

भारत सरकार GOVERNMENT OF INDIA रेल मंत्रालय MINISTRY OF RAILWAYS रेलवे बोर्ड (RAILWAY BOARD)

RBA No. 5/2019

No. 2017/AC-II/21/2

New Delhi, dated 15 .01.2019

PFAs All Zonal Railways and PUs

Sub: Authorisation of withdrawals under National Pension System (NPS)

At present, the Personnel Deptt are exercising function of initiation as well as authorisation (approval) of withdrawal requests of staff of Personnel Deptt. It has been decided that as per maker/checker concept, the Personnel Deptt shal perform the function of 'Initiator and Proposer' and Accounts Deptt. of 'Recommender and Authoriser' for processing the withdrawal requests.

The functionality to initate aforementioned withdrawal requests has been enabled by NSDL for all PAOs. Accordingly, the withdrawal requests will be initiated by Subscribers/DDOs/Personnel Dept and further authorisation will be done by Accounts Dept login under CRA application. NSDL has also forwarded the SoP pertaining to the following withdrawals:

- SOP_Online Partial Withdrawal Request
- SOP_Online Premature Exit Withdrawal
- SOP_Online Superannuation Withdrawal
- SOP_Online Death Withdrawal Request

The above are available on Indian Railway website – <u>www.indianrailways.gov.in</u> under the following location Railway Board Directorates \rightarrow Accounts \rightarrow Instructions on New Pension System (NPS). Kindly ensure compliance and arrange to disseminate the procedural guidelines with all concerned.

DA: As above

(Sanjeev Sharma) Director Finance/Accounts Railway Board

NPS latest 1116

STANDARD OPERATING PROCEDURE (SoP)

Initiation & Authorisation of Online Partial (conditional) withdrawal request by Nodal Office under Ministry of Railways

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
Nodal Office	PAO/PRAO/DTO/DTA/POP
NPS	National Pension System
ΡΑΟ	Pay and Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office

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1.	Online Withdrawal Process Flow
2.	Steps to be follow
3.	Initiation of Partial withdrawal capturing by Nodal Office
4.	Authorization of Partial withdrawal by Nodal Office

Online Withdrawal Process Flow



Steps for processing of partial withdrawal request

Partial withdrawal request can be initiated by Subscriber as well as by Nodal Office.

- Initiation of Online Partial withdrawal request by **Subscriber**:
 - ✓ Initiation of online withdrawal request by Subscriber
 - Submission of Physical withdrawal form along with Supporting Documents required for availing partial withdrawal and Bank proof to Nodal Office through associated DDO
 - ✓ Verification & Attestation of Withdrawal form & supporting documents by Nodal Office
 - ✓ Verification of online withdrawal request by Nodal Office through **Personnel Department User ID (XXXXXXX00 OR XXXXXX01)**
 - ✓ Authorization of online withdrawal request by Nodal Office through Accounts Department User ID (XXXXXXX02 OR XXXXXX03)
 - ✓ Submission of Withdrawal form & supporting documents to CRA for storage purpose only
- Initiation of Online Withdrawal request by **<u>Nodal Office</u>**:
 - ✓ Submission of physical withdrawal form along with Supporting Documents required for availing partial withdrawal and Bank proof by Subscriber to Nodal Office through associated DDO
 - ✓ Verification & Attestation of Withdrawal form & supporting documents by Nodal Office
 - ✓ Initiation of online withdrawal request through Personnel Department User ID (XXXXXXX00 OR XXXXXXX01)
 - ✓ Authorization of online withdrawal request through Accounts Department User ID (XXXXXXX02 OR XXXXXX03)
 - ✓ Submission of physical withdrawal form & supporting documents to CRA for storage purpose

This document describes the Withdrawal procedure to be followed by the Nodal Offices for processing the Online **Partial Withdrawal** request in the CRA system.

A. Initiation of Online Partial Withdrawal request By Nodal Office

In order to initiate online partial withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Personnel Department User ID (XXXXXXX00 OR XXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.

