



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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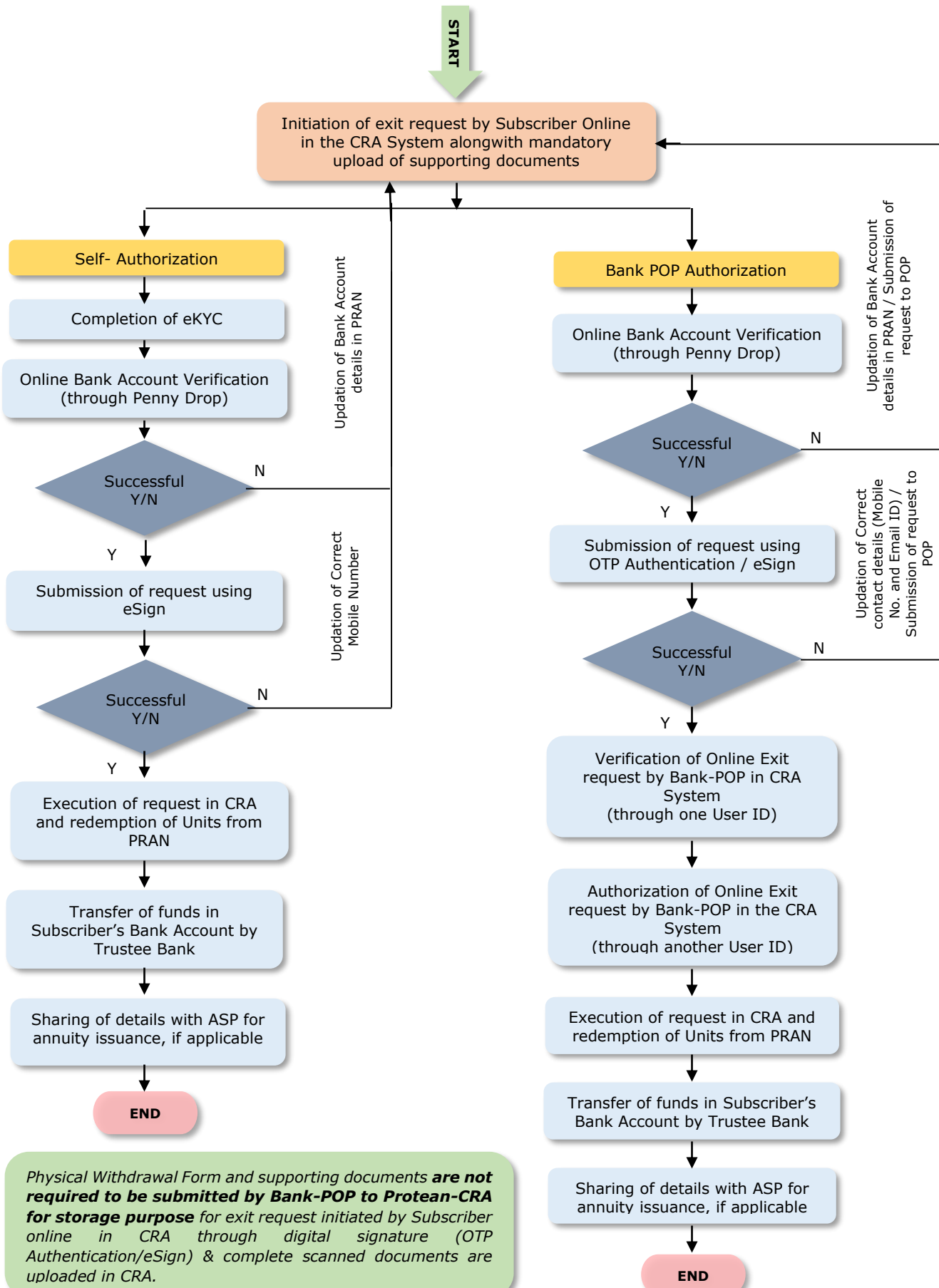
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1. Abbreviations

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

2. Process Flow – Paperless Online Exit Request of eNPS Subscriber



3. Preface

A. As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers **who have joined NPS before attaining the age of sixty years:**

- **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 **Subscribers who have joined NPS on or after attaining the age of sixty years:**

- **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. Pre-requisite for Exit:

The 10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of superannuation/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:

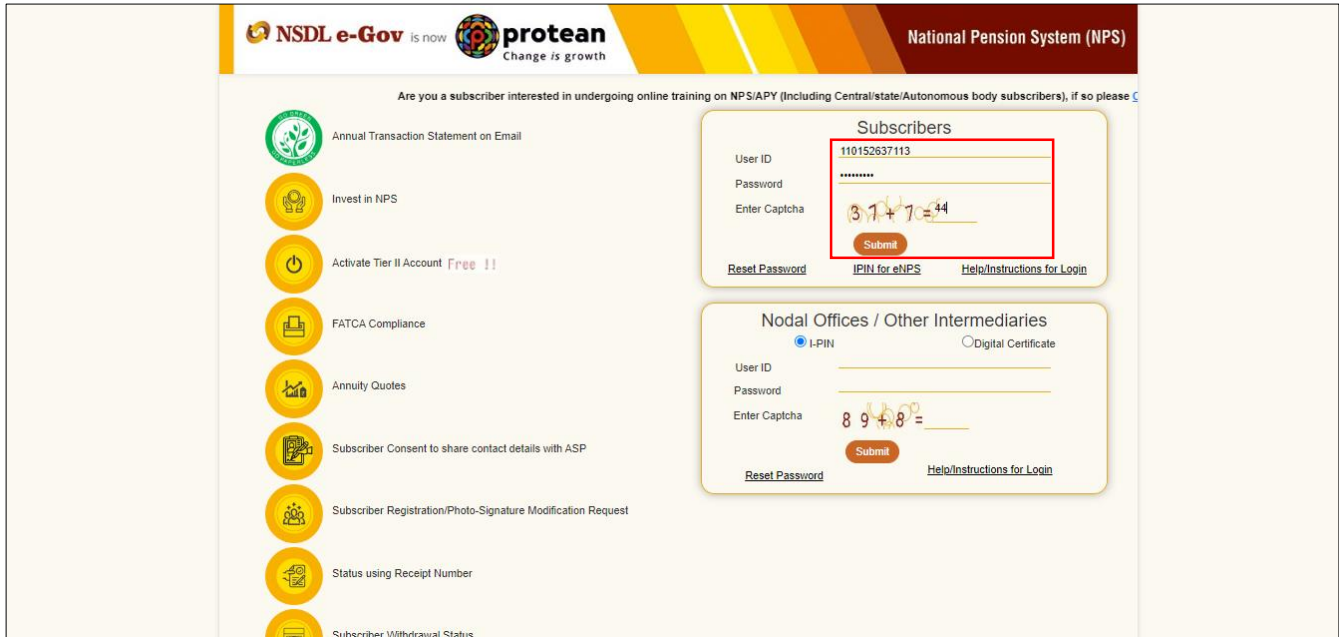
- Subscriber will initiate online Exit request (Superannuation or Premature) in CRA system (www.cra-nsdl.com) by logging with PRAN as User ID & Password.
- Subscriber will select the "**Exit from NPS**" Menu and **Bank-POP authorization** option/choice.
- The registered details of Subscriber such as 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.
 - ✓ 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. Steps to initiate online Exit request in CRA System by Subscriber with Self-Authorization

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



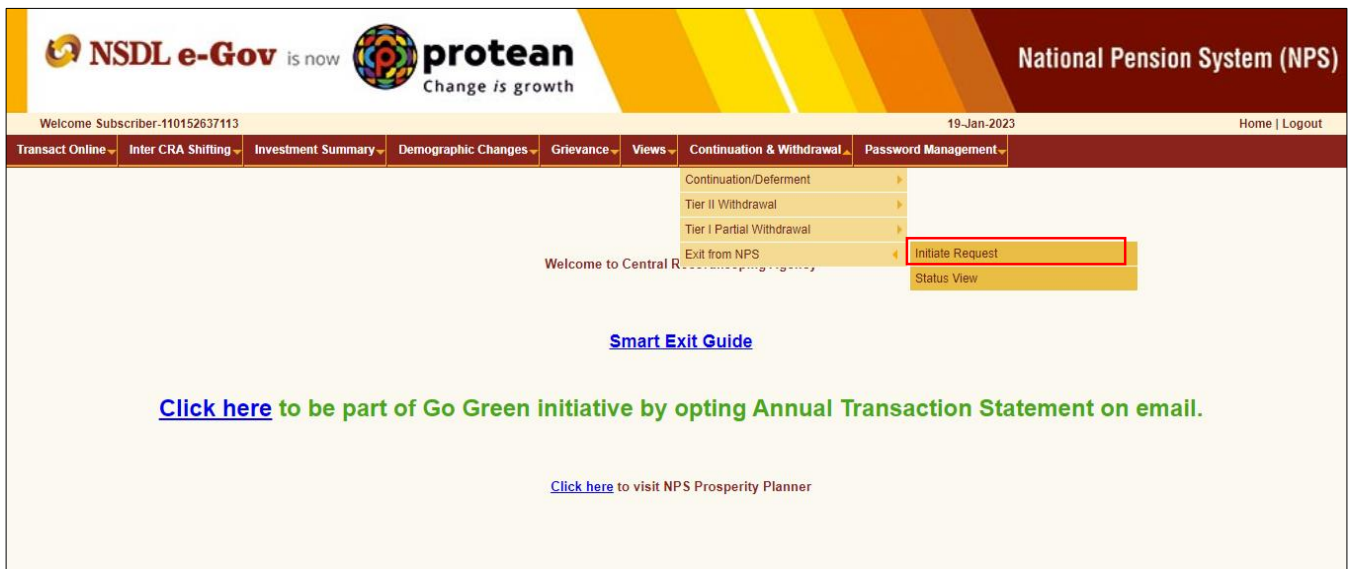
The screenshot shows the NSDL e-Gov website interface. At the top, it displays the NSDL e-Gov logo, the protean logo, and the text "National Pension System (NPS)". Below the header, there is a navigation menu with various services such as "Annual Transaction Statement on Email", "Invest in NPS", "Activate Tier II Account", "FATCA Compliance", "Annuity Quotes", "Subscriber Consent to share contact details with ASP", "Subscriber Registration/Photo-Signature Modification Request", "Status using Receipt Number", and "Subscriber Withdrawal Status".

Two login forms are visible on the right side of the page:

- Subscribers Login:** This form includes fields for "User ID" (110152637113), "Password" (masked with dots), and "Enter Captcha" (37 + 7 = 44). It features a "Submit" button and links for "Reset Password", "IPIN for eNPS", and "Help/Instructions for Login".
- Nodal Offices / Other Intermediaries Login:** This form includes fields for "User ID", "Password", and "Enter Captcha" (89 + 8 =). It features a "Submit" button and links for "Reset Password" and "Help/Instructions for Login".

Figure 1

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



The screenshot shows the NSDL e-Gov website interface after a subscriber has logged in. The top navigation bar includes the NSDL e-Gov logo, the protean logo, and the text "National Pension System (NPS)". Below the header, there is a navigation menu with various services such as "Transact Online", "Inter CRA Shifting", "Investment Summary", "Demographic Changes", "Grievance", "Views", "Continuation & Withdrawal", and "Password Management".

The "Exit from NPS" menu item is expanded, showing a sub-menu with the following options:

- Continuation/Deferment
- Tier II Withdrawal
- Tier I Partial Withdrawal
- Exit from NPS (highlighted with a red box)
- Status View

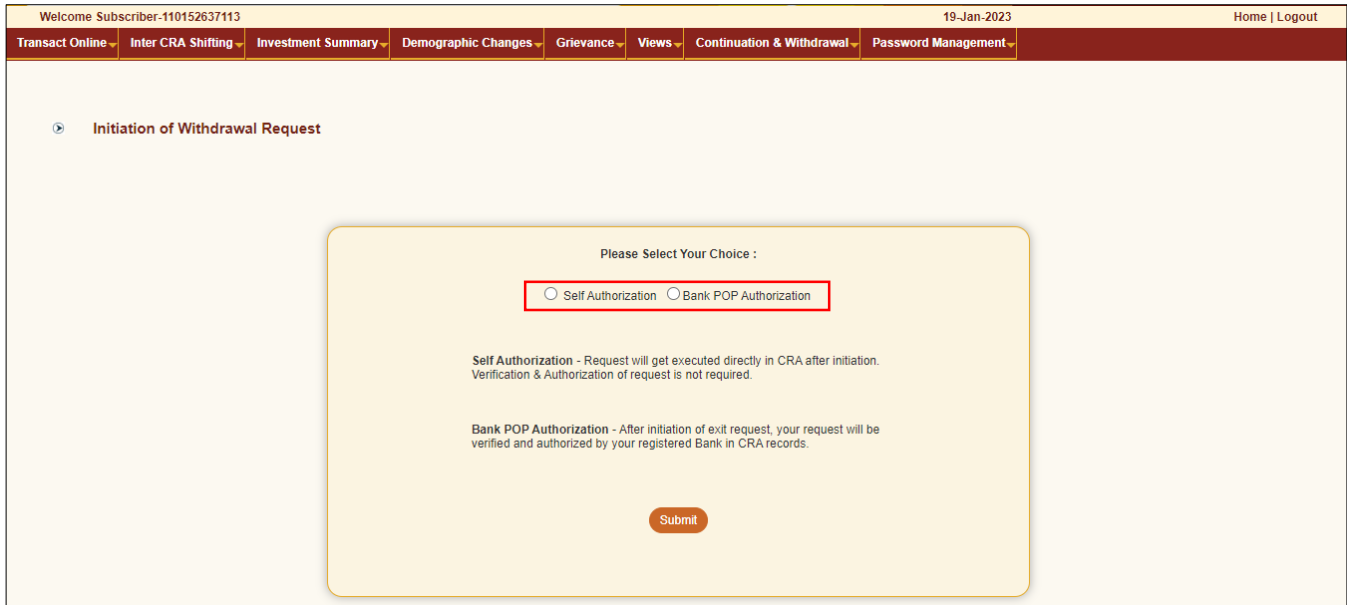
Below the navigation menu, there is a "Smart Exit Guide" link and a message: "Click here to be part of Go Green initiative by opting Annual Transaction Statement on email." There is also a link to "Click here to visit NPS Prosperity Planner".

Figure 2

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 3**.



Welcome Subscriber-110152637113 19-Jan-2023 Home | Logout

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

Initiation of Withdrawal Request

Please Select Your Choice :

Self Authorization Bank POP Authorization

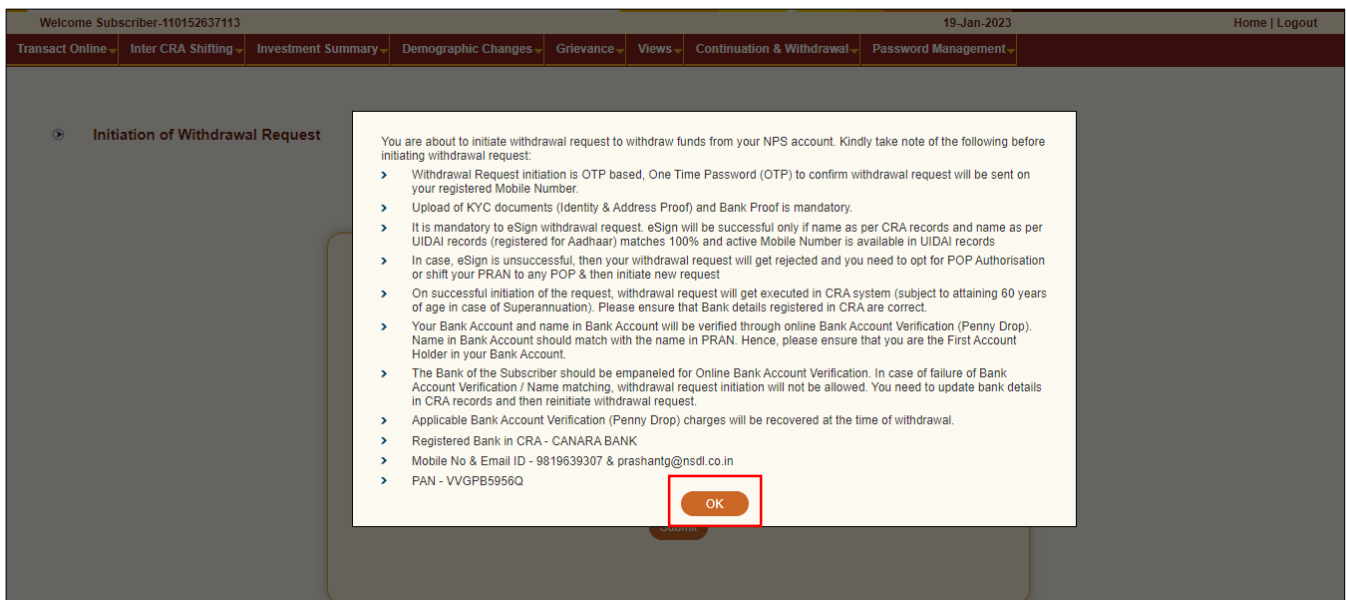
Self Authorization - Request will get executed directly in CRA after initiation. Verification & Authorization of request is not required.

