriber Name Subscriber Category		PRASHANT SH eNPS Subscribe	IANTARAM GURAV er		
	PRAN Subscriber Gender		110004884503 Male			
	Maiden Name					
	CKYC Number Marital status		Married			
	Spouse Alive Spouse Name		Alive PRAJAKTA PRA	ASHANT GURAV		
	Spouse DOB		09/12/1983			
	Spouse Gender Spouse's Aadhaar		Female			
	Spouse's PAN Orphan Status					
	Corpus at Initiation		461344.82			
	Processing Fee (INR) ACK No.		500.00 221314089701			
	Withdrawal Type Withdrawal due to		Full Withdrawal Exit at 60			
	Complete Withdrawal Sub Date of Resignation/Exit	Туре	Lump-Sum and A 16/12/2022	SP Withdrawal		
	Towards Withdrawal (in %) Towards Annuity (in %)		60 40			
	Towards running (in 10)					
A SP Withdrawal Details	Amount to be invested in A	Annuity	184537.93			
	Name of ASP Scheme		HDFC Life Insur Annuity payable	rance Co. Ltd a for life with 100% annuity payabl	le to spouse on death of annuitar	nt
	Beneficiary Name Relation with Subscriber			IANTARAM GURAV		
	Pension Frequency		Monthly			
Subscriber Corresponden						
	Address 1 Address 2		9 MANGESH N	WAS		
	Address 3 City		BORIVALI WES	T T S.O,MUMBAI,MUMBAI		
	Pin State		400092 Mabarashtra	,		
	Country		India			
Exit at the age of 6	60					
PI SBI PENSION FUNDS PR	PFM Name	Scheme SBI PENSION FUND SCHEME		Total Units	6691.1241	be Withdrawn 4014.6711
SBI PENSION FUNDS PF	RIVATE LIMITED	SBI PENSION FUND SCHEME	E C - TIER I		2406.8133	1444.0810
SBI PENSION FUNDS PF		SBI PENSION FUND SCHEME	E G - TIER I		3897.8309 12995.7683	2338.7097 7797.4618
Subscriber Bank Details	ŝ					
	Bank Account Number Bank Name		501002091236 STATE BANK 0			
	Bank Branch		LOWER PARE	L		
	Bank Address Bank Address Pin		KAMALA MILLS 400092	3		
	Bank IFS Code Bank MICR Code		HDFC0000542 560002018			
	Mobile No		+91981963930	7		
	Alternate Phone No Email Id		PrashantG@pr	oteantech.in		J
Subscriber Details						
	PAN Aadhaar No		AOVPG9443E			
Nominee Details						
TIER 1 Details						
Nominee Serial Number Nominee Name		JAKTA PRASHANT GURAV				
Nominee Serial Number						