6 NSDL	Central Recordkeeping Agency
News	Welcome to Central Record-Keeping Agency
Subscribers PRAN Password Password Enter Captcha If 6 + 6 = If 7 + 6 =	Nodal Offices / Other Intermediaries Password Digital Certificate User ID 1001083500 Password Image: Complexity of the complex
Home Contact Us System Configuration	Entrust Secured Privacy Policy Grievance Redressal Policy
I Reet viewed in Internet Evolution 7.0.2, showe	a nr Mnollis Eirafny Mar 3 £ shoua with a reenkition of 1024 Y 768

Figure 1

Nodal Office User needs to click on menu "Transaction" and select sub menu "Initiate Conditional Withdrawal" as given below in **Figure 2**.

6 NSD	L Central Recordkeeping Agency
Welcome Pay and Acco	unts Office-1001063500 11-May-2018 Home Lagout
Transaction Authoriz	e Request Grievance Exit Withdrawal Request User Maintenance Document Management Views Dashboard CGMS BackOffice Master Download Nodal Offices Upload
Scheme Preference Change	Knowledge Centre
Authorize Transaction	
Tier-2 Activation	
Update Subscriber Tier-2 Details	
Subscriber Shifting	Welcome to Central Recordkeeping Agency
Authorize Subscriber Shifting	Click here to view list of Exit Claim IDs awaiting any action
Capture DDO Shift Request	Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity Quotes
Verify DDO Shift Request	v Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by Nov 27, 2017 to avoid rejections
Status View	Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, Click here
Initiate Conditional Withdrawal	Click here for PFRDA Advisory on streamlining of handling of Exit cases
Verify Conditional Withdrawal Request	NPS Operations Guide PAO/DTO DDO
FATCA Self Certification	CRA Helpline for Nodal Offices 1800-222-081 (toll-free)
FATCA File Upload	
FATCA File Status	
	Home Contact Us System Configuration Entrust Secured Privacy Policy Grievance Redressal Policy
	Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

Figure 2

User needs to enter PRAN of the Subscriber as given below in **Figure 3** for whom withdrawal request needs to be processed.

🧔 NSDL			Central Recor	dkeeping Agency
Welcome Pay and Accounts Office-1001063500			11-May-2018	Home Logout
Transaction Authorize Request Grievance	Exit Withdrawal Request User Maintenance	Document Management Views Dashboa	rd CGMS BackOffice Master Download	Nodal Offices Upload
Recruitment Monitoring Knowledge Centre				
	Ini	tiate Conditional Withdrawal		
	PR/	AN 110010224993 ×		
		Submit Reset		
	Home Contact Us System Config Best viewed in Internet Explorer 7	uration Entrust Secured Privacy Policy 0 & above or Mozilla Firefox Ver 3 & above with a resolutio	Grievance Redressal Policy	
	DOST VIEWED IN INCIDE EXDIDIENT.			

Figure 3

At this stage, Subscriber details like Available Self contribution, Available Withdrawal amount, date of joining, date of birth, previous withdrawal and contribution utilized for partial withdrawal is displayed to the User. Please refer below **Figure 4**.

Cruitment Monitoring Knowledge Centre © Conditional PRAN : Subscriber Name : Subscriber Date of Joining :		2 Document Management View 110010224993 PAWAN DINESH DUBEY	ws Dashboard CGMS Bac	kOffice Master Download	Nodal Offices Upload
© Conditional PRAN : Subscriber Name : Subscriber Date of Bi Date of Joining :					
© Conditional PRAN : Subscriber Name : Subscriber Date of Bi Date of Joining :					
PRAN : Subscriber Name : Subscriber Date of Bi Date of Joining :					
PRAN : Subscriber Name : Subscriber Date of Bi Date of Joining :					
PRAN : Subscriber Name : Subscriber Date of Bi Date of Joining :					
Subscriber Name : Subscriber Date of Bin Date of Joining :	ek				
Subscriber Name : Subscriber Date of Bin Date of Joining :	4b ·				
Subscriber Name : Subscriber Date of Bin Date of Joining :	4h ·				
Subscriber Date of Bi Date of Joining :	* h •	PAWAN DINESH DUBEY			
Date of Joining :	46.1				-
		17-10-1983			-
		20-04-2006			-
Withdrawal Type :		Conditional Withdrawal			-
Available Self Contribu	ition :	259573.00			-
Previous Withdrawal	Amount :	0.00			-
Contribution utilized for	r partial withdrawal :	0.00			-
Available Withdrawal	Amount :	259573.00			
Percentage to be With		Percentage V			
Withdrawal Reason :*		Reason	~		
		Submit Reset			