Bank POP Authorization - After initiation of exit request, your request will be verified and authorized by your registered Bank in CRA records.

Submit

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**.



Welcome Subscriber-110152637113 19-Jan-2023 Home | Logout

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

Initiation of Withdrawal Request

You are about to initiate withdrawal request to withdraw funds from your NPS account. Kindly take note of the following before initiating withdrawal request:

- > Withdrawal Request initiation is OTP based, One Time Password (OTP) to confirm withdrawal request will be sent on your registered Mobile Number.
- > Upload of KYC documents (Identity & Address Proof) and Bank Proof is mandatory.
- > It is mandatory to eSign withdrawal request. eSign will be successful only if name as per CRA records and name as per UIDAI records (registered for Aadhaar) matches 100% and active Mobile Number is available in UIDAI records
- > In case, eSign is unsuccessful, then your withdrawal request will get rejected and you need to opt for POP Authorisation or shift your PRAN to any POP & then initiate new request
- > On successful initiation of the request, withdrawal request will get executed in CRA system (subject to attaining 60 years of age in case of Superannuation). Please ensure that Bank details registered in CRA are correct.
- > Your Bank Account and name in Bank Account will be verified through online Bank Account Verification (Penny Drop). Name in Bank Account should match with the name in PRAN. Hence, please ensure that you are the First Account Holder in your Bank Account.
- > The Bank of the Subscriber should be empaneled for Online Bank Account Verification. In case of failure of Bank Account Verification / Name matching, withdrawal request initiation will not be allowed. You need to update bank details in CRA records and then reinitiate withdrawal request.
- > Applicable Bank Account Verification (Penny Drop) charges will be recovered at the time of withdrawal.
- > Registered Bank in CRA - CANARA BANK
- > Mobile No & Email ID - 9819639307 & prashantg@nsdl.co.in
- > PAN - VVGPB5956Q

OK

Figure 4A

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 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.

User Id: 110152637113 Back to Main Menu

Subscriber Modification - Update Address Details

* Mandatory Fields

Update Address Details

Please Select option:*

Through Aadhaar

Online Aadhaar
 Virtual ID
 Offline KYC

Through Digilocker

Through CKYC

CKYC Number
 PAN

Aadhaar Number:*

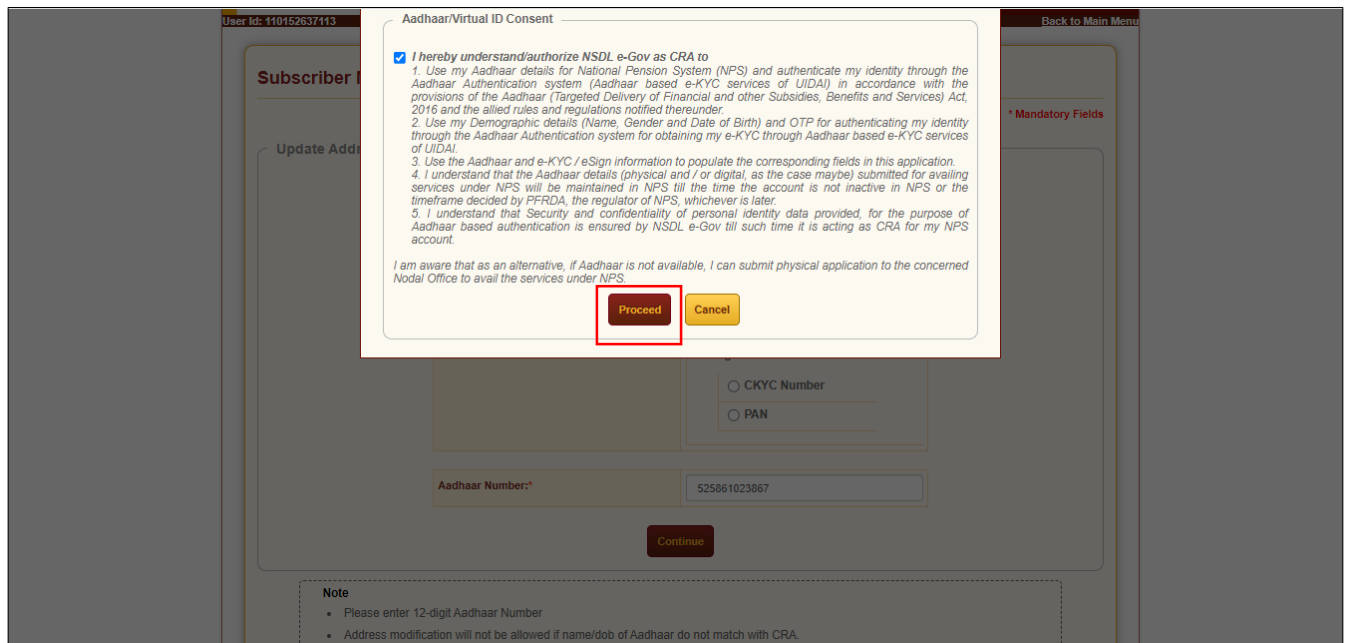
Continue

Note

- Please enter 12-digit Aadhaar Number
- Address modification will not be allowed if name/dob of Aadhaar do not match with CRA.

Figure 5

On clicking “**Continue**” tab, System will display Pop-up message. Subscriber needs to click on “**Proceed**” button as shown below in **Figure 6**.



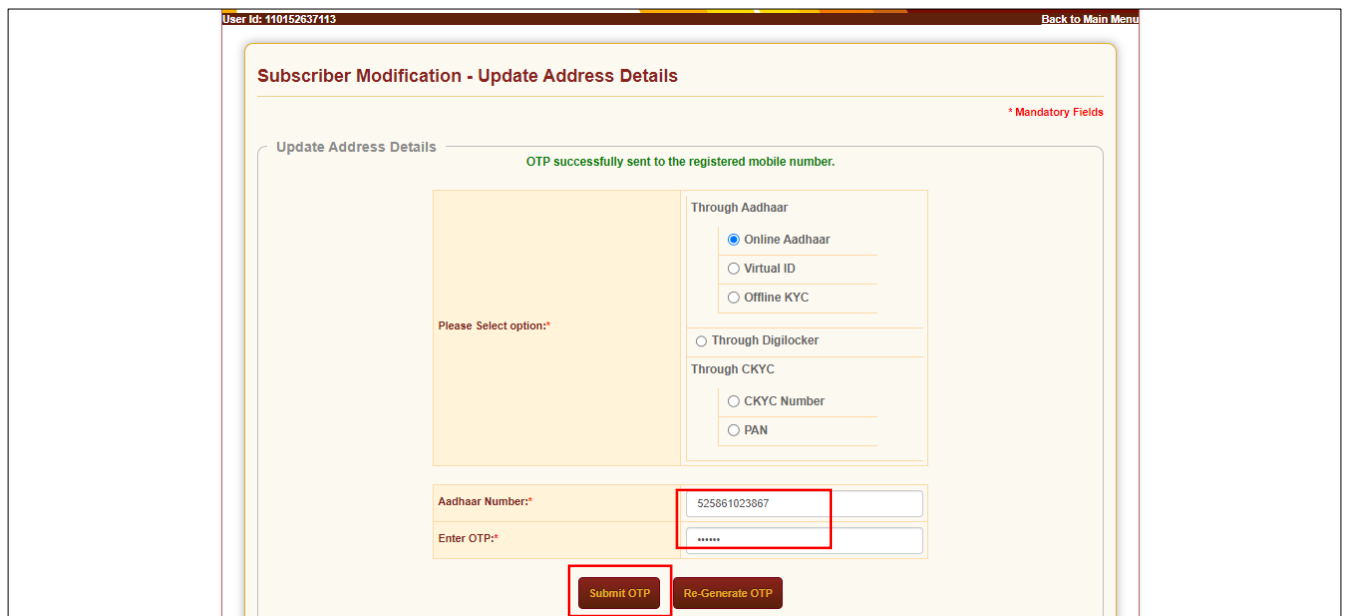
The screenshot shows a pop-up window titled "Aadhaar/Virtual ID Consent" with a "Proceed" button highlighted in red. The consent text includes:

- I hereby understand/authorize NSDL e-Gov as CRA to
- 1. Use my Aadhaar details for National Pension System (NPS) and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder.
- 2. Use my Demographic details (Name, Gender and Date of Birth) and OTP for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI.
- 3. Use the Aadhaar and e-KYC / eSign information to populate the corresponding fields in this application.
- 4. I understand that the Aadhaar details (physical and / or digital, as the case may be) submitted for availing services under NPS will be maintained in NPS till the time the account is not inactive in NPS or the timeframe decided by PFRDA, the regulator of NPS, whichever is later.
- 5. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov till such time it is acting as CRA for my NPS account.

Below the consent text, there are radio buttons for "CKYC Number" and "PAN", and a text field for "Aadhaar Number:" containing "525861023867". A "Continue" button is visible at the bottom of the form.

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**.



The screenshot shows the "Subscriber Modification - Update Address Details" form. A green message states "OTP successfully sent to the registered mobile number." The form includes radio buttons for "Online Aadhaar", "Virtual ID", and "Offline KYC" under "Through Aadhaar", and "Through Digilocker" and "Through CKYC" (with "CKYC Number" and "PAN" radio buttons) under "Through CKYC". The "Aadhaar Number:" field contains "525861023867" and the "Enter OTP:" field contains "*****". The "Submit OTP" button is highlighted in red.

Figure 7

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**.

Subscriber Modification

Address Details

Permanent Address

Existing Address

Flat/Room/Door/Block NO	FLAT NO 801, TOWER NO A-3, OLIVE COUNTY
Premises/Building	
Road/Street/Lane	
Landmark	
Area/Locality/Taluka	SECTOR - 5
City/Town/District	VASUNDHRA,,GHAZIABAD
Pin Code	201012
State/UT	UTTAR PRADESH
Country	INDIA

New Address

Flat/Room/Door/Block NO	2/3, TRIMURTI RAHIVASI SANGH
Premises/Building	
Road/Street/Lane	OM SHIV BABA NAGAR, GANESH CHOWK
Landmark	BEHIND TRIMURTI VASTRALAY
Area/Locality/Taluka	KAJUPADA, BORIVALI EAST
City/Town/District	MUMBAI,MUMBAI SUBURBAN
Pin Code	400066
State/UT	MAHARASHTRA
Country	INDIA

Note

- Address will be updated in system after successful OTP authentication.
- As per the new Application Form, only one address is allowed for Resident Indians. Changing the Address through login will result in change of both Correspondence and Permanent Addresses. For NRI / OCI Subscribers, only Indian address can be changed through login.

Figure 8A

Subscriber Modification

Address Details

Permanent Address

Existing Address

Flat/Room/Door/Block NO	FLAT NO 801, TOWER NO A-3, OLIVE COUNTY
Premises/Building	
Road/Street/Lane	
Landmark	
Area/Locality/Taluka	SECTOR - 5
City/Town/District	VASUNDHRA,,GHAZIABAD
Pin Code	201012
State/UT	UTTAR PRADESH
Country	INDIA

New Address

Flat/Room/Door/Block NO	2/3, TRIMURTI RAHIVASI SANGH
Premises/Building	
Road/Street/Lane	OM SHIV BABA NAGAR, GANESH CHOWK
Landmark	BEHIND TRIMURTI VASTRALAY
Area/Locality/Taluka	KAJUPADA, BORIVALI EAST
City/Town/District	MUMBAI,MUMBAI SUBURBAN
Pin Code	400066
State/UT	MAHARASHTRA
Country	INDIA

Please enter the OTP sent to the mobile number 981*****7

Enter OTP*

Note

- Address will be updated in system after successful OTP authentication.
- As per the new Application Form, only one address is allowed for Resident Indians. Changing the Address through login will result in change of both Correspondence and Permanent Addresses. For NRI / OCI Subscribers, only Indian address can be changed through login.

Figure 8B

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

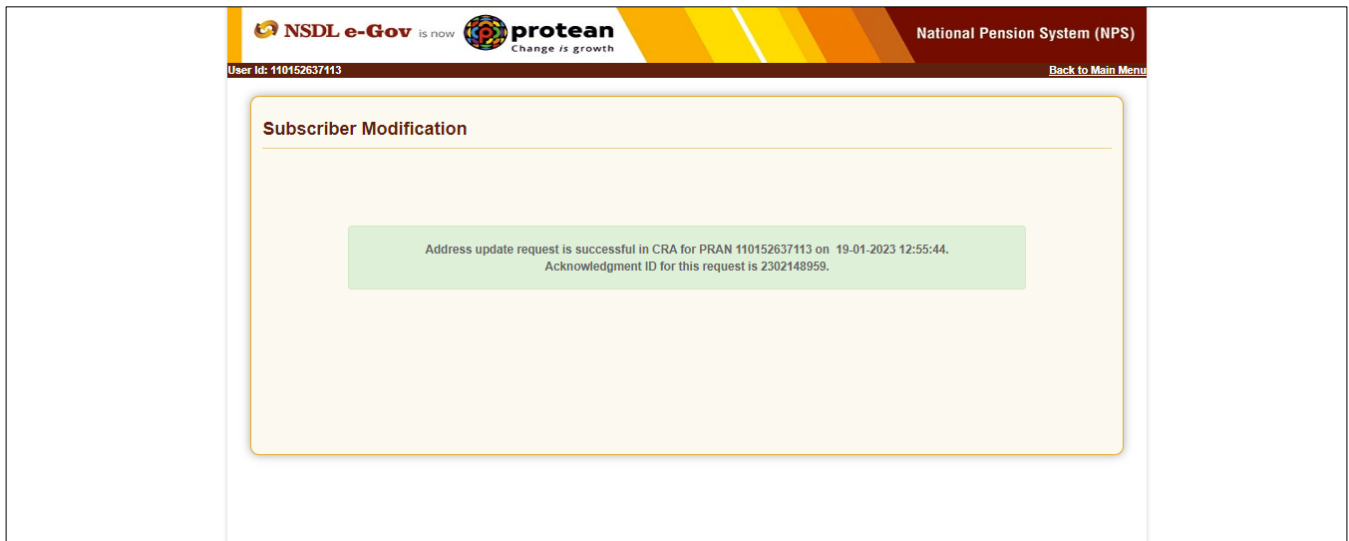


Figure 9

After successful completion of eKYC, Subscriber needs to re-login to CRA system www.cra-nsdl.com 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**.