Page 52 of 56

Nominee Share	100 %		
Nominee Mobile No.			
Nominee Email Id	EDEDED	Nominee Address 1	FDD
Nominee Address 2 Nominee City	FDFDFD MUMBAI	Nominee Address 3 Nominee City Pin	FFDFD 400066
Nominee City Nominee State	MUMBAI Maharashtra	Nominee City Pin Nominee Country	400066 India
Nominee Alternate Contact No.			
TIER 2 Details			
Nominee Serial Number Nominee Name	1 PRAJAKTA PRASHANT GURAV		
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	FDD
Nominee Address 2	FDFDFD	Nominee Address 3	FFDFD
Nominee City Nominee State	MUMBAI Maharashtra	Nominee City Pin Nominee Country	400066 India
		Noninioo oodinii y	11 Forma
Nominee Alternate Contact No.			
Withdrawal Request Declaration Checklin	st		
Sr. No.			
Are you a Politically Exposed P     Are you related to a Politically E			N N
	viction under any criminal proceedings in India or Al	proad	N
Withdrawal Request Document Checklist	t		
Withdrawal - Normal/Exit at the age of 6	0		
Sr. No.		Document Name	
1 Withdrawal Form duly filled an	d signed & stamped by Nodal Office / Withdrawal F PRAN Card/Notarised Affidavit (if PRAN card not s	orm digitally signed with OTP or eSign by Subscri	ber
	ificate /Self attested copy of Bank passbook	ubrinited)	
Proof of Identity			
Sr. No.	Unique Identification Authority of India	Document Name	
	Unique Identification Authority of India.	Document Name	
	Unique Identification Authority of India.	Document Name	
Aadhar Card/Letter issued by Proof of Address		Document Name	
Aadhar Card/Letter issued by Proof of Address	Unique Identification Authority of India.	Document Name	
Aadhar Card/Letter issued by Proof of Address		Document Name ig The address. Maker Action	
Aadhar Card/Letter issued by Proof of Address		Document Name og the address.	
Aadhar Card/Letter issued by I Proof of Address Sr. No.     Adhar Card/Letter issued by u      Declaration by the Subscriber/Clai	nique identification Authority of India Clearly showin	Document Name Ig the address. Maker Action Authorized by Maker	
Aadhar Card/Letter issued by I Proof of Address Sr. No.     Adhar Card/Letter issued by u      Declaration by the Subscriber/Clai . PRASHANT SHANTARAM GURAV . Jaiso agree that NPS Trust / CRA shall	nique identification Authority of India Clearly showin inant*: hereby declare and state that all the personal deta not be held responsible/ilable for any losses or dela	Document Name g the address. Maker Action Authorized by Maker ils provided by me in the form as above are true a sys that may arise due to provision of incorrect def	ails including details pertaining to bank account by me.
Aadhar Card/Letter issued by I Proof of Address Sr. No.     Adhar Card/Letter issued by u      Declaration by the Subscriber/Clai . PRASHANT SHANTARAM GURAV . Jaiso agree that NPS Trust / CRA shall	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/lable for any losses or dela foystem Trust (NPSTV CRA to share informations	Document Name g the address. Maker Action Authorized by Maker ils provided by me in the form as above are true a sys that may arise due to provision of incorrect def	
Aadhar Card/Letter issued by I Proof of Address Sr. No.     Adhar Card/Letter issued by u      Declaration by the Subscriber/Clai      IPRASHANT SHANTARAM GURAV 2 i also agree that NPS Trust / CRA shall      Surther, I authorize the National Pension	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/lable for any losses or dela foystem Trust (NPSTV CRA to share informations	Document Name g the address. Maker Action Authorized by Maker ils provided by me in the form as above are true a sys that may arise due to provision of incorrect def	ails including details pertaining to bank account by me.
Aadhar Card/Letter issued by I Proof of Address Sr. No.     Adhar Card/Letter issued by u      Declaration by the Subscriber/Clai     I PRASHANT SHANTARAM GURAV     I also agree that INPS Trust / CRA shall     Surther, I authorize the National Pensio     applicable cases as is required under NPS     Declaration by the Proposer*:     I. I hereby declare that the foregoing state	Inque Identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/liable for any losses or dela o system Trust (NPST)/ CRA to share informations 3, ments and informations have been given by me aft	Document Name by the address. Maker Action Authorized by Maker Ils provided by me in the form as above are true a sys that may arise due to provision of incorrect del pertaining to my withdrawal application with the A er fully understanding the questions and the annui	alls including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuith
Aadhar Card/Letter issued by I Proof of Address Sr. No.     Adhar Card/Letter issued by u      Declaration by the Subscriber/Clai      I PRASHANT SHANTARAM GURAV 2.1 also agree that INPS Trust / CRA shall 3. Further; 1 authorize the National Pensiou applicable cases as is required under NPS     Declaration by the Proposer*:     I. I hereby declare that the foregoing state manner and respects and that I have not w these statements and this declaration shall	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/liable for any losses or dela 9 system Trust (NPST)/ CRA to share informations 3. ments and informations have been given by me aft ithheld or omitted to give any material information.	Document Name by the address. Maker Action Authorized by Maker Ils provided by me in the form as above are true a ays that may arise due to provision of incorrect del pertaining to my withdrawal application with the A er fully understanding the questions and the annui l understand and agree that the statements in this me and Annuity Service Provider (Company) and	ails including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity options and the same are true, accurate and complete in ev proposal constitute warranties. I do hereby agree and declara that if there be any misstatement or suppression of material