Figure 4

Use needs to Click on drop down menu "Percentage to be withdrawal" and select percentage towards withdrawal. User can select maximum of 25% from the drop down menu. Please refer below **Figure 5**.

	Percentage						/
Welcome Pay and Accounts Office-1001063500	1					11-May-2018	Home Logout
Transaction Authorize Request Grievance Exit Withdrawal Request User Maintenance	C 2 3	ement	Views	Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload
Recruitment Monitoring Knowledge Centre	4						
⑦ Conditional Withdrawal	6 7 8 9 10 11 12 13						
PRAN :	14						
Subscriber Name :	16	DUBEY					
Subscriber Date of Birth :	17						
Date of Joining :	18						
Withdrawal Type :	19	rawal					
Available Self Contribution :	20						
Previous Withdrawal Amount :	21						
Contribution utilized for partial withdrawal :	22 23						
Available Withdrawal Amount :	23						
Percentage to be Withdrawal% :*	25						
Withdrawal Reason :*	Reason	_			~		-
	Submit	Reset					
Home Contact Us System Confi	uration Entrust S	Secured	Privacy	r Policy Gr	rievance Redressal Policy	1	
Best viewed in Internet Explorer 7	0.8 above or Mezilla Fir	efox Ver 3	2 above w	ith a resolution of	E 1024 X 768		

Figure 5

After selection of withdrawal percentage, User needs to select "Withdrawal Reason" from the drop down menu as per reason mentioned in physical form submitted and click on "Submit" button. Please refer below **Figure 6**.

welcome Pay and	Accounts Office-10010635	00						11-May-2018	Home Logout
ansaction Aut	horize Request Griev	ance Exit Withdrawal Request	User Maintenance	Document Management	Views	Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload
ecruitment Monito	ring Knowledge Cen	tra							
cruitment monite	ring Knowledge cen	ue							
	> C	onditional Withdrawal							
	0	onutional withdrawar							
	PRAN :			110010224993					_
		er Name :		PAWAN DINESH DUBEY					-
		er Date of Birth :		17-10-1983					-
	Date of J			20-04-2006					-
	Withdray			Conditional Withdrawal					-
		Self Contribution :		259573.00					-
		Withdrawal Amount :		0.00					-
		tion utilized for partial withdrawal :		0.00					-
		Withdrawal Amount :		259573.00					-
		ige to be Withdrawal% :*							-
				25 🗸					
	Withdray	val Reason :*		Purchase or construction	on of a res	idential house	or flat 🗸		
				Submit Reset					

Figure 6

At this stage, existing bank details of the Subscriber, mobile number and email ID of the Subscriber if any are displayed. If existing bank details are correct User needs to click on "Confirm" button to proceed further.

If bank details are incorrect/not available, User needs to click on "Edit" button to enter bank details. Please refer below **Figure 7**.