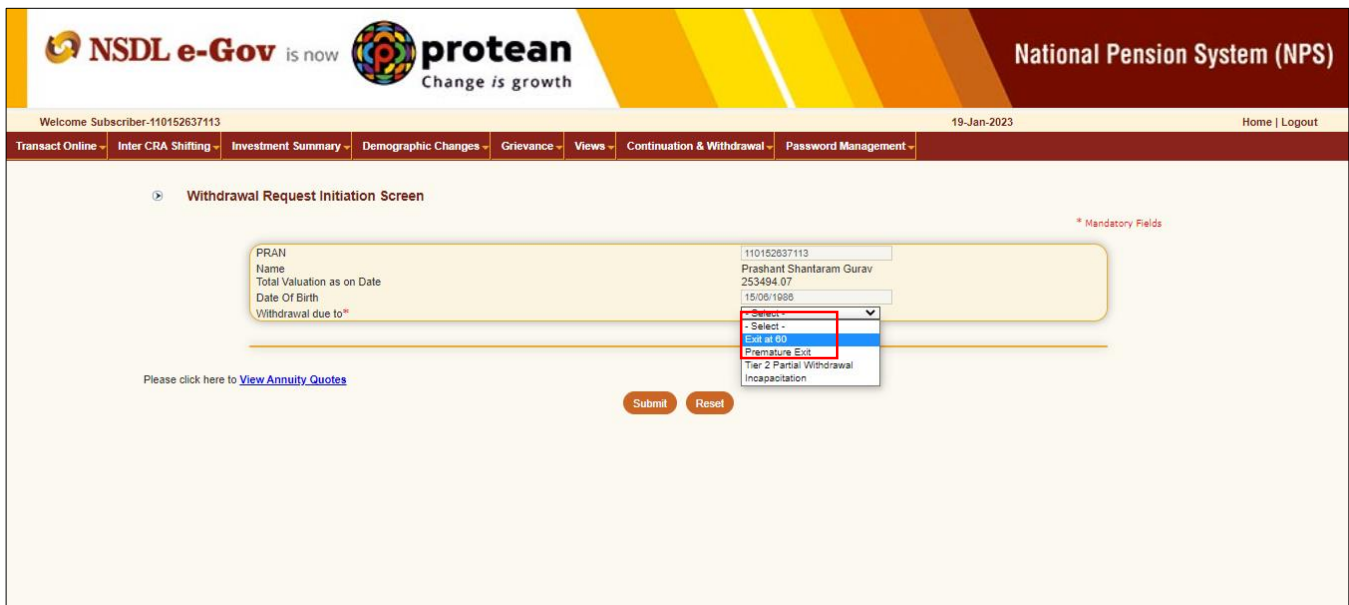


Figure 10A

Note

- You are about to initiate withdrawal request to withdraw funds from your NPS account. Kindly take note of the following before initiating withdrawal request.
- Withdrawal Request initiation is OTP based, One Time Password (OTP) to confirm withdrawal request will be sent on your registered Mobile Number.
- You have an option to submit withdrawal request through digital signature (OTP Authentication/eSign). For OTP Authentication/eSign,
 - Upload of KYC documents (Identity & Address Proof) and Bank Proof is mandatory.
 - You need to do either OTP Authenticate or eSign the request.
 - In OTP Authentication, two distinct OTPs will be sent on your registered Mobile Number and email ID respectively. In 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.
 - In eSign, OTP will be sent on Mobile Number registered with Aadhaar. eSign will be successful only if name as per CRA records and name as per UIDAI records (registered for Aadhaar) matches 100% and active Mobile Number is available in UIDAI records.
 - Only after successful OTP Authentication or eSign, withdrawal request will be initiated in CRA.
- On successful initiation of request, your associated Nodal Office (PAO/DTO/DTA) will carry out online verification & authorisation. On successful authorisation, withdrawal request will get executed in CRA system. Please ensure that Bank details are correct.
- 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 upload Bank Proof and initiate exit request.
- Applicable Bank Account Verification (Penny Drop) charges will be recovered at the time of withdrawal.

OK

Towards Withdrawal (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 towards pension

Please click 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**.

Welcome Subscriber-110152637113 19-Jan-2023 Home | Logout

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

Withdrawal Request Initiation Screen

* Mandatory Fields

PRAN: 110152637113
Name: Prashant Shantaram Gurav
Total Valuation as on Date: 253494.07
Claim ID: 1011134420
Date Of Birth: 15/06/1988
Withdrawal due to*: Exit at 80
Withdrawal Type*: Full Withdrawal
Complete Withdrawal sub type*: Lump-Sum and ASP Withdrawal

Date of Resignation/Exit: 15/06/2046

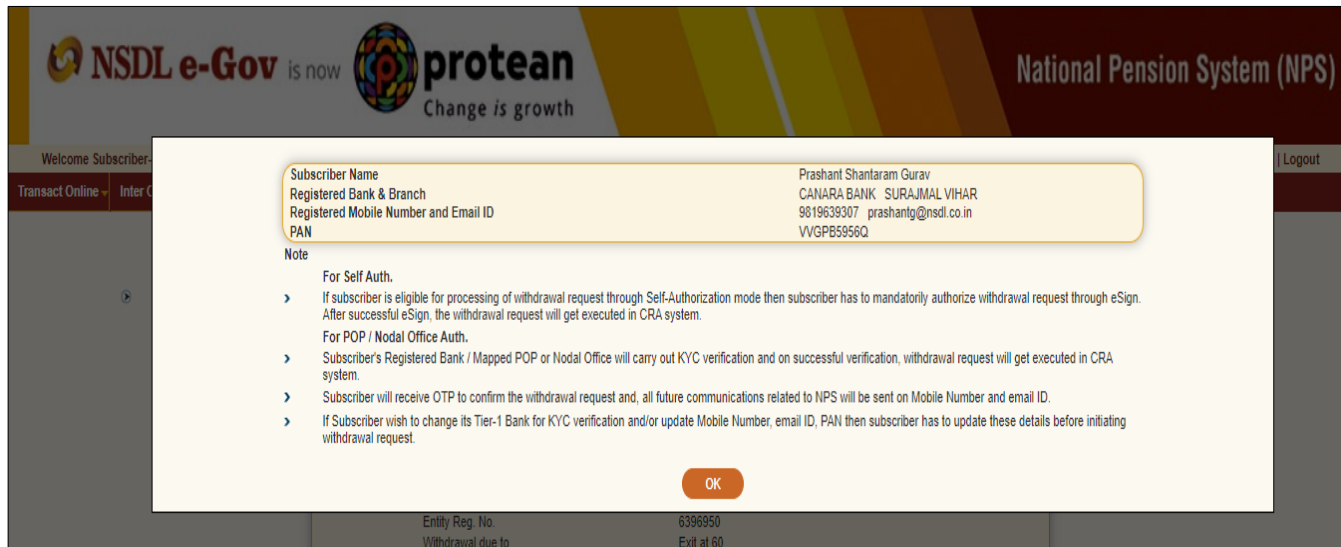
Towards Withdrawal (in %) * 60 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
Towards Annuity (in %) * 40 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension

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

Submit Reset

Figure 11

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**.



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

National Pension System (NPS)

Welcome Subscriber: | Logout

Transact Online | Inter C

Subscriber Name	Prashant Shantaram Gurav
Registered Bank & Branch	CANARA BANK SURAJMAL VIHAR
Registered Mobile Number and Email ID	9819639307 prashantg@nsdl.co.in
PAN	VVGPB5956Q

Note

- For Self Auth.
 - Subscriber is eligible for processing of withdrawal request through Self-Authorization mode then subscriber has to mandatorily authorize withdrawal request through eSign. After successful eSign, the withdrawal request will get executed in CRA system.
- For POP / Nodal Office Auth.
 - Subscriber's Registered Bank / Mapped POP or Nodal Office will carry out KYC verification and on successful verification, withdrawal request will get executed in CRA system.
 - 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.
 - If Subscriber wish to change its Tier-1 Bank for KYC verification and/or update Mobile Number, email ID, PAN then subscriber has to update these details before initiating withdrawal request.

OK

Entity Reg. No. 6396950
 Withdrawal due to Exit at 60

Figure 12

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**.

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	
Towards Withdrawal (in %)	60	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
Towards Annuity (in %)	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.
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	

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	
Father Alive	Select	
Child 1 Alive	Select	
Child 2 Alive	Select	
Child 3 Alive	Select	
Pension Frequency *	Monthly	


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

Beneficiary Name *	Prashant Shantaram Gurav
Relation with Subscriber *	Self

[Click here for ASP Quotes](#)

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**.


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National Pension System (NPS)

Welcome Subscriber-110152637113
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Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110152637113
Subscriber Name	Prashant Shantaram Gurav
Claim ID	1911134420
Date Of Birth	15/06/1986
Subscriber Gender	Male
Maiden Name	<input type="text"/>
CKYC Number	<input type="text"/>
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation/Exit	15/06/2046
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

ASP Withdrawal 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

Subscriber Correspondence Address

Father's Name	DVTE THCH JVH PCVWVTH BVNTVD
Address 1	2/3, TRIMURTI RAHIVASI SANGH
Address 2	
Address 3	KAJUPADA, BORIVALI EAST
City	MUMBAI,MUMBAI SUBURBAN
Pin	400066
State	Maharashtra
Country	India

Proceed
Cancel

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

Figure 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.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110152637113
Subscriber Name	Prashant Shantaram Gurav
Claim ID	1911134420
Date Of Birth	15/06/1986
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation/Exit	15/06/2046
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Subscriber Bank Details

Transaction Type *	Electronic
Bank Account Number	04141140005616
Bank Name	CANARA BANK
Bank Branch	SURAJMAL VIHAR
Bank Address	CANARA BANK ATLANTIC PLAZA, 8A SURAJMAL VIHAR NEW DELHI DELHI 110092
Bank Address Pin	110092
Bank IFS Code	HDFC0000414
Bank MICR Code	110015224
Mobile No	9819639307

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

Alternate Phone No	
Email ID	prashantg@nsdl.co.in
PAN	VVGPB5956Q
Aadhaar No	

Online bank a/c verification

Confirm & Proceed
Edit
Cancel

Note

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

Figure 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**.

Subscriber Details	CKYC Number	6396950
	Entity Reg. No.	6396950
	Withdrawal due to	Exit at 60
	Withdrawal Type	Full Withdrawal
	Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
	Date of Resignation/Exit	15/06/2046
	Towards Withdrawal(in %)	100
	Towards Annuity(in %)	0

Subscriber Bank Details	Transaction Type *	Electronic
	Bank Account Number	04141140005616
	Bank Name	CANARA BANK
	Bank Branch	SURAJMAL VIHAR
	Bank Address	CANARA BANK ATLANTIC PLAZA, 8A SURAJMAL VIHAR NEW DELHI DELHI 110092
	Bank Address Pin	110092
	Bank IFS Code	HDFC0000414
	Bank MICR Code	110015224

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

Online bank a/c verification

Confirm & Proceed
Edit
Cancel

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

Figure 16A

Welcome Subscriber-110152637113

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Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110152637113
Subscriber Name	Prashant Shantaram Gurav
Claim ID	1911134420
Date Of Birth	15/06/1986
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation/Exit	15/06/2046
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Subscriber Bank Details

Transaction Type *	Electronic
Bank Account Number	04141140005616
Bank Name	CANARA BANK
Bank Branch	SURAJMAL VIHAR
Bank Address	CANARA BANK ATLANTIC PLAZA, 8A SURAJMAL VIHAR NEW DELHI DELHI 110092
Bank Address Pin	110092
Bank IFS Code	HDFC0000414
Bank MICR Code	110015224

Mobile No 9819639307

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

Alternate Phone No	
Email ID	prashantg@nsdl.co.in
PAN	VVGPB5956Q
Aadhaar No	

Online bank a/c verification

Confirm & Proceed Edit Cancel

Note

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

Figure 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**.

Withdrawal Request Initiation Screen
Subscriber Details

PRAN	110152637113
Subscriber Name	Prashant Shantaram Gurav
Claim ID	1911134420
Date Of Birth	15/06/1986
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Exit	15/06/2046
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Nominee Details
TIER 1 Details

Nominee Serial Number	1	Nominee Address 1	FLAT NO. 801 TOWER A3
Nominee Name	POONAM BANSAL	Nominee Address 2	OLIVE COUNTY
Nominee Date of Birth	30/06/1966	Nominee Address 3	SEC-5 VASUNDHARA
Nominee Relation	SPOUSE	Nominee City	GHAZIABAD
Nominee Major/Minor	MAJOR	Pin	201012
Nominee Guardian Name		State	Uttar Pradesh
Nominee Guardian DOB		Country	India
Nominee Share	100 %	Alternate Contact No.	
Mobile No			
Email ID			

[Edit](#) [Confirm](#) [Cancel](#)

Note

- > Nomination details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the nomination details. It would not be changed at later date.
- > Fields marked with * are mandatory.

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**.

Nominee Details
 Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1					
First Name *	<input type="text" value="PRAJAKTA"/>	Middle Name	<input type="text" value="PRASHANT"/>	Last Name / Surname	<input type="text" value="GURAV"/>
Date of Birth	<input type="text" value="(dd/mm/yyyy)"/>	Relationship *	<input type="text" value="SPOUSE"/>	Major/Minor *	<input type="text" value="Major"/>
Percentage Share *	<input type="text" value="100"/>			Guardian Date of Birth	<input type="text" value="(dd/mm/yyyy)"/>
Guardian Name *	<input type="text"/>	Guardian Middle Name	<input type="text"/>	Guardian Last Name / Surname	<input type="text"/>
Nominee Address:					
Address 1	<input type="text" value="FDD"/>	Address 2	<input type="text" value="FDFDFD"/>	Address 3	<input type="text" value="FDFDFD"/>
Pin Code	<input type="text" value="400066"/>	City	<input type="text" value="MUMBAI"/>	State	<input type="text" value="Maharashtra"/>
Country	<input type="text" value="India"/>	Mobile No	<input type="text"/>	Alternate Contact No.	<input type="text"/>
Email ID	<input type="text"/>				

[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**.

Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person

Are you related to a Politically Exposed Person

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

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

Figure 19

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

Withdrawal Request Initiation Document Checklist
Withdrawal - Superannuation / Exit at the age of 60

* Mandatory Fields

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

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

* Atleast one field should be checked

Sr. No.		Document Name
1	<input type="checkbox"/>	Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2	<input type="checkbox"/>	Ration Card with Photograph
3	<input type="checkbox"/>	Bank pass book or Certificate with Photograph
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph.
6	<input type="checkbox"/>	PAN Card issued by income tax department.
7	<input type="checkbox"/>	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/>	Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/>	Photo credit Card.

13 Identity card issued by Central /State government and its Departments, Statutory/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 Address - All KYC Documents Need to be attested by Mapped Nodal Office



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

Figure 20

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.


NSDL e-Gov is now
 
protean
Change is growth

National Pension System (NPS)

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Withdrawal Request Initiation Confirmation Screen

Subscriber Details Hide

PRAN	110152637113
Name	Prashant Shantaram Gurav
Claim ID	1911134420
Date of Birth	15/06/1986
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Withdrawal due to	Exit at 60
Date of Resignation/Exit	15/06/2046
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal

Subscriber Correspondence Address Hide

Address 1	2/3, TRIMURTI RAHIVASI SANGH
Address 2	
Address 3	KAJUPADA, BORIVALI EAST
City	MUMBAI,MUMBAI SUBURBAN
Pin	400066
State	Maharashtra
Country	India

Withdrawal Details Hide

Towards Withdrawal (in %)	100
Towards Annuity (in %)	0

Subscriber Bank Details Hide

Transaction Type	Electronic
Bank Account Number	04141140005616
Bank Name	CANARA BANK
Bank Branch	SURAJMAL VIHAR
Bank Address	CANARA BANK ATLANTIC PLAZA, 8A SURAJMAL VIHAR NEW DELHI DELHI 110092
Bank Address Pin	110092
Bank IFS Code	HDFC0000414
Bank MICR Code	110015224
Mobile No	9819639307
Alternate Phone Number	
Email Id	prashantg@nsdl.co.in
PAN	VVGPB5956Q
Aadhaar No	

Nominee Details Hide

TIER 1 Details 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 Email Id		Nominee Address 1	FDD
Nominee Address 2	FDDFD	Nominee Address 3	FFDFD
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India
Nominee Alternate Contact No.			

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

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

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

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

Declaration by the Subscriber/Claimant*:

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

Select File to Upload * : AadharCard.pdf

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

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

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

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

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

Declaration by the Subscriber/Claimant*:

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

Select File to Upload * : AadharCard.pdf

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

OTP sent successfully to mobile number 981*****7

Figure 21

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**.