Aadhar Card/Letter issued by I      Proof of Address     Sr. No.     Address     Declaration by the Subscriber/Clai     IoraAsHANT SHANTARAM CUICAV     I also agree that INPS Trust / CRA shall     Sruther, I submorte the National Pension     applicable cases as is required under NPS     Declaration by the Proposer:     Iorase and respects and that I have not w these statements and this declaration shall     information or if any untrue statement is co     Section 45 of the Insurance At 1938 or any	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsibil/ilable for any losses or dela not spystem Trust (NPST)/ CRA to share informations s, ments and informations have been given by me affi itthheld or omitted to give any material informations to the constart of assurance between ntained therein or in case of fraud by me, which co y other applicable provisions as amended from tim	Document Name g the address. Maker Action Authorized by Maker Is provided by me in the form as above are true a sys that may arise due to provision of incorrect de pertaining to my withdrawal application with the A ar fully understanding the questions and the annul understand and agree that the statements in this me and Annuly Service Provider (Company) and mes to the knowledge of the company at any future to time.	ails including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity by options and the same are true, accurate and complete in ex- proposal constitute warranties. I do hereby agree and declare that if there be any misstatement or suppression of material e point of time, the said contract shall be treated as per provis
Aadhar Card/Letter issued by the proof of Address     Sr. No.     Address     Declaration by the Subscriber/Clait     I PRASHANT SHANTARAM GURAY     L also agree that NPS Trust / CRA shall     Surther, I authorize the National Pension     applicable cases as is required under NPS     Declaration by the Proposer':     I. Increby declare that the forgoing state     manner and respects and that I nave not     where statements and this declaration shall     Section 45 of the Insurance Act 1938 or an     2.1 also understand and agree that the corecentral and/or state legislatures from time	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/liable for any losses or dela system Trust (NPST)/ CRA to share informations system trust (NPST)/ descent and the system of the system ments and informations have been given by me affi it/the/d or omitted to give any material informations be the basis of the contract of assurance between intained therein or in case of fraud by me, which co y other applicable provisions as amended from tim meany shall additionally levy or recover all the appli to time.	Document Name g the address. Maker Action Authorized by Maker  Is provided by me in the form as above are true a ys that may arise due to provision of incorrect del pertaining to my withdrawal application with the A er fully understanding the questions and the annui Lunderstand and agree that the statements in this me and Annuity Service Provider (Company) and to time. Cable taxes like service tax, surcharges, cass etc.	ails including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity by options and the same are true, accurate and complete in ex- proposal constitute warranties. I do hereby agree and declare that if there be any misstatement or suppression of material e point of time, the said contract shall be treated as per provis from the premiums which are necessitated by various enactm
Aadhar Card/Letter issued by the Proof of Address     Sr. No.     Adhar Card/Letter issued by the Company and the the Card/Letter issued by the Company and that the benefits and that the card/Letter issued by the Company and that the benefits and that the card/Letter issued by the Company and that the benefits and that the card/Letter issued by the Company and that the benefits and that the card/Letter issued by the Company and that the benefits.	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/lable for any losses or dela System Trust (NPST)/ CRA to share informations be the basis of the contract of assurance between ntained therein or in case of traud by me, which co nears of therein or in case of traud by me, which co many shall additionally levy or recover all the appl to time.	Document Name g the address.  Maker Action Authorized by Maker  Is provided by me in the form as above are true a yes that may arise due to provision of incorrect del pertaining to my withdrawal application with the A er fully understanding the questions and the annul 1 understand and agree that the statements in this mes to the involvedge of the company at any futur e to time. Cable taxes like service tax, surcharges, cess etc. and other applicable laws in India and that the co	ails including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity by options and the same are true, accurate and complete in ex- proposal constitute warranties. I do hereby agree and declare that if there be any misstatement or suppression of material e point of time, the said contract shall be treated as per provis
Aadhar Card/Letter issued by      Proof of Address     Sr. No.     Adhar Card/Letter issued by      Declaration by the Subscriber/Clai      PRASHANT SHANTARAM GURAY      Laiso agree that NPS Trust / CRA shall      Further, I authorize the National Pensio     applicable cases as is required under NPS      Declaration by the Proposer:     I. In Breby declare that the foregoing state     manner and respects and that I have not     the therest and this declaration shall     information of any untrue statement is co.     Section 45 of the Insurance Act 1938 or an     Z. I also understand and agree that the contract will be gon     sisued by the company and that the benefiniterest.	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/liable for any losses or dela system Trust (NPST)/ CRA to share informations system trust (NPST)/ CRA to share informations and informations have been given by me affi rithheid or omitted to give any material informations be the besis of the contract of assurance between the site besis of the contract of assurance between yother applicable provisions as the ender whom tim meany shall additionally levy or recover all the appli to time. verned by the provisions of the insurance Act 1938, ts under the policy shall be subject to the terms and	Document Name g the address. Maker Action Authorized by Maker ils provided by me in the form as above are true a sys that may arise due to provision of incorrect det pertaining to my withdrawal application with the A er fully understanding the questions and the annui I understand and agree that the statements in this me and Annuity Service Provider (Company) and the to time. cable taxes like service tax, surcharges, cess etc. and other applicable laws in India and that the co d conditions contained in the contract. I also agree	alls including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity by options and the same are true, accurate and complete in ev- proposal constitute warranties. I do heraby agree and declar that if there be any misstatement or suppression of material e point of time, the said contract shall be treated as per provis from the premiums which are necessitated by various enactm ntract will not commence until a written acceptance of this pro that the amount held in proposal/policy deposit shall not earn