PRAN	110010224993
Subscriber Name	PAWAN DINESH DUBEY
Subscriber Date of Birth	17-10-1983 20-04-2006
Subscriber Date of Joining	20-04-2006 Conditional Withdrawal
Withdrawal Type Self Contribution	259573.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	64893.25
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
·	
Transaction Type *	Electronic V
Bank Account Number	30597243609
Bank Name	STATE BANK OF INDIA
Bank Branch	ADB BRANCH
Bank Address	AMLA
Bank Address Pin	460551
Bank IFS Code	
Bank MICR Code	
Mobile No	1000044413
Email ID	abc@nsdl.co.in
Confr	m Edt Back

Figure 7

At this stage, User needs to provide bank account number, bank name, bank branch, bank IFS Code, bank address and bank pin code as per bank proof submitted by the Subscriber along with withdrawal form. User needs to click on "Confirm & Proceed" button to proceed further. Please refer below **Figure 8**.

Welcome Pay and Accounts Office-1001063500					11-May-2018	Home Logout
Transaction Authorize Request Grievance	Exit Withdrawal Request User Maintenance	Document Management Vie	vs Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload
Recruitment Monitoring Knowledge Centre						
Withdrawal Request	Initiation Screen					
	Subscriber Bank Details					
	Transaction Type *	Electronic	~			
	Bank Account Number *	•••••				
	Confirm Bank Account Numbe	r* 123456789				
	Bank IFS Code*	sbin0000001	×			
	Bank Name *	STATE BANK OF I	DIA			
	Bank Branch *	ADB BRANCH				
	Bank Address *	AMLA				
	Bank Address Pin*	460551				
	Bank MICR Code					
	Mobile No	1000044413				
	Email ID	abc@nsdl.co.in				
		Search Bank E				
		C	n firm & Proceed	Back		
	Home Contact Us System Configu	ration Entrust Secured P	vacy Policy G	rievance Redressal Policy		
	Best viewed in Internet Explorer 7.0	& above or Mozilla Firefox Ver 3 & abo	re with a resolution o	f 1024 X 768.		

Figure 8

At this stage, partial withdrawal option, Withdrawal percentage and bank details are displayed. User needs to click on check box of declarations and list of documents collected from the subscriber and click on "Confirm" button to proceed further. Please refer below **Figure 9**.

Welcome Pay and Accounts Office	e-1001063500							11-May-2018	Home Log
nsaction Authorize Reques	t Grievance ledge Centre	Exit Withdrawal Request	Jser Maintenance	Document Management	Views	Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload
	 0 - 100 								
	Ondit	ional Withdrawal							
		PRAN Subscriber Name		110010224 RAWAN D	1993 NESH DUBE	v			
		Subscriber Name	th	17-10-198					
		Subscriber Date of Jo		20-04-200					
		Withdrawal Type			I Withdrawal				
		Self Contribution		259573.00					
		Amount already withd	rawn (Rs.)	0.00					
		Percentage of Partial	Withdrawal	25					
		Total Amount which ca		s.) 64893.25					
		Purpose of withdrawa	1	Purchase/	Construction	of House for S	Self/ joint with spouse		

Transaction Type *	Electronic	
Bank Account Number	123456789	
Bank Name	STATE BANK OF INDIA	
Bank Branch	ADB BRANCH	
Bank Address	AMLA	
Bank Address Pin	460551	
Bank IFS Code	sbin0000001	
Bank MICR Code		
Mobile No	1000044413	
Email ID	abc@nsdl.co.in	
We hereby declare that the subscriber is currently employed	ee with us and I/We have verified the genuineness of the reasons for his/her withdrawal	request and bank
details submitted by him/her in respect of his /her request f	or partial withdrawal are correct. *	
 details submitted by him/her in respect of his /her request f I/We have collected the following documents: 	or partial withdrawal are correct. **	
details submitted by minimier in respect of his mer request i	or partial withdrawal are correct. *	
IWe have collected the following documents:	·	
Use have collected the following documents: Evidence for Reason of Partial Withdrawal*	·	
IWe have collected the following documents: Evidence for Reason of Partial Withdrawal*	sbook for the bank details submitted"	
IWe have collected the following documents: Evidence for Reason of Partial Withdrawal*	sbook for the bank details submitted"	

Figure 9

Once User clicks on Confirm button withdrawal request get captured and system generates an Acknowledgement Number. Further status of the request is also displayed. Please refer below **Figure 10**.