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Withdrawal Request Initiation - Complete

PRANI	110152637113
Name	Prashant Shanlaram Gurav
Claim ID	1911134420
Date of Birth	15/06/1986
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation/Exit	15/06/2046
Towards Withdrawal (in %)	100
Towards Annuity (in %)	0

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

Please click to view the uploaded document :

Withdrawal Request has been captured and is Pending for E-sign
 Authorized Timestamp 19/01/2023 13:21

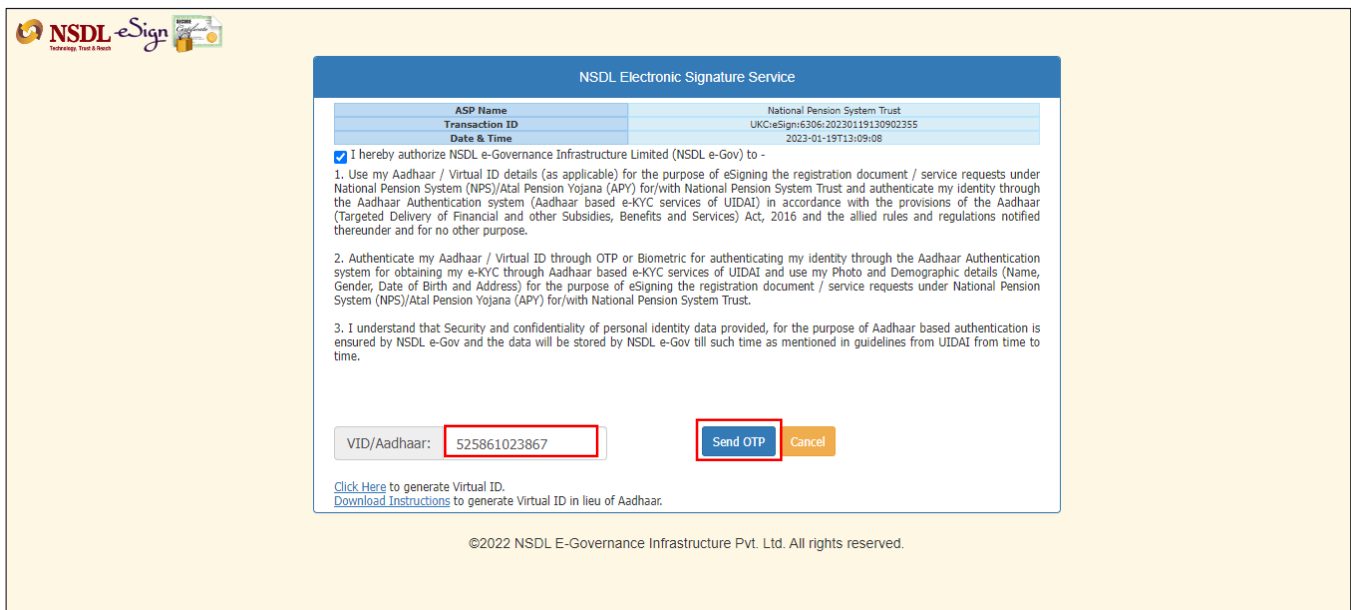
You have successfully initiated withdrawal request. Kindly proceed to esign your withdrawal request. If request is not esigned within the next 15 calendar days, then request will get auto cancelled in the CRA system and you need to initiate new request.

Esign

NOTE - eSign service 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 eSign

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	UKCreSign:5306:20230119130902355
Date & Time	2023-01-19T13:09:08

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

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

VID/Aadhaar:

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

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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**.

NSDL 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 -

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

Successst otp sent on registered mobile/email id.

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

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Figure 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**.


is now


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 Management

Withdrawal Request Initiation - Complete

PRAN	110152637113
Name	Prashant Shanlaram Gurav
Claim ID	1911134420
Date of Birth	15/06/1986
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Resignation/Exit	15/06/2046
Towards Withdrawal (in %)	100
Towards Annuity (in %)	0
Acknowledgement No.	191113442001

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

Please click to view the uploaded document :

Withdrawal request successfully initiated and authorized by subscriber in CRA system
 Authorized Timestamp 19/01/2023 13:21

E-Signing was Successful

Figure 25

II) Exit through Bank-POP Authorization :-

6. Steps to initiate online Exit request in CRA System by Subscriber with Bank-POP Authorization

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

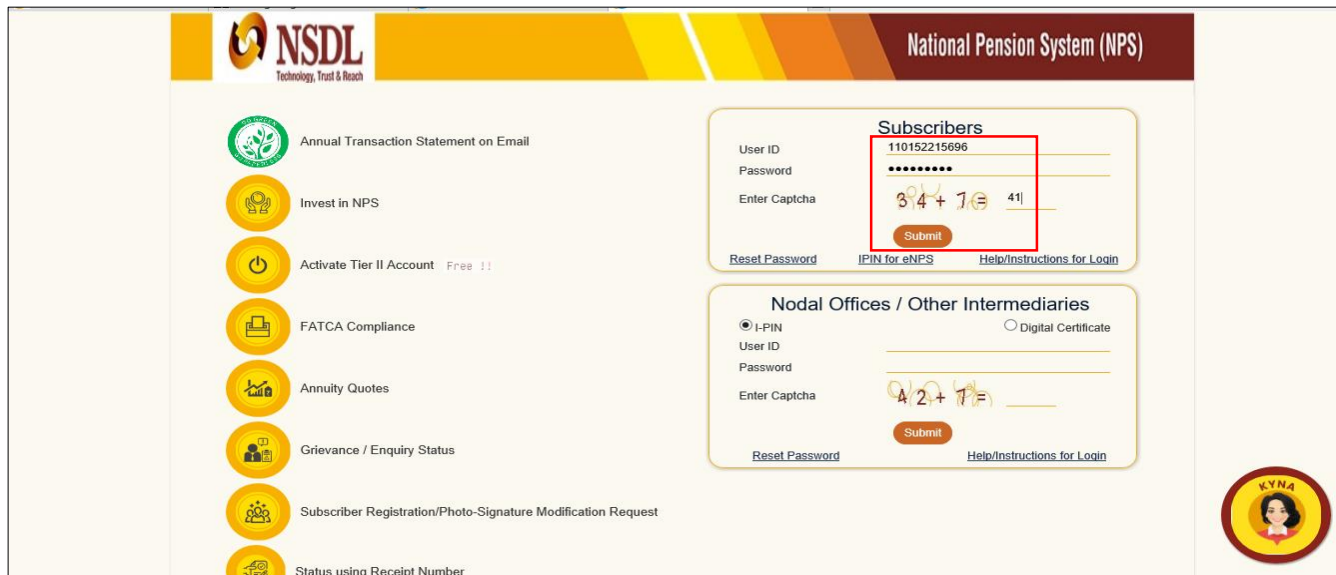


Figure 26

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



Figure 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**.

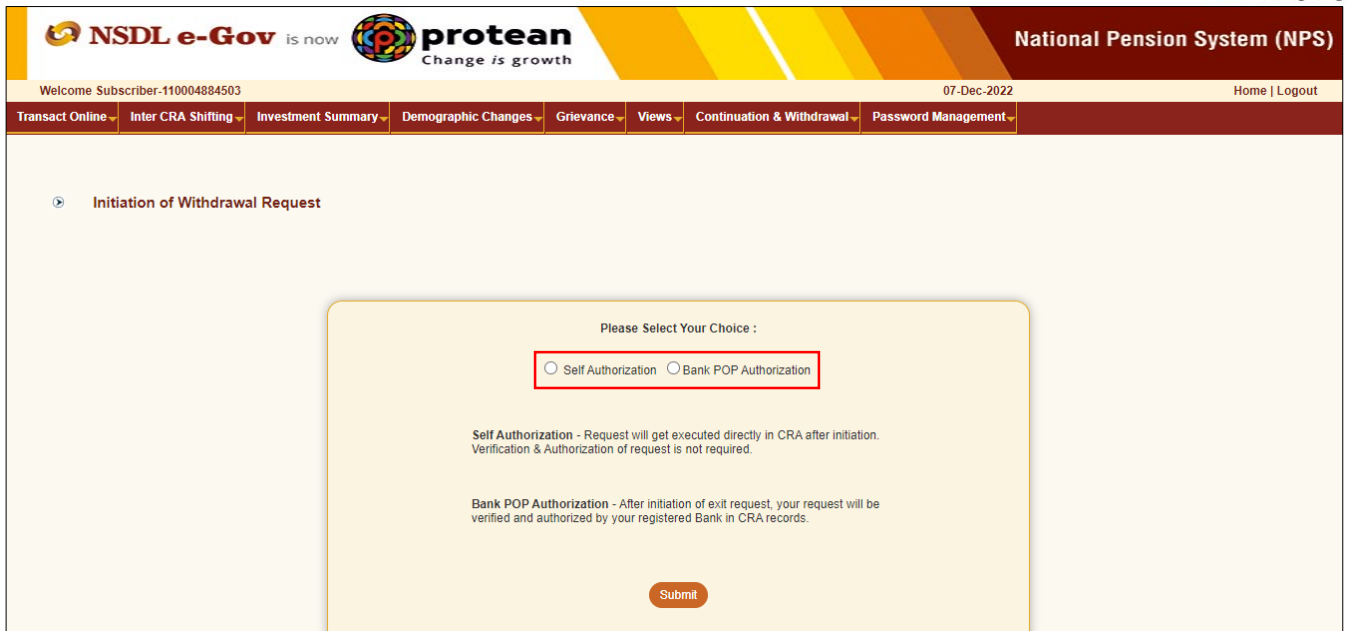


Figure 28

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**.

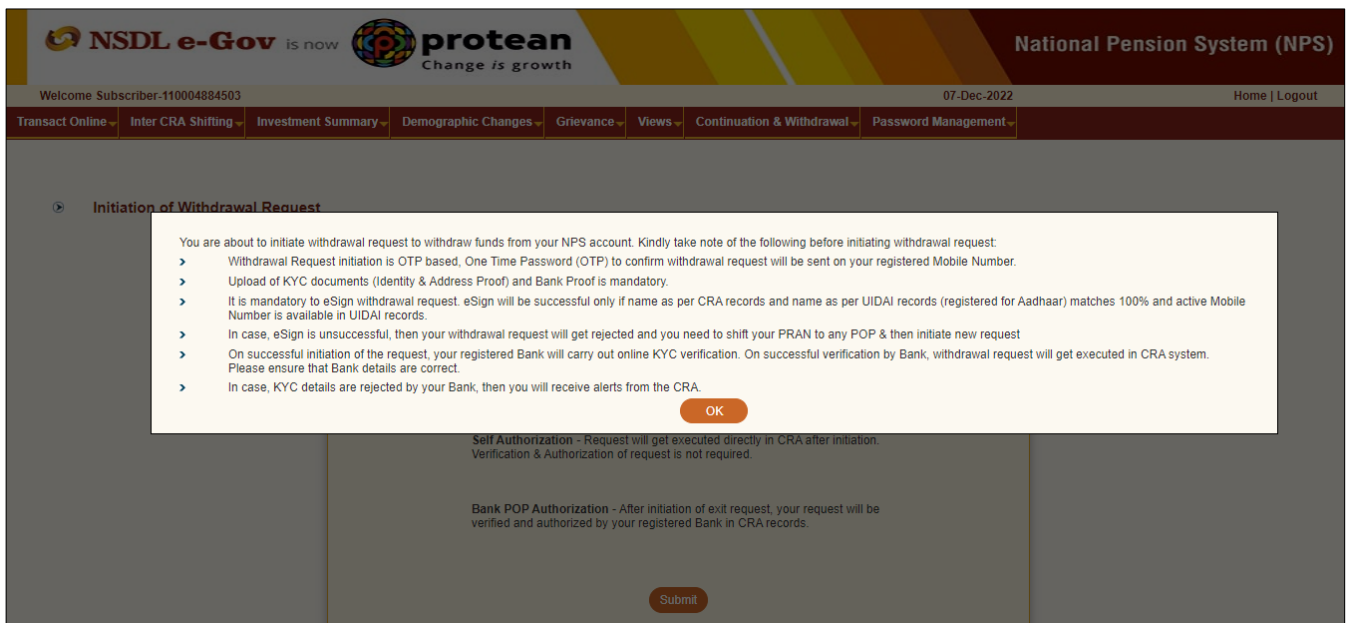


Figure 29

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**.

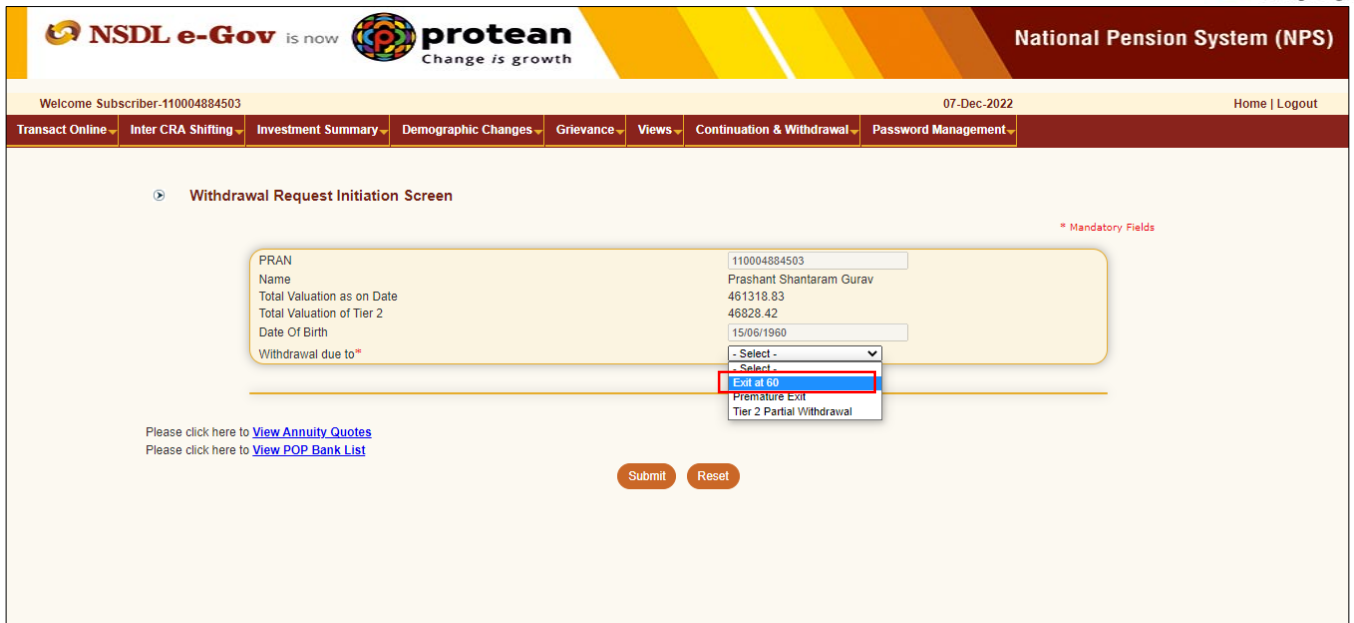


Figure 30A

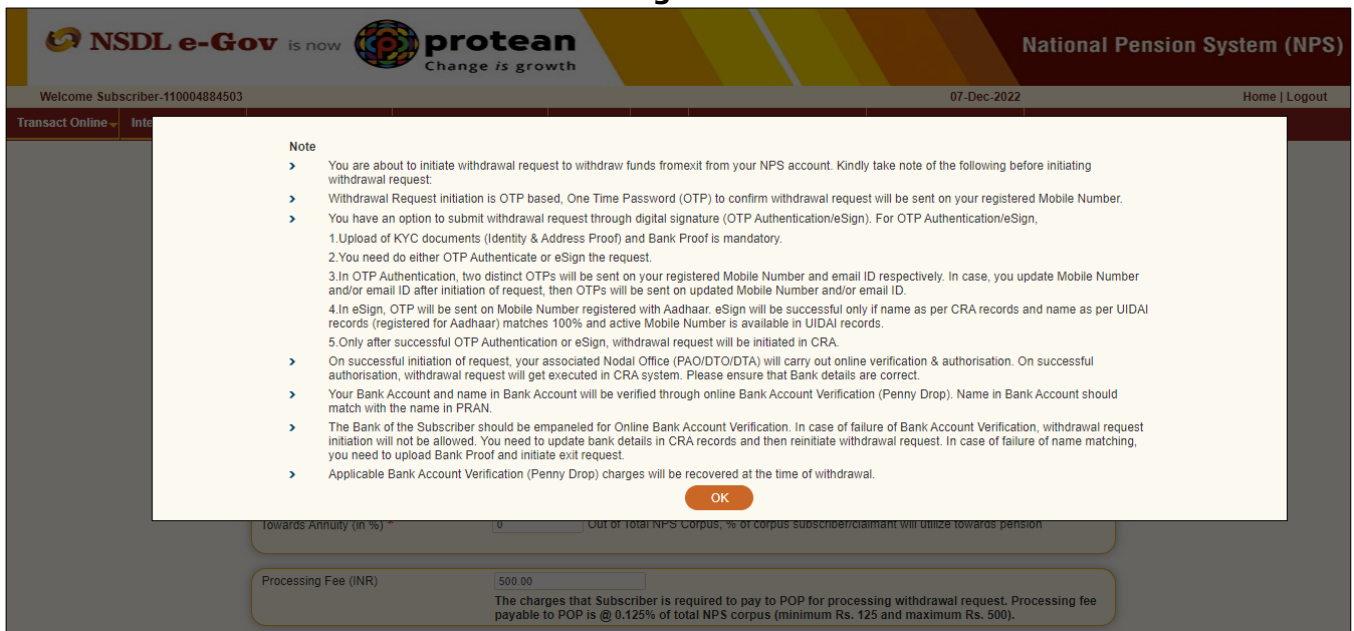


Figure 30B

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**.