Aadhar Card/Letter issued by the Proof of Address     Sr. No.     Adhar Card/Letter issued by the Comparison of the Address     Sr. No.     Adhar Card/Letter issued by understand the Address     Declaration by the Subscriber/Clait     I PRASHANT SHANTARAM GURAY     Laiso agree that NPS Trust / CRA shall     Surther, I authorize the National Pension     applicable cases as is required under NPS     Declaration by the Proposer:     I. In hereby declare that the foregoing state     manner and respects and that I have not     w these statements and this declaration shall     information of fary untrue statement is control and/or state legislatures from time     3. I understand that the contract will be gon     issued by the company and that the benefiniterest.     4. In three state that the product features as     5. If urther understand that the final annuity	inque identification Authority of India Clearly showin imant*: hereby declare and state that all the personal deta not be held responsible/ilable for any losses or dela system Trust (NPST)/ CRA to share informations be the basis of the contract of assurance between intained therein or in case of fraud by me affil ithheld or omitted to give any material informations be the basis of the contract of assurance between intained therein or in case of fraud by me, which co y other applicable provisions as amended from tim many shall additionally levy or recover all the appli to time. verned by the provisions of the insurance Act 1938, ts under the policy shall be subject to the terms and and terms and conditions of the policy have been thi	Document Name g the address. Maker Action Authorized by Maker ils provided by me in the form as above are true a sys that may arise due to provision of incorrect det pertaining to my withdrawal application with the A er fully understanding the questions and the annul Understand and agree that the statements in this me and Annuity Service Provider (Company) and to but the soluble taxos like service tax, surcharges, cess etc. and other applicable laws in India and that the co d conditions contained in the contract. I also agree oroughly explained to me and having understood,	alls including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity by options and the same are true, accurate and complete in ex- proposal constitute warranties. I do hereby agree and declare that if there be any misstatement or suppression of material e point of time, the said contract shall be treated as per provis from the premiums which are necessitated by various enactm ntract will not commence until a written acceptance of this pro that the amount held in proposal/policy deposit shall not earn i tonsent to the same. of its issuance.
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Aadhar Card/Letter issued by      Proof of Address     Sr. No.     Address     Sr. Address     Sr. No.     Address     Sr. Address     Sr. Address     Sr. Address     Sr.     Address     Address     Sr. Address     Sr.     Address     Address     Sr.     Address     Address     Address     Sr.     Address     Address     Address     Address     Sr.     Address     Addres	Imant*: hereby declare and state that all the personal deta not be held responsible.Itable for any losses or dela System Trust (NPST)/CRA to share information System Trust (NPST)/CRA to share information be the basis of the contract of assurance between intheld or omitted to give any material information be the basis of the contract of assurance between ments and informations have been given by me affi- titheld or omitted to give any material information be the basis of the contract of assurance between many shall additionally levy or recover all the appli- to time. In terms and conditions of the policy have been the radio under the provisions of the neutrance Act 1938, ts under the policy shall be subject to the terms and applicable to the actual corpus valu- mation and servicing related communication regard the me/our details to banks, financial institutions and Aggregator: mitted by the Subscriber/Claimant with the original ticelling declaration and nomination details as p including dec	Document Name g the address.  Maker Action Authorized by Maker  Is provided by ma in the form as above are true a refully understanding the questions and the annul understand and agree that the statements in this me and Annuly Service Provider (Company) and mes to the knowledge of the company at any futur to to the: and other applicable laws in India and that the co coughly explained to me and having understood, refug this provider for the statement is in this arear the policy under free data the statement is in this are and Annuly Service Provider (Company) and mes to the knowledge of the company at any futur to to the: and other applicable laws in India and that the co coughly explained to me and having understood, refug this provider for providers that the company may third party service providers that the PRAN co we. The name of Subscriber / Claimant SN/SM ontribution have been transferred in to the PRAN co we. The name of Subscriber / Claimant SN/SM ontribution have been transferred in to the PRAN co we. The name of Subscriber / Claimant as mention a ealary records maintained in our office. The ban only for government nodal office).  Authorize Reject Rejection Submit	alis including details pertaining to bank account by me. nnuity Service Providers for facilitating the purchase of annuity by options and the same are true, accurate and complete in ex- proposal constitute warrantes. I do hereby agree and declare that if there be any misstatement or suppression of material e point of time, the said contract shall be treated as per provis from the premiums which are necessitated by various enactm that the amount held in proposal/policy deposit shall not eau consent to the same. of this susce. ds will be payable by company directly to any other annuity sc on the funds held during this transition period. //SMS/Phone Call. yay have tie-ups with, for verification of proposal details and for he information available in the official record maintained by us UMS, after he / she having read the entries / entries have beer if the subscriber and no further contributions are pending at No red on the withdrawal form has been verified and can be acce