Welcome Pay and Accounts Office-1001063500				11-May-2018	Home Logout
Transaction Authorize Request Grievance	Exit Withdrawal Request User Maintenance	Document Management Views	Dashboard CGMS BackOffice	Master Download	Nodal Offices Upload
Recruitment Monitoring Knowledge Centre					
Recruitment Monitoring Knowledge Centre	PRAN Subscriber Name Acknowledgement Number Captured Timestamp Status	110010224993 PAWAN DINESH DUBE 1000006666 2018-05-1110.49/23.21 Request has been captu		ization	
	Status	Kequest has been capt	red and pending for request author	Zation	
	Home Contact Us System Configu Best viewed in Internet Explorer 7.0	ration Entrust Secured Privacy P & above or Mozilla Firefox Ver 3 & above with			

Figure 10

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)**.

B. Authorization of Partial withdrawal request by Nodal Office

In order to authorize online Partial Withdrawal request, Nodal Office User needs to click on the link <u>https://cra-nsdl.com/CRA/</u> and Login to CRA system with their **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)** & Password as given below.

S NSDL	Central Recordkeeping Agend
Subscribers PRAN	Nodal Offices / Other Intermediaries

Figure 11

Nodal office user needs to click on Menu "Authorize Request" and select sub menu "Authorize Conditional Withdrawal Request". Please refer below **Figure 12**.

6 NSDL	Central Recordkeeping Agency
Welcome Pay and Accounts Office-1001555002	24-Dec-2018 Home Logout
Grievance Exit Withdrawal Request User Maintenance Views Additional Reports (New) Dashboard CGMS BackOffice	Master Download Nodal Offices Upload Error Rectification Module Recruitment Monitoring
Knowledge Centre Transaction Authorize Request	
Authorize Conditional Withdrawal Request	
Welcome to Central Recordkeepi	ng Agency
Click here to view list of Exit Claim IDs a	waiting any action
Subscriber is required to purchase the annuity at the time of Exit. To view an	nuity quotes, please click here View Annuity Quotes
New Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing C	SRF (in circulation) should reach CRA-FC by Nov 27, 2017 to avoid rejections
Information regarding online submission of FATCA Self-Certification in Subscribers logi	n may be disseminated to your Subscribers. For details, Click here
Click here for PFRDA Advisory on streamlining	of handling of Exit cases
NPS Operations Guide PAO/D	IO DDO
CRA Helpline for Nodal Offices 1800-22	22-081 (toll-free)
Home Contact Us System Configuration Entrust Secured	Privacy Policy Grievance Redressal Policy

Figure 12

Nodal Office User needs to provide the 12 digit PRAN number of the subscriber and click on "Search" button as given below.

🧔 NSDL				/	Ce	entral Recordk	eeping Agency
Welcome Pay and Accounts Office-100	1555002					24-Dec-2018	Hame Logout
ievance Exit Withdrawal Reques	t User Maintenance Authorize Request	Views Additional Reports (New)	Dashboard CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
• Aut	horize Conditional V	Withdrawal Request Status					
		PRAN Acknowledgement No. From Date	110057428673 ×	l/m m /yyyy)			
		ToDate	Search Reset	l/m m /yyyy)			
		t					
		Home Contact Us System C	onfiguration Entrust Secured	Rivacy Policy G	rievance Redressal Policy		
		Rest view ed in Internet Explo	rer 7.0.8. shove or Mozilla Firefox Ver 3.8. s	hove with a resolution o	F 1024 X 788		

Figure 13

A table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below.