Welcome Subscriber-110004884503 07-Dec-2022 Home | Logout

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

Withdrawal Request Initiation Screen * Mandatory Fields

PRAN: 110004884503
 Name: Prashant Shantaram Gurav
 Total Valuation as on Date: 461318.83
 Total Valuation of Tier 2: 46828.42
 Claim ID: 2213140897
 Date Of Birth: 15/06/1980
 Withdrawal due to: Exit at 60
 Withdrawal Type: Full Withdrawal
 Complete Withdrawal sub type: Lump-Sum and ASP Withdrawal

Date of Resignation/Exit: 07/12/2022

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


Processing Fee (INR): 500.00
 The charges that Subscriber is required to pay to POP for processing withdrawal request. Processing fee payable to POP is @ 0.125% of total NPS corpus (minimum Rs. 125 and maximum Rs. 500).

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

Submit **Reset**

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**.

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 Change is growth

Welcome Subscriber-110004884503 07-Dec-2022 Home | Logout

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

Subscriber Name: Prashant Shantaram Gurav
Registered Bank & Branch: STATE BANK OF INDIA LOWER PAREL
Registered Mobile Number and Email ID: 9819639307 PrashantG@proteantech.in
PAN: AQDPN6411T

Note

- For Self Auth.
 - If subscriber is eligible for processing of withdrawal request through Self-Authorization mode then subscriber has to mandatorily authorize withdrawal request through eSign. After successful eSign, the withdrawal request will get executed in CRA system.
- For POP / Nodal Office Auth.
 - Subscriber's Registered Bank / Mapped POP or Nodal Office will carry out KYC verification and on successful verification, withdrawal request will get executed in CRA system.
 - 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.
 - If Subscriber wish to change its Tier-1 Bank for KYC verification and/or update Mobile Number, email ID, PAN then subscriber has to update these details before initiating withdrawal request.

OK

Towards Annuity (in %): 40
 Out of total NPS Corpus, % of corpus subscriber/claimant will utilize towards 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

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

of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer below **Figure 33**.


NSDL e-Gov is now

protean

National Pension System (NPS)

Welcome Subscriber-110004884503
07-Dec-2022
Home | Logout

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

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	
Towards Withdrawal (in %)	60	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
Towards Annuity (in %)	40	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.

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

Spouse Alive *	Alive
Spouse Gender *	Female
Spouse First Name *	PRAJAKTA
Spouse Middle Name	PRASHANT
Spouse Last Name	GURAV
Spouse DOB *	12/07/1986
Spouse PAN	
Mother Alive	Select
Father Alive	Select
Child 1 Alive	Select
Child 2 Alive	Select
Child 3 Alive	Select
Pension Frequency *	Monthly

Select ASP Scheme Cancel

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

Beneficiary Name * Prashant Shanlaram Gurav

Relation with Subscriber * Self

submit Cancel

[Click here for ASP Quotes](#)

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**.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110004884503
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2213140897
Date Of Birth	15/06/1960
Subscriber Gender	Male
Maiden Name	<input type="text"/>
CKYC Number	<input type="text"/>
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 Withdrawal 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

Subscriber Correspondence Address

Father's Name	GVNVPVTH C HEGDE
Address 1	API-40
Address 2	API Testing PALACE
Address 3	API Testing NAGAR
City	Mumbai
Pin	400012
State	Maharashtra
Country	India

Proceed Cancel

Note

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

Figure 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.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110004884503
Subscriber Name	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

Subscriber 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	HDFC0000414
Bank MICR Code	560002018
Mobile No	9819639307

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

Alternate Phone No	
Email ID	PrashantG@proteantech.in
PAN	AQDPN6411T
Aadhaar No	

Online bank a/c verification

Confirm & Proceed
Edit
Cancel

Note

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

Figure 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**.

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

Subscriber 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	HDFC0000414
Bank MICR Code	560002018

Mobile No: 9819639307

Note : Online bank a/c verification is successful.

OK

Aadhaar No

Online bank a/c verification

Confirm & Proceed Edit Cancel

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

Figure 36A

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

Subscriber 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	HDFC0000414
Bank MICR Code	560002018

Mobile No: 9819639307

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

Alternate Phone No	
Email ID	PrashantG@proteantech.in
PAN	AQDPN6411T
Aadhaar No	

Online bank a/c verification

Confirm & Proceed Edit Cancel

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

Figure 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**.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110004884503
Subscriber Name	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 Exit	07/12/2022
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Nominee Details

TIER 1 Details

Nominee Serial Number	1	Nominee Name	PRAJAKTA PRASHANT GURAV	Nominee Address 1	FLAT NO 303,MARUTI PALMORCHIDS
Nominee Date of Birth		Nominee Address 2		Nominee Address 3	2ND MAIN,9TH CROSS, VIGYAN NAGAR, BANGALORE
Nominee Relation	SPOUSE	Nominee City		Pin	BANGALORE 560075
Nominee Major/Minor	MAJOR	Nominee Share	100 %	State	Karnataka
Nominee Guardian Name		Mobile No		Country	India
Nominee Guardian DOB		Email ID		Alternate Contact No.	

TIER 2 Details

Nominee Serial Number	1	Nominee Name	HEGDE DEEPTI NAVEEN	Nominee Address 1	FLAT NO 303,MARUTI PALMORCHIDS
Nominee Date of Birth		Nominee Address 2		Nominee Address 3	2ND MAIN,9TH CROSS, VIGYAN NAGAR, BANGALORE
Nominee Relation	WIFE	Pin		City	BANGALORE
Nominee Major/Minor	MAJOR	Nominee Share	100 %	State	IN
Nominee Guardian Name		Mobile No		Country	IN
Nominee Guardian DOB		Email ID		Alternate Contact No.	

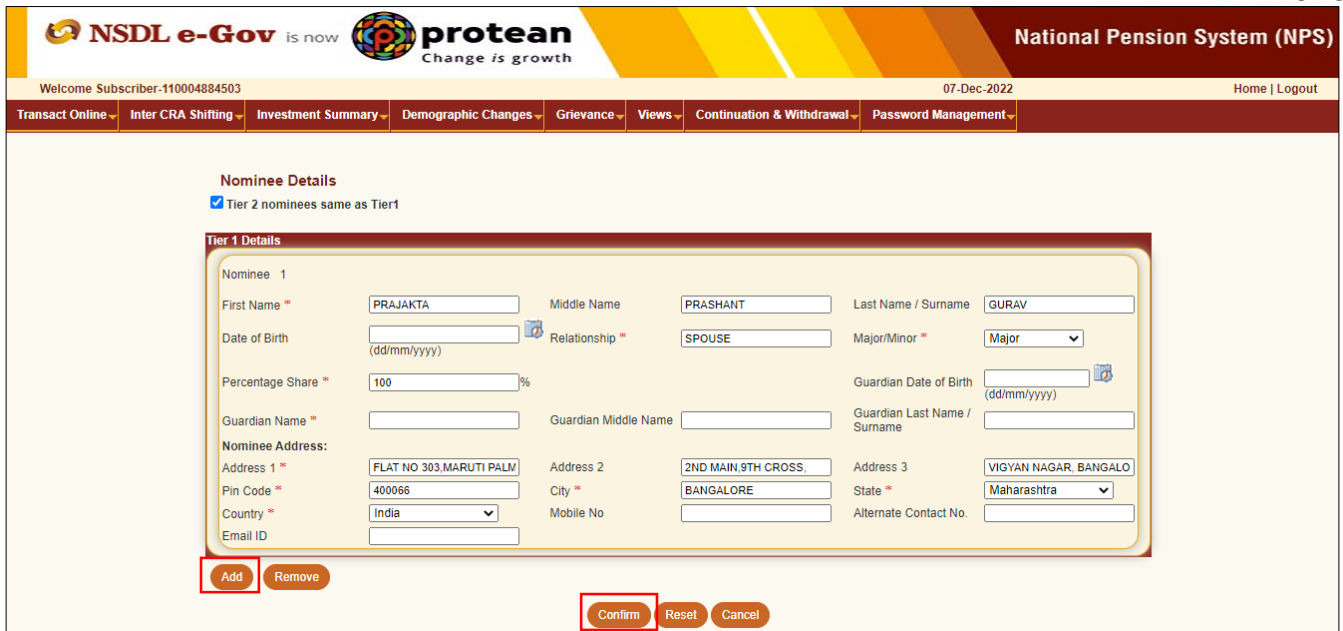
Edit

Confirm

Cancel

Figure 37

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**.



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Welcome Subscriber-110004884503 07-Dec-2022 Home | Logout

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

Nominee Details

Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1

First Name * PRAJAKTA Middle Name PRASHANT Last Name / Surname GURAV

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

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

Guardian Name * Guardian Middle Name Guardian Last Name / Surname

Nominee Address:

Address 1 * FLAT NO 303,MARUTI PALM Address 2 2ND MAIN 9TH CROSS Address 3 VIGYAN NAGAR, BANGALO

Pin Code * 400066 City * BANGALORE State * Maharashtra

Country * India Mobile No Alternate Contact No.

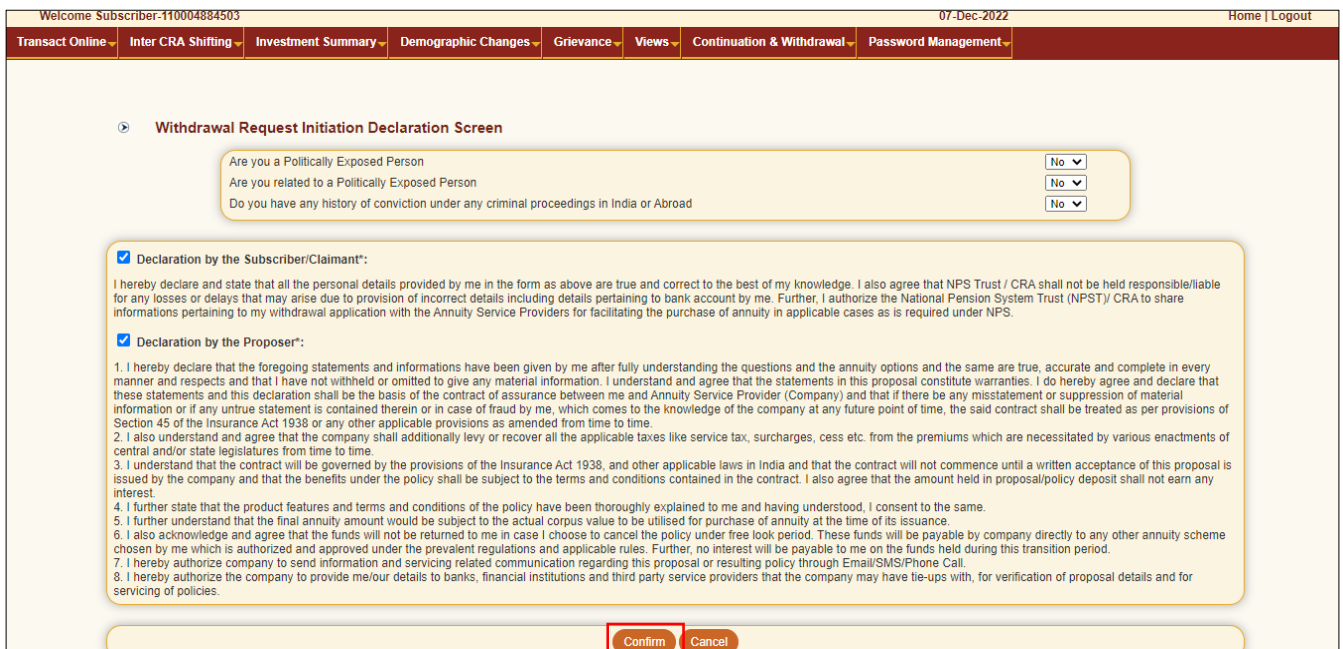
Email ID

Add Remove Confirm Reset Cancel

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**.



Welcome Subscriber-110004884503 07-Dec-2022 Home | Logout

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

Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person No

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

Declaration by the Subscriber/Claimant:

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

Declaration by the Proposer:

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

Confirm Cancel

Figure 39

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

Withdrawal Request Initiation Document Checklist
Withdrawal - Superannuation / Exit at the age of 60

* Mandatory Fields

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

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

* Atleast one field should be checked

Sr. No.		Document Name
1	<input type="checkbox"/>	Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2	<input type="checkbox"/>	Ration Card with Photograph.
3	<input type="checkbox"/>	Bank pass book or Certificate with Photograph
4	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph.
6	<input type="checkbox"/>	PAN Card issued by income tax department.
7	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.

10	<input type="checkbox"/>	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/>	Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/>	Photo credit Card.
13	<input type="checkbox"/>	Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc

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

* Atleast one field should be checked

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

Submit Reset Cancel

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.

Welcome Subscriber-110004884503

07-Dec-2022

[Home](#) | [Logout](#)
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Withdrawal Request Initiation Confirmation Screen

Subscriber Details		Hide
PRAN	110004884503	
Name	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		
Corpus at Initiation	461318.83	
Processing Fee (INR)	500.00	
Withdrawal due to	Exit at 60	
Date of Resignation/Exit	07/12/2022	
Withdrawal Type	Full Withdrawal	

ASP Withdrawal Details		Hide
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	
Frequency	Monthly	

Subscriber Correspondence Address		Hide
Address 1	API-40	
Address 2	API Testing PALACE	
Address 3	API Testing NAGAR	
City	Mumbai	
Pin	400012	
State	Maharashtra	
Country	India	

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

Subscriber Bank Details		Hide
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	HDFC0000414	
Bank MICR Code	560002018	
Mobile No	9819639307	
Alternate Phone Number		
Email Id	PrashantG@proteantech.in	
PAN	AQDPN6411T	
Aadhaar No		

Nominee Details		Hide
TIER Details(TIER 2 Details same as TIER 1 Details)		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 Email Id		Nominee Address 1
Nominee Address 2	2ND MAIN,9TH CROSS,	Nominee Address 3
Nominee City	BANGALORE	Nominee City Pin
Nominee State	Maharashtra	Nominee Country
Nominee Alternate Contact No.		