Once User clicks on "Submit" button, Exit request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 61**.

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

NSDL e-Gov is now	protean Change is growth		National	Pension System (NPS)
Welcome Point of Presence-130110018			28-Dec-2022	Home   Logout
Transaction Authorize Request Contribution Details	Subscriber Registration Grievance Document Manag	ement User Maintenance Views	MIS Reports Dashboa	ırd
Subscriber Deactivation / Reactivation Download CGMS	BackOffice Master Download Nodal Offices Upload	Subscriber Photo Sign Modification	Error Rectification Module	CEDE Submission Details
Subscriber Deacuvation / Reacuvation Download CGWS	BackOnice Master Download Nodal Onices Opioad	Subscriber Priotosign Modification	Error Reculication module	
Exit Withdrawal Request Knowledge Centre Subscriber	ist Download Corporate Registration Authorise Shif	t to Karvy Shift to NSDL		
Withdrawal F	lequest - Complete			
		Back to Results Page		
	PRAN	110004884503		
	Name	PRASHANT SHANTARAM GURAV		
	Claim ID	2213140897		
	Date of Birth	01/01/1959		
	Please click here to View Annuity Quotes			
	Withdrawal Request has been Verified			
	Acknowledgement No	221314089701		
	Verification Timestamp	28/12/2022 17:48		
	Click Here to view withdrawal form.			
	Diagon click to view the unleaded desument :		$\prec$	
	View			

Figure 61

On successful authorization of Exit request by Bank-POP, the same will get executed in the CRA system subject to Subscriber attaining 60 years of age in case of Superannuation. Funds will be transferred to Subscriber's Bank Account within stipulated timelines after authorization of Exit request in CRA system by Bank-POP.

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



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

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

- Due to Subscriber's name mismatch In such case, authorization of request will be allowed in CRA in case of Bank-POP Authorization process flow. Bank-POP is required to verify the name of the Subscriber & Bank details with the scanned copy of Bank Proof uploaded in CRA by Subscriber at the time of initiation of exit request. Accordingly, Bank-POP will accept the relevant declaration for the same at the time of authorization in the CRA system and will authorize Exit request.
- **Due to Bank Account related rejection** In such case, authorization of request will not be allowed. The 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 exit 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) by logging with PRAN as User ID & password or raise online grievance in CRA for updation of Bank details by accessing CRA system with PRAN as User ID and password.



## 9. Annuity Issuance Process:

On processing of exit request in CRA, the 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. The 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. The Funds (Annuity Corpus) will be transferred to ASP by Trustee Bank (Axis Bank) within stipulated timelines after authorization of annuity request by ASP in CRA System.

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

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