Welcome Pay and Accounts Office-1001555002				24-Dec-2018	Home Lo
evance ExitWithdrawalRequest UserMaintenance	Views Additional Reports (New)	Dashboard CGMS BackOffice	Master Download Nodal Offices Upload	Error Rectification Module	Recruitment Monitorin
wledge Centre Transaction Authorize Request					
Authorize Conditiona	Withdrawal Request Status				
	mananan nequest status				
	PRAN				
	Acknowledgement No.				
	From Date	(dc	/m m /yyyy)		
	ToDate	🚺 (de	/m m /yyyy)		
		Search Reset			
Acknowledge	ement No. PR	AN Statu	Request Date	Captured By	
1000014	<u>669</u> 110057	426673 Maker com	pleted 24/09/2018	1001555000	
	-				
	Home Contact Us System	Configuration Entrust Secured	Rivacy Policy Grievance Redressal Policy		

Figure 14

User needs to click on Acknowledgment Number Hyperlink to view and verify details captured at the time of Initiation of withdrawal request.

If details entered are incorrect, User needs to click on "Reject" radio button and click on "Confirm" button. Kindly note that, in case of rejection of request, Reason for Rejection is mandatory.

If details entered are correct, User needs to click on "Confirm" button to complete the process. Please refer below **Figure 15**.

Authori	ze Conditional Withdrawal Request
	Click Here to View subscribe
PRAN No	110057428873
Ack No	1000014669
Name	TVPVN PVD
Date of Joining	01-08-2015
Withdrawal Status	Mak er completed
Seff Contribution	88694.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	21673.50
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type	Electronic
Bank Account Number	12345678910
Bank Name	HDFC
Bank Branch	Mumbai
Bank Address	Mumbai
Bank Address Pin	400013
Bank IFS Code	HDFC0000000
Bank MICR Code	123456783
Mobile No	1234567899
Email ID	abo@ns dl.co.in
We hereby declare that the subscriber is currently employee with us and IWe have verified the g request for partial withdrawal are correct.	enuineness of the reasons for his /her withdrawal request and bank details submitted by him/her in respect of his /her
Authorize OReject	
Remarks	
Confirm	

Figure 15

Once request is authorized, confirmation window is displayed to the User as given below.

Welcome Pay and Accounts Office-1001	555002		24-Dec-2018	Home Logou
ance Exit Withdrawal Request	User Maintenance Views Additional Reports (New) Dashboard CGMS I	BackOffice Master Download Nodal Offices Upload Error 1	Rectification Module Recruitment Monitoring	Knowledge Centre
	Conditional Withdrawal			
	PRAN Acknowkdgement Number Captured Timestamp	110057428873 1000014889 2018-12:24 18:03:51 208104 Reuse thas been authorized successfully.	_	
	Captured Timestamp	2018-12-24 1803/51 206104 Request has been authorized successfully.		

Figure 16

After authorization of request, funds are transferred to subscriber bank account after 4 working days.

The Nodal Office User needs to submit the physical withdrawal form to NSDL CRA for storage purpose only.

CRA Personnel Contact details and Helpdesk numbers

Central Government: <u>cghelpdesk@nsdl.co.in</u> Tel: (022) 4090 4242 (Extn. 3314/ 3315)

Single Point of Contact:

Mr. Vishal Masurkar (022-40904533, vishalm@nsdl.co.in)

Escalations:

Mr. Vijay Hegde (022-40904298, vijayh@nsdl.co.in)

NSDL e-Governance Infrastructure Ltd. (Mumbai address):

NSDL e-Governance Infrastructure Ltd.

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

Tel: (022) 4090 4200

Website: www.npscra.nsdl.co.in

Facebook.com/nps.NSDL

STANDARD OPERATING PROCEDURE (SOP)

Initiation & Authorisation of Online Premature Exit Withdrawal Request by Nodal Office under Ministry of Railways

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
Nodal Office	PAO/PRAO/DTO/DTA/POP
NPS	National Pension System
ΡΑΟ	Pay and Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office

Sr. No	Index Topic
1	Online Withdrawal Process Flow
2	Steps to be follow
3	Initiation of Online Withdrawal Request
4	Authorization of Online Withdrawal Request

Online Withdrawal Process Flow



Steps for processing of Premature Exit withdrawal request

Premature Exit Online withdrawal request can be initiated by Subscriber as well as by Nodal Office.