Withdrawal Request Declarations Hide

Sr. No.	Document Name	Status
1	Are you a Politically Exposed Person	NO
2	Are you related to a Politically Exposed Person	NO
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Withdrawal Request Document Checklist Hide

Withdrawal - Normal/Exit at the age of 60

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

Proof of Identity

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

Proof of Address

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

Declaration by the Subscriber/Claimant*:

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

Declaration by the Proposer*:

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

Select File to Upload * : AadharCard.pdf

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

Declaration by the Subscriber/Claimant*:

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

Declaration by the Proposer*:

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

Select File to Upload * : AadharCard.pdf

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



OTP sent successfully to mobile number +919*****7

Please Enter OTP Pin:

Figure 41

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**.


NSDL e-Gov is now

protean
Change is growth

National Pension System (NPS)

Welcome Subscriber-110004884503
16-Dec-2022
Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110004884503
Name	PRASHANT SHANTARAM GURAV
Claim ID	2213140897
Date of Birth	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 withdrawal form.
[Click here](#) to View Annuity Quotes

Please click to view the uploaded document : View

Captured Timestamp: 16/12/2022 17:46

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

OTP Esign

Figure 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 auto-cancelled in the CRA system and Subscriber needs to initiate new request.

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

At this stage, Subscriber needs to select "OTP" radio button and then click on "Proceed to OTP Authentication" tab. Please refer below **Figure 43**.



Welcome Subscriber-110004884503 16-Dec-2022 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110004884503
Name	PRASHANT SHANTARAM GURAV
Claim ID	2213140897
Date of Birth	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 withdrawal form.
[Click here](#) to View Annuity Quotes

Please click to view the uploaded document :

Captured Timestamp 16/12/2022 17:46

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

OTP eSign

Figure 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

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

OTP Authentication

OTP has been sent to mobile No 919*****7 and email p****@****.in

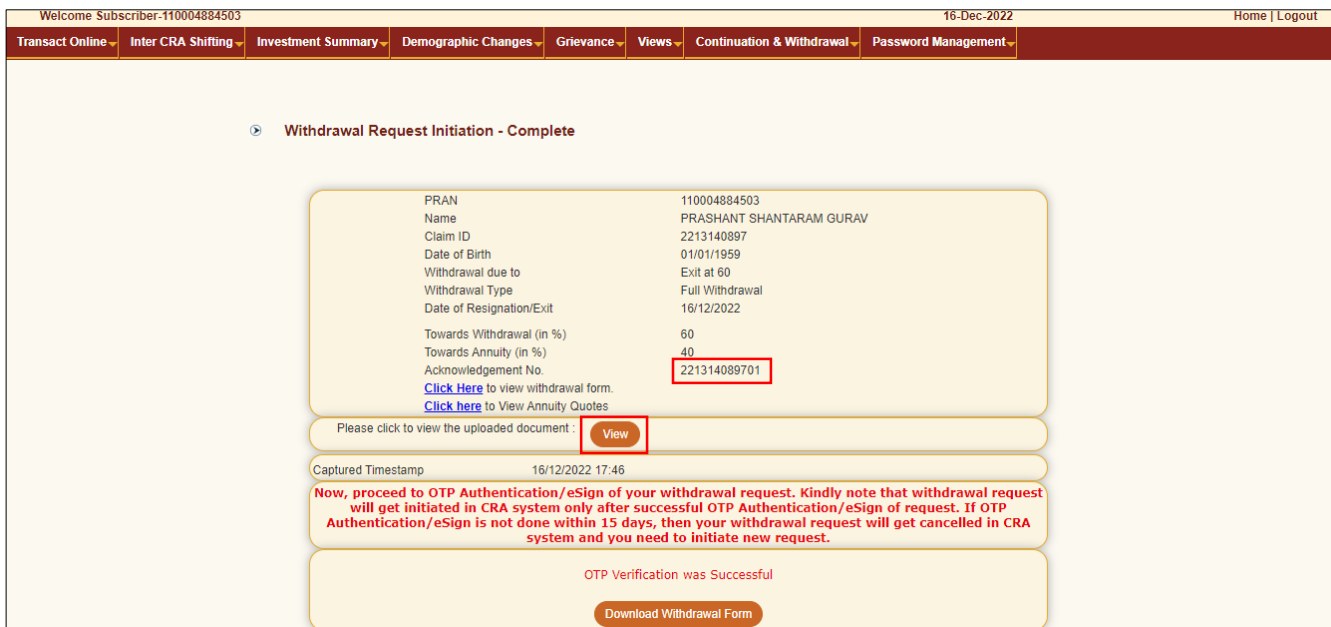
Please Enter OTP Sent to Mobile No :

Please Enter OTP Sent to Email Id :

Figure 44

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-110004884503 16-Dec-2022 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110004884503
Name	PRASHANT SHANTARAM GURAV
Claim ID	2213140897
Date of Birth	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 withdrawal form.
[Click here](#) to View Annuity Quotes

Please click to view the uploaded document :

Captured Timestamp 16/12/2022 17:46

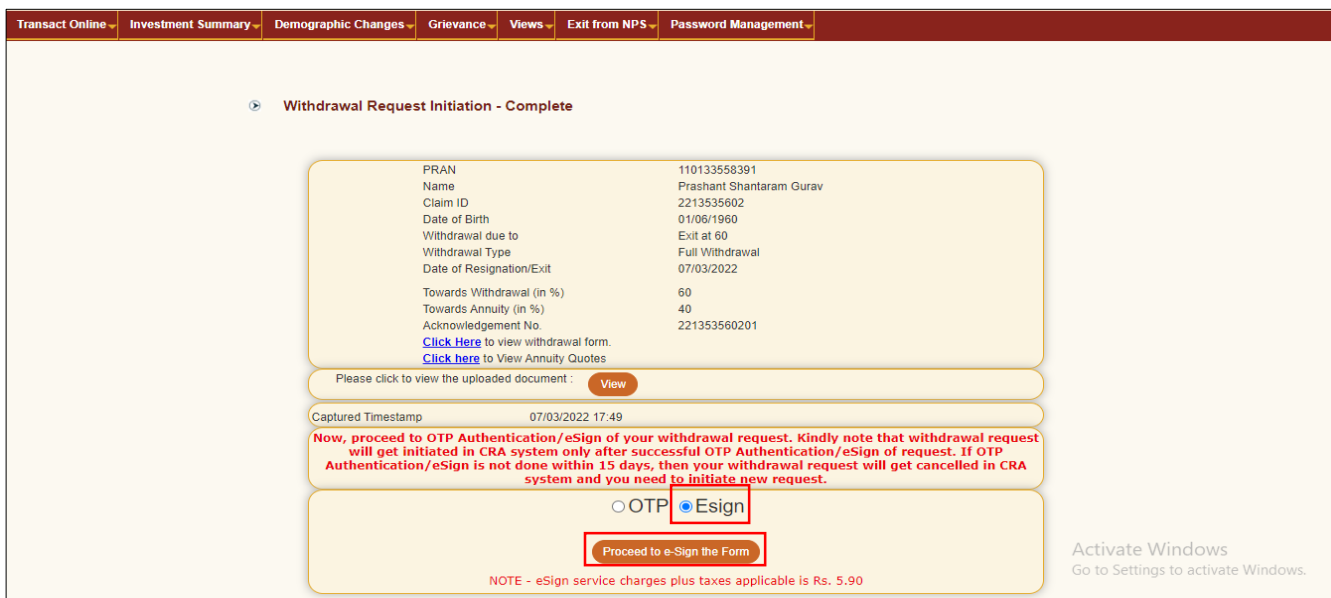
Now, proceed to OTP Authentication/eSign of your withdrawal request. Kindly note that withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign of request. If OTP Authentication/eSign is not done within 15 days, then your withdrawal request will get cancelled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

OTP Verification was Successful

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

Withdrawal Request Initiation - Complete

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

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

Please click to view the uploaded document :

Captured Timestamp 07/03/2022 17:49

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

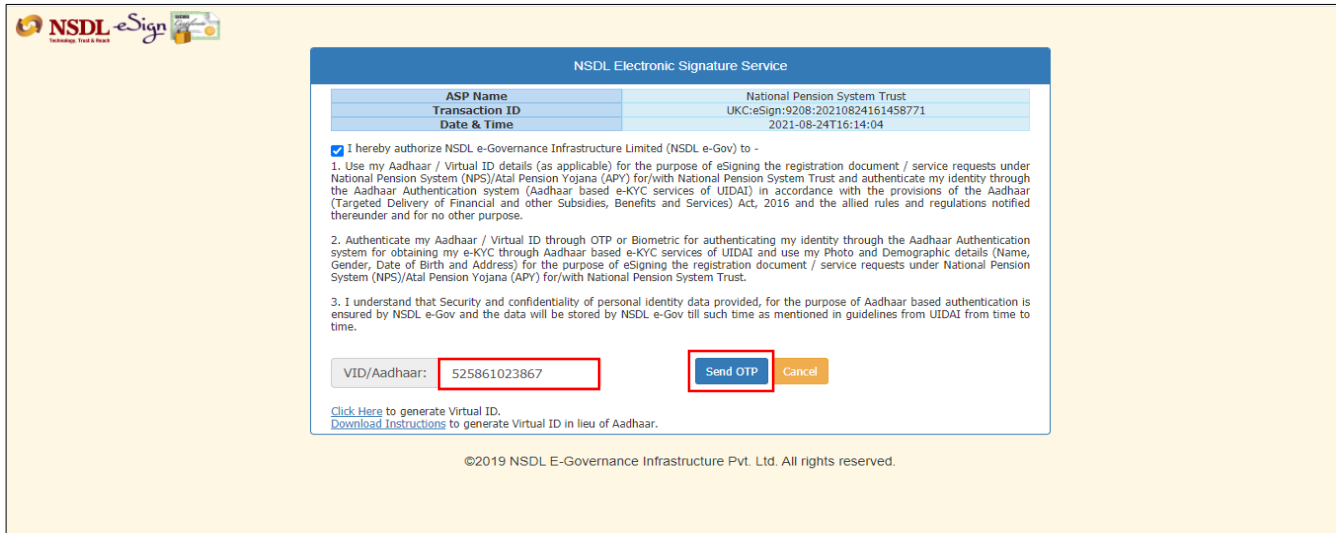
OTP Esign

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

Activate Windows
Go to Settings to activate Windows.

Figure 46

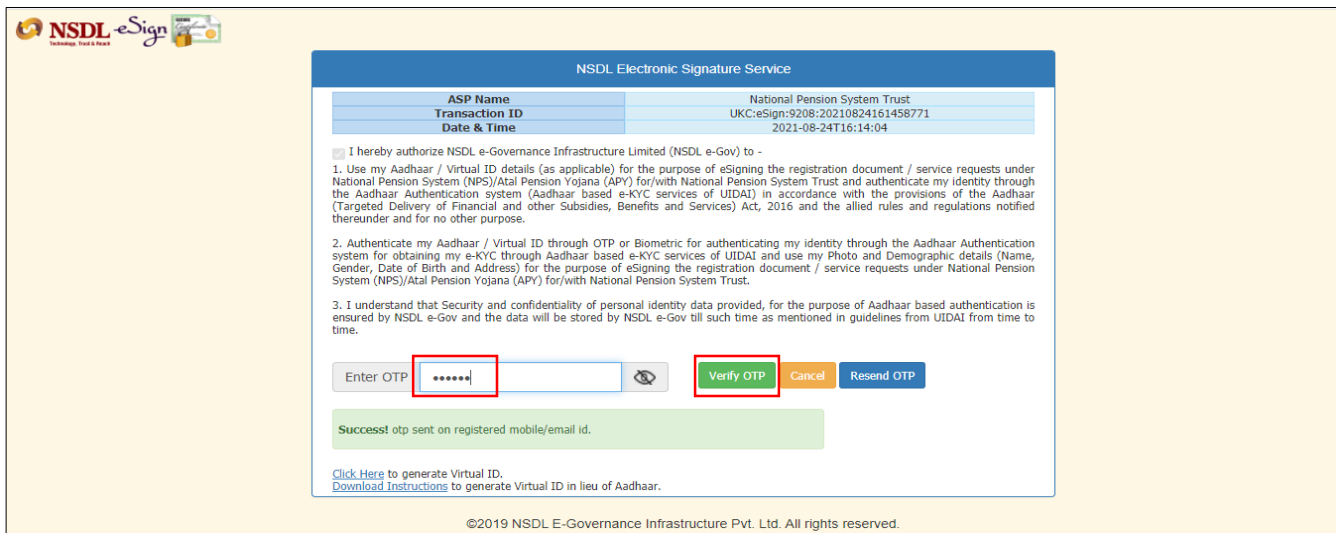
At this stage, once Subscriber clicks on **“Proceed to e-Sign the Form”** Tab, system will redirect Subscriber to eSign Service Provider’s Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on **“Send OTP”** button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 47**.



The screenshot shows the NSDL Electronic Signature Service interface. At the top, it displays the ASP Name as 'National Pension System Trust' and provides Transaction ID and Date & Time. Below this, there is a consent checkbox and three numbered instructions regarding the use of Aadhaar/Virtual ID for e-signing. A text input field for 'VID/Aadhaar:' contains the value '525861023867'. To the right of this field are two buttons: 'Send OTP' (highlighted with a red box) and 'Cancel'. At the bottom, there are links for 'Click Here to generate Virtual ID' and 'Download Instructions to generate Virtual ID in lieu of Aadhaar', and a copyright notice for NSDL E-Governance Infrastructure Pvt. Ltd.

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**.



The screenshot shows the NSDL Electronic Signature Service interface for the OTP verification step. It displays the same ASP information as Figure 47. Below the consent and instructions, there is an 'Enter OTP' input field containing six asterisks, with a red box around it. To the right of the input field are three buttons: 'Verify OTP' (highlighted with a red box), 'Cancel', and 'Resend OTP'. A green success message states 'Success! otp sent on registered mobile/email id.'. At the bottom, there are links for 'Click Here to generate Virtual ID' and 'Download Instructions to generate Virtual ID in lieu of Aadhaar', and a copyright notice for NSDL E-Governance Infrastructure Pvt. Ltd.

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**.

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

[Transact Online](#) | [Investment Summary](#) | [Demographic Changes](#) | [Grievance](#) | [Views](#) | [Exit from NPS](#) | [Password Management](#)

Withdrawal Request Initiation - Complete

PRAN	110017397663
Name	Prashant Shantaram Gurav
Claim ID	1911447331
Date of Birth	14/01/1994
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	14/01/2054
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	191144733101

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

Please click to view the uploaded document

Captured Timestamp: 24/08/2021 16:49

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

E-Signing was Successful

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:

- Login to your NPS Account by accessing CRA system (www.cra-nsdl.com) with PRAN as User ID and password
- Select Menu "Exit from NPS"
- Click on Sub-Menu "Status View"
- Click on Acknowledgement No Hyperlink
- Details entered at the time of initiation will be displayed
- 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 www.cra-nsdl.com select the Digital certificate menu and enter User ID to login to CRA system as given below in **Figure 50**.

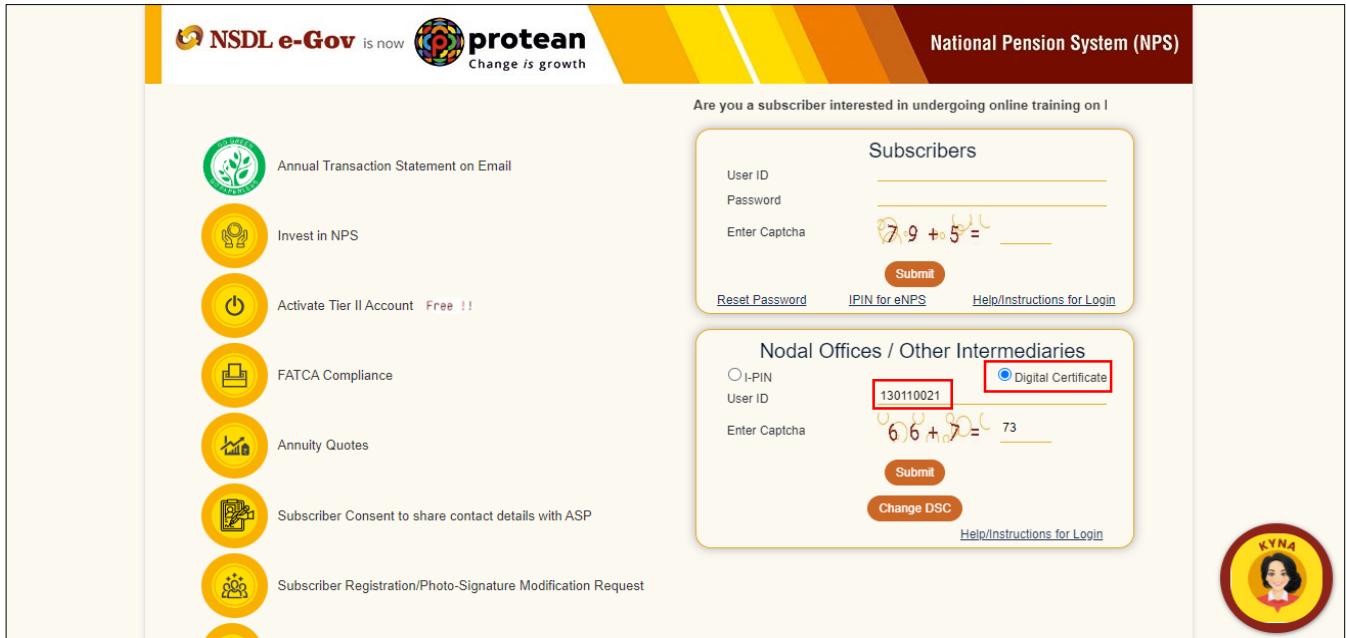
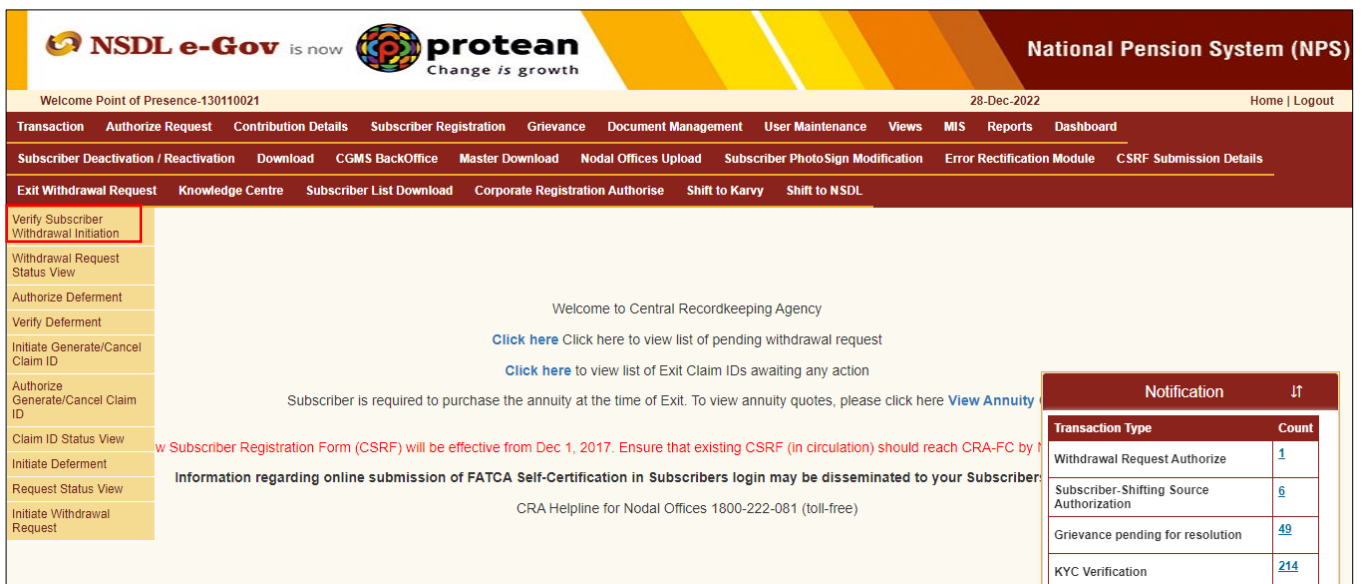


Figure 50

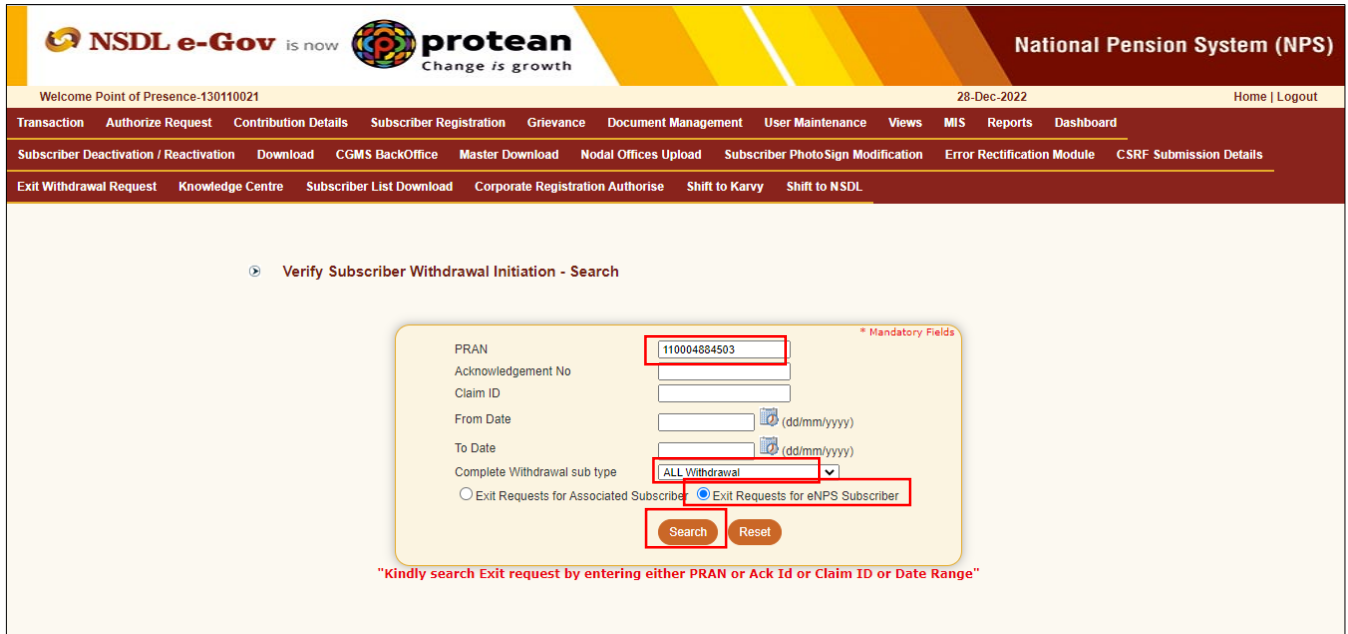
User needs to click on Menu **“Exit Withdrawal Request”** and select Sub-Menu **“Verify Subscriber Withdrawal Initiation”**. Please refer below **Figure 51**.



Transaction Type	Count
Withdrawal Request Authorize	1
Subscriber-Shifting Source Authorization	6
Grievance pending for resolution	49
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**.



Welcome Point of Presence-130110021 28-Dec-2022 Home | Logout

Transaction Authorize Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance Views MIS Reports Dashboard

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Exit Withdrawal Request Knowledge Centre Subscriber List Download Corporate Registration Authorise Shift to Karvy Shift to NSDL

Verify Subscriber Withdrawal Initiation - Search

* Mandatory Fields

PRAN: 110004884503

Acknowledgement No: []

Claim ID: []

From Date: [] (dd/mm/yyyy)

To Date: [] (dd/mm/yyyy)

Complete Withdrawal sub type: ALL Withdrawal

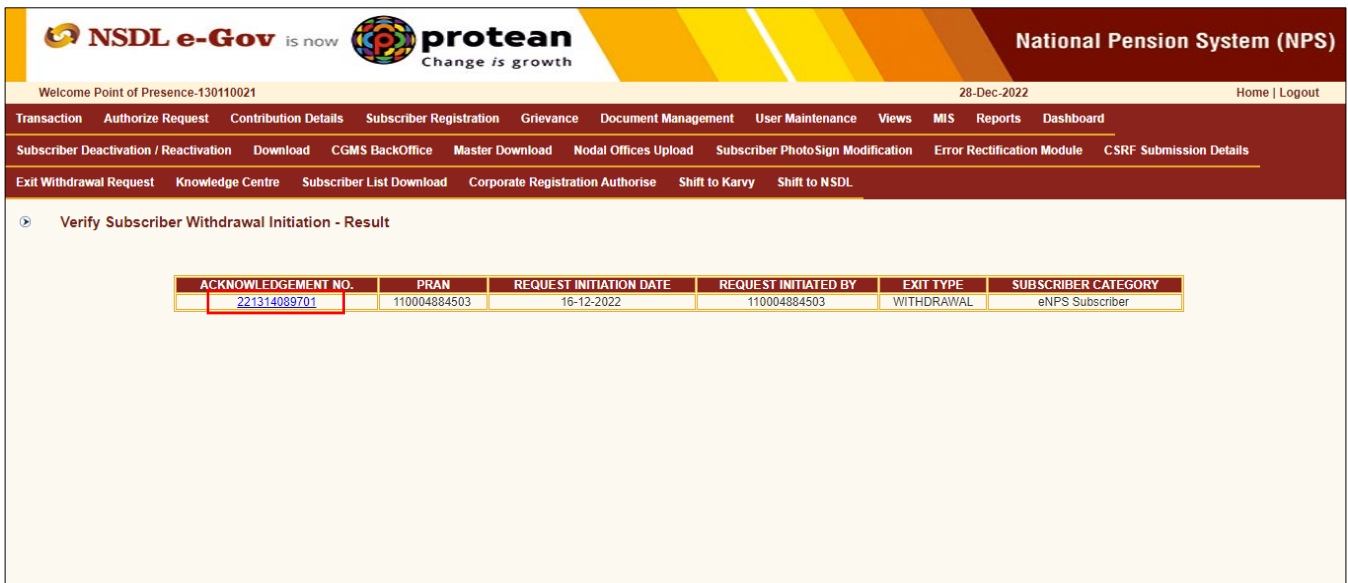
Exit Requests for Associated Subscriber Exit Requests for eNPS Subscriber

Search Reset

"Kindly search Exit request by entering either PRAN or Ack Id or Claim ID or Date Range"

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**.



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Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber Photo Sign Modification Error Rectification 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 - Result

ACKNOWLEDGEMENT NO.	PRAN	REQUEST INITIATION DATE	REQUEST INITIATED BY	EXIT TYPE	SUBSCRIBER CATEGORY
221314089701	110004884503	16-12-2022	110004884503	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**.

▶ **Verify Subscriber Withdrawal Initiation - Confirm**

[Back to Results Page](#)
[View Signature](#)
[Click Here to View subscriber Details](#)

eNPS Subscriber Details		Hide
Subscriber Name	PRASHANT SHANTARAM GURAV	
PRAN	110004884503	
Date Of Birth	01/01/1959	
Subscriber Gender	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		
Claim ID	2213140897	

Acknowledgement No.	221314089701	
Corpus at Initiation	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		Hide
Amount to be invested in Annuity	184537.93	
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	
Frequency	Monthly	

Subscriber Corresponding Address		Hide
Address 1	9 MANGESH NIWAS	
Address 2		
Address 3		
City	BORIVALI WEST	
Pin	BORIVALI WEST S.O,MUMBAI,MUMBAI	
State	400092	
Country	Maharashtra	
	India	

Bank Details		Hide
Subscriber Bank Details		
Bank Account Number	50100209123642	
Bank Name	STATE BANK OF INDIA	
Bank Branch	LOWER PAREL	

Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000542
Bank MICR Code	560002018
PAN	AOVPG9443E
Aadhaar No	
Mobile No	+919819639307
Alternate Phone No	
Email Id	PrashantG@proteantech.in

Nominee Details Hide

TIER 1 Details 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 Alternate Contact No.			
Nominee Address 1	FDD		
Nominee Address 2	FDFFD	Nominee Address 3	FFDFFD
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India

TIER 2 Details 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 Alternate Contact No.			
Nominee Address 1	FDD		
Nominee Address 2	FDFFD	Nominee Address 3	FFDFFD
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India

Withdrawal Request Declaration Checklist Hide

1] Are you a Politically Exposed Person	NO
2] Are you related to a Politically Exposed Person	NO
3] Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Withdrawal Request Document Checklist Hide

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

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

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

Declaration by the Subscriber/Claimant*:

1. I **PRASHANT SHANTARAM GURAV** with PRAN 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 agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST)/ CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*:

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

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

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

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

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

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

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

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

Declaration by Nodal Office/POP/Aggregator*:

1. I/we have verified the documents as submitted by 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 subject claim of the subscriber/claimant. It is certified 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 this form including declaration and nomination details have been provided 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 him / her.

2. That all the contributions with respect to the Subscriber'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. (only for government nodal office).

3. That Identity of the Subscriber / Claimant is certified 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.

4. It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

Please click to view the uploaded document:

Verify Reject

Reason for Rejection:

Figure 54

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



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

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Withdrawal Request - Complete

[Back to Results Page](#)

PRAN	110004884503
Name	PRASHANT SHANTARAM GURAV
Claim ID	2213148897
Date of Birth	01/01/1959
Please click here to View Annuity Quotes	

Withdrawal Request has been Verified

Acknowledgement No	221314889701
Verification Timestamp	28/12/2022 17:49

Please click to view the uploaded document:

Figure 55

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 www.cra-nsdl.com select the Digital certificate menu and enter another User ID to login to CRA system as given below in **Figure 56**.