- Initiation of online withdrawal request by Subscriber:
 - ✓ Generation of Premature Exit Claim ID by Nodal Office
 - ✓ Initiation of online withdrawal request by Subscriber
 - ✓ Submission of system generated withdrawal form along with KYC Documents (ID proof & Address Proof) and Bank proof to Nodal Office through associated DDO
 - ✓ Verification & Attestation of Withdrawal form & supporting documents by Nodal Office
 - ✓ Verification of online withdrawal request by Nodal Office through Personnel Department User ID (XXXXXXX00 OR XXXXXX01)
 - ✓ Authorisation of online withdrawal request by Nodal Office through Accounts Department User ID (XXXXXXX02 OR XXXXXX03)
 - ✓ Submission of Withdrawal form & supporting documents to CRA for storage purpose only
- Initiation of Online Withdrawal request by Nodal Office:
 - ✓ Submission of physical withdrawal form along with KYC Documents (ID proof & Address Proof) and Bank proof by Subscriber to Nodal Office through associated DDO
 - ✓ Verification & Attestation of Withdrawal form & supporting documents by Nodal Office
 - ✓ Initiation of online withdrawal request through Personnel Department User ID (XXXXXXX00 OR XXXXXXX01)
 - Authorization of online withdrawal request through Accounts Department User ID (XXXXXXX02 OR XXXXXXX03)
 - ✓ Attestation of System Generated withdrawal form by Nodal Office
 - ✓ Submission of System generated Withdrawal form, physical withdrawal form & supporting documents to CRA for storage purpose

In case of Premature Exit, a subscriber can get maximum of 20% as lumpsum and minimum of 80% needs to be utilized towards purchase of Annuity. If corpus of the Subscriber is less than Rs. 1,00,000 as on Date of Resignation then Subscriber can withdraw full amount.

If age of the Subscriber is less than the minimum age (30 Years) required to purchase annuity then annuity will be issued when Subscriber attains the minimum age.

This document describes the Withdrawal procedure to be followed by the Nodal Offices for processing the Online Premature Exit Withdrawal request in the CRA system.

A. Initiation of Online Withdrawal request By Nodal Office

In order to initiate online withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Personnel Department User ID (XXXXXXX00 OR XXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.

Edit View Favorites Too		🧭 Welcome to Central Recor 🛛 🖉	៌ា ទ
NSDL		Central Recordke	eping Agency
/S	Welcome to Centra	Record-Keeping Agency	
	Subscribers User ID Password Enter Captcha 2 9 + 8 = Submit Reset Forgot Password? IPIN for eNPS	Nodal Offices / Other Intermediaries	
	Click here to Know your FATCA Compliant Status Check Annuity Quotes Check Grievance / Enquiry Status Check Status grievance / Enquiry Status	Click here to Know your FATCA Compliant Status Check Annuity Quotes Check Grievance / Enquiry Status Check Subscriber Registration Status	
	Check Status using Receipt Number Help / Instruction for Login	Check Subscriber Registration Status Check Subscriber Withdrawal Status Help / Instruction for Login	



Nodal Office User needs to click on Menu "Exit Withdrawal Request" and selects sub menu "Initiate Withdrawal Request" as given below in **Figure 2**.

Welcome Pay and Account	nts Office-1001543600	24-May-2018	Home Logout
nsaction Grievance	Exit Withdrawal Reques	User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS BackOffice No	odal Offices Upload
or Rectification Module	Initiate Withdrawal Request	Recruitment Monitoring Knowledge Centre Authorize Request	
	Verify Subscriber Withdrawal Initiation		
	Withdrawal Request Status View		
	Authorize Deferment	Welcome to Central Recordkeeping Agency	
	Verify Deferment	Click here to view list of Exit Claim IDs awaiting any action	
	Initiate Generate/Cancel Claim ID		
	Authorize Generate/Cancel Claim ID	riber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity Quotes	
New	S Claim ID Status View	orm (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by Nov 27, 