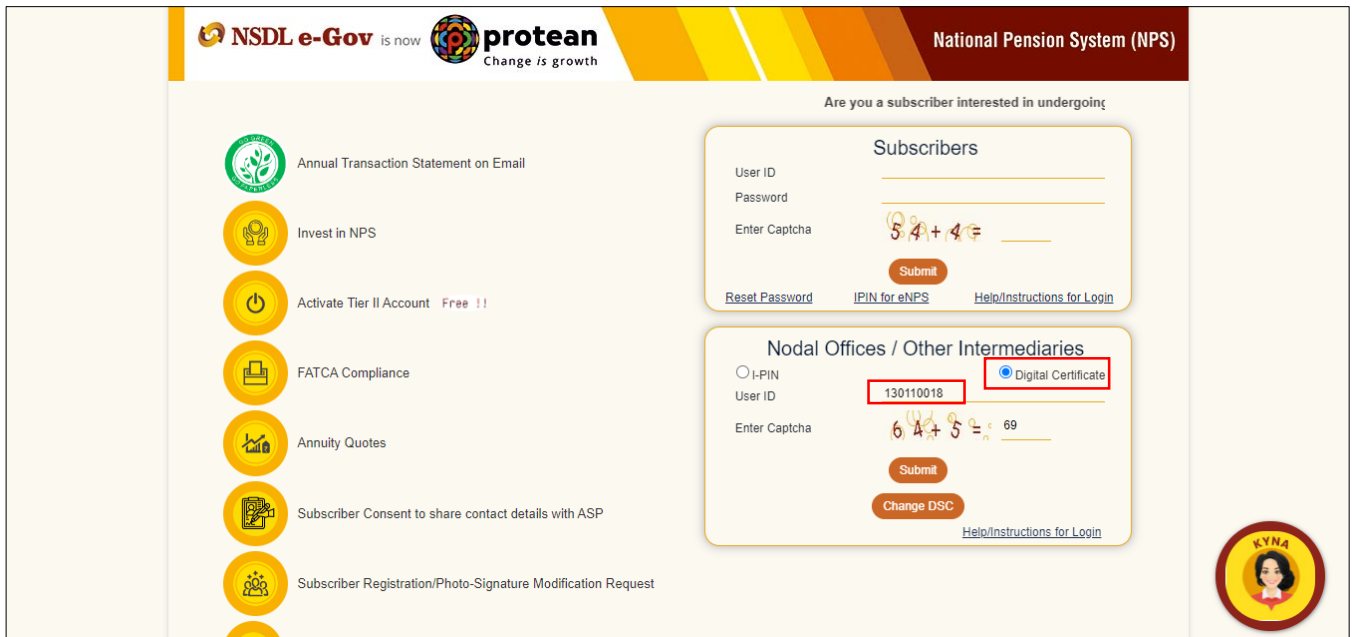
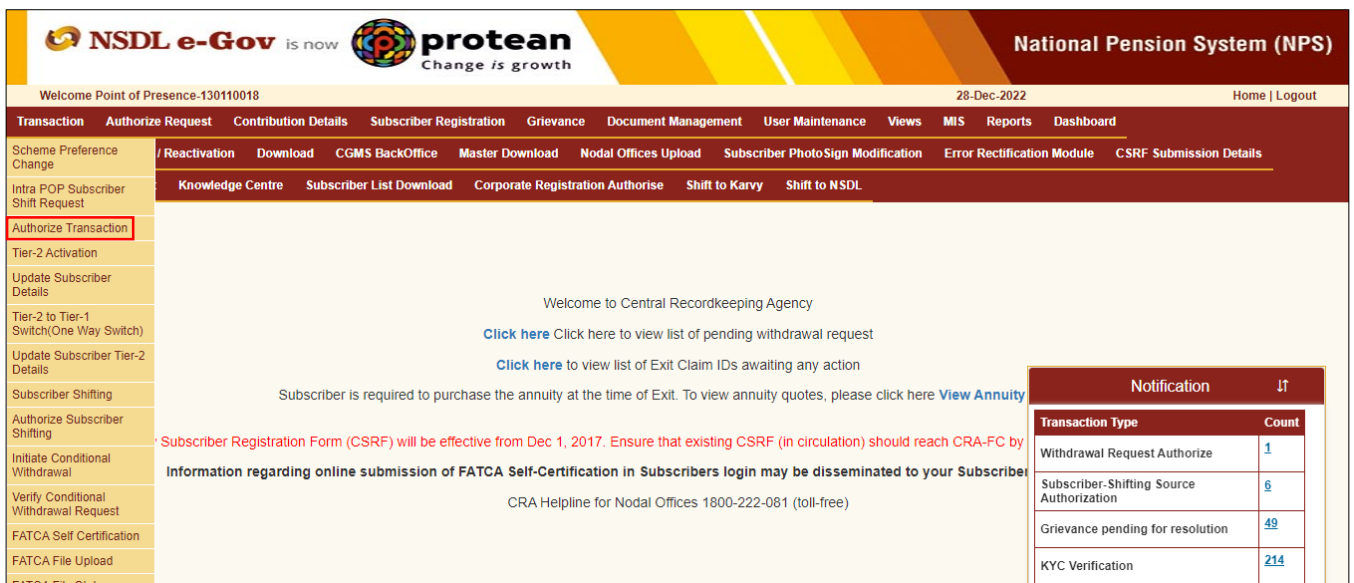


Figure 56

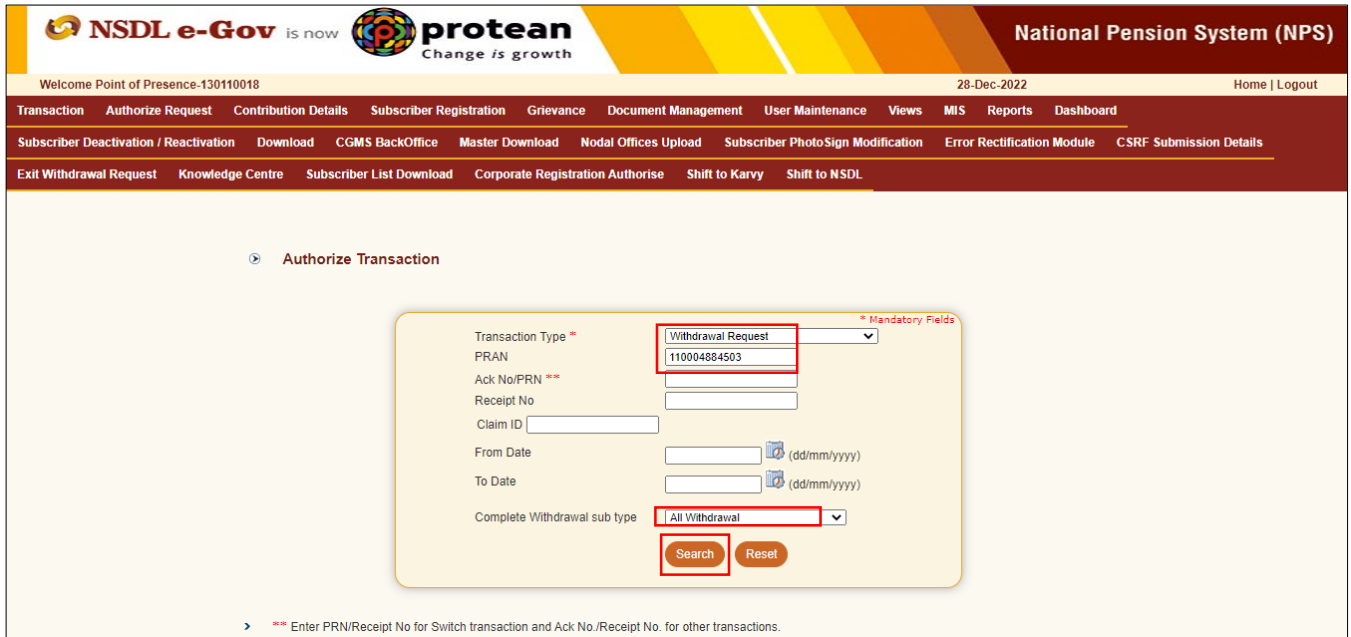
User needs to click on Menu “**Transaction**” and select Sub-Menu “**Authorize Transaction**”. Please refer below **Figure 57**.



Transaction Type	Count
Withdrawal Request Authorize	1
Subscriber-Shifting Source Authorization	6
Grievance pending for resolution	49
KYC Verification	214

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**.



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Authorize Transaction

Transaction Type * * Mandatory Fields

PRAN

Ack No./PRN **

Receipt No

Claim ID

From Date (dd/mm/yyyy)

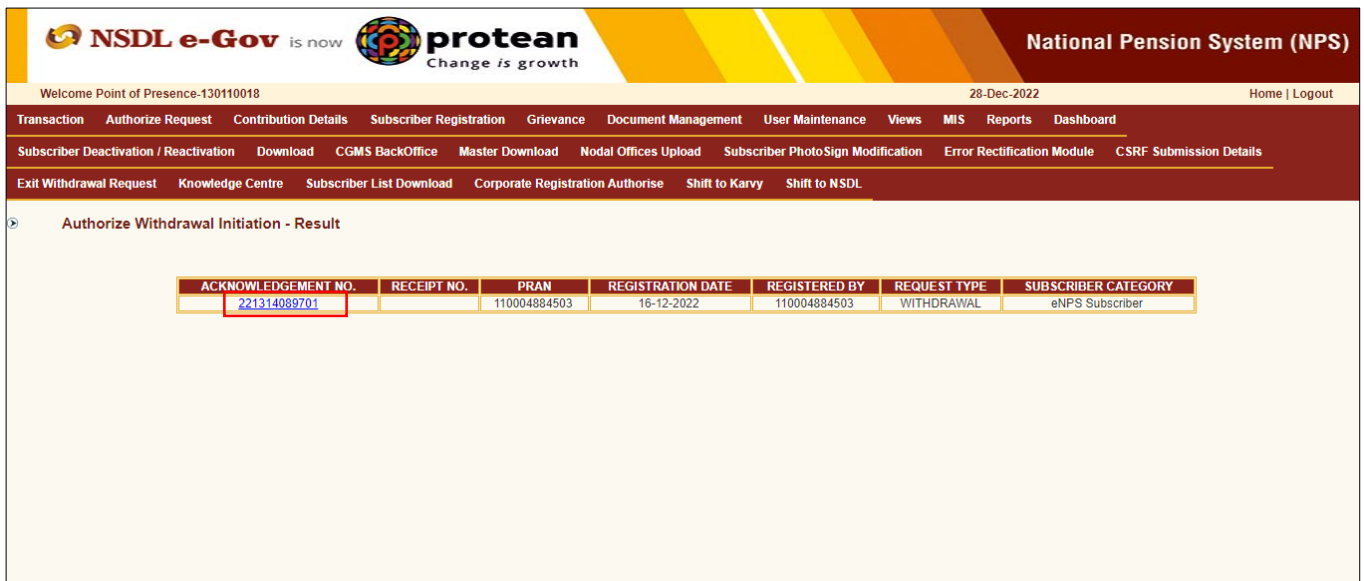
To Date (dd/mm/yyyy)

Complete Withdrawal sub type

> ** Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions.

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**.



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Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Subscriber Photo Sign 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**.

Authorize Withdrawal Initiation - Confirm

[Back to Results Page](#)
[View Signature](#)
[Click Here to View subscriber Details](#)

Subscriber Details

Subscriber Name PRASHANT SHANTARAM GURAV
 Subscriber Category eNPS Subscriber
 PRAN 110004884503
 Subscriber Gender 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's Aadhaar
 Spouse's PAN
 Orphan Status

Corpus at Initiation 461344.82
 Processing Fee (INR) 500.00
 ACK No. 221314089701
 Withdrawal Type Full Withdrawal
 Withdrawal due to Exit at 60
 Complete Withdrawal Sub Type Lump-Sum and ASP Withdrawal
 Date of Resignation/Exit 16/12/2022
 Towards Withdrawal (in %) 60
 Towards Annuity (in %) 40

ASP Withdrawal Details

Amount to be invested in Annuity 184537.93
 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
 Pension Frequency Monthly

Subscriber Correspondence Address

Address 1 9 MANGESH NIWAS
 Address 2
 Address 3 BORIVALI WEST
 City BORIVALI WEST S.O,MUMBAI,MUMBAI
 Pin 400092
 State Maharashtra
 Country India

Exit at the age of 60

PFM Name	Scheme Name	Total Units	Units to be Withdrawn
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME E - TIER I	6691.1241	4014.6711
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME C - TIER I	2406.8133	1444.0810
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	3897.8309	2338.7097
		12995.7683	7797.4618

Subscriber Bank Details

Bank Account Number 50100209123642
 Bank Name STATE BANK OF INDIA
 Bank Branch LOWER PAREL
 Bank Address KAMALA MILLS
 Bank Address Pin 400092
 Bank IFS Code HDFC0000542
 Bank MICR Code 560002018
 Mobile No +919819639307
 Alternate Phone No
 Email Id PrashantG@proteantech.in

Subscriber Details

PAN AOVPG9443E
 Aadhaar No

Nominee Details

TIER 1 Details

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 Address 1	FDD
Nominee Mobile No.		Nominee Address 3	FFDFD
Nominee Email Id		Nominee City Pin	40066
Nominee Address 2	FDFDFD	Nominee Country	India
Nominee City	MUMBAI		
Nominee State	Maharashtra		
Nominee Alternate Contact No.			

TIER 2 Details

Nominee Serial Number	1	Nominee Address 1	FDD
Nominee Name	PRAJAKTA PRASHANT GURAV	Nominee Address 3	FFDFD
Nominee Date of Birth		Nominee City Pin	40066
Nominee Relation	SPOUSE	Nominee Country	India
Nominee Major/Minor	MAJOR		
Nominee Guardian Name			
Nominee Guardian DOB			
Nominee Share	100 %		
Nominee Mobile No.			
Nominee Email Id			
Nominee Address 2	FDFDFD		
Nominee City	MUMBAI		
Nominee State	Maharashtra		

Nominee Alternate Contact No.

Withdrawal Request Declaration Checklist

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

Withdrawal Request Document Checklist

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

Proof of Identity

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

Proof of Address

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

Maker Action
 Authorized by Maker

- Declaration by the Subscriber/Claimant*:**
- I PRASHANT 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.
 - I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me.
 - Further, I authorize the National Pension System Trust (NPST)/ CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

- Declaration by the Proposer*:**
- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
 - I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
 - I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.

- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

- Declaration by Nodal Office/POP/Aggregator*:**
- I/we have verified the documents as submitted by 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 subject claim of the Subscriber / Claimant. It is certified 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 this form including declaration and nomination details have been provided 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 him / her.
 - That all the contributions with respect to the Subscriber'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. (only for government nodal office).
 - That Identity of the Subscriber / Claimant is certified 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.
 - It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

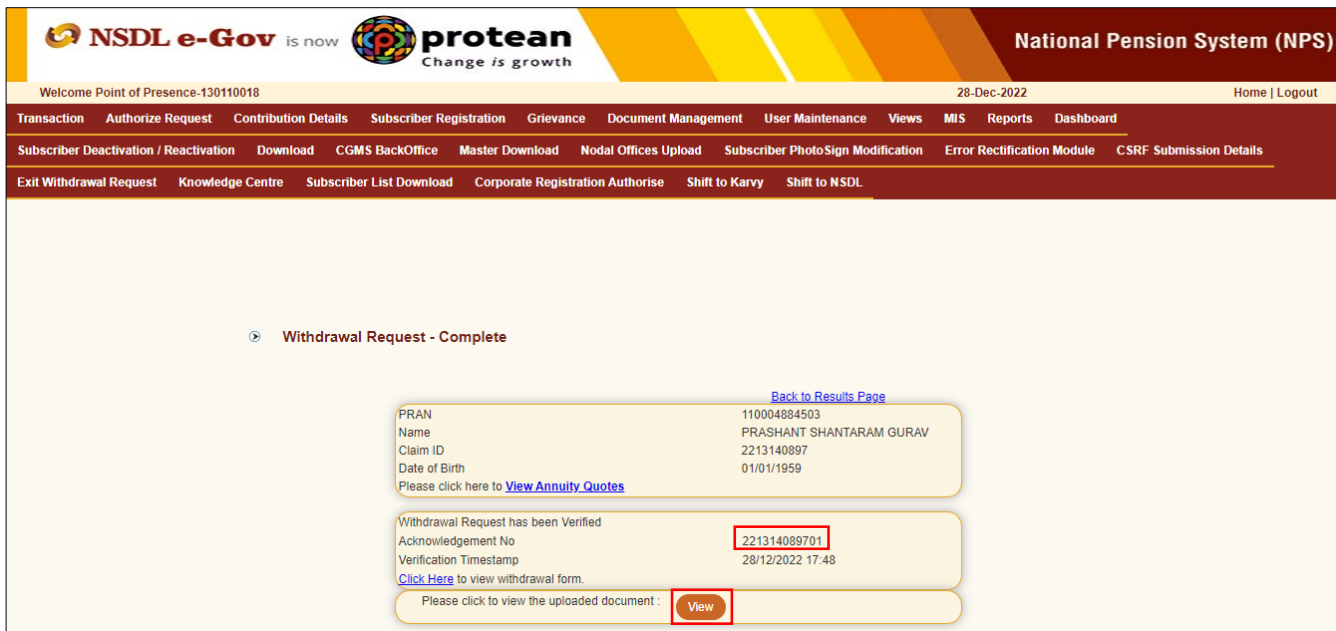
Please click to view the uploaded document :

Authorize Reject
 Reason for Rejection

Figure 60

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.



The screenshot shows the National Pension System (NPS) portal interface. At the top, there is a header with the NSDL e-Gov logo and the Protean logo. Below the header, there is a navigation menu with various options like Transaction, Authorize Request, Contribution Details, etc. The main content area displays a confirmation message: "Withdrawal Request - Complete". Below this message, there are two boxes containing details. The first box lists personal information: PRAN (110004884503), Name (PRASHANT SHANTARAM GURAV), Claim ID (2213140897), and Date of Birth (01/01/1959). The second box lists verification details: "Withdrawal Request has been Verified", Acknowledgement No (221314089701), and Verification Timestamp (28/12/2022 17:48). There are also links for "View Annuity Quotes" and "Click Here to view withdrawal form". A "View" button is present at the bottom of the second box.

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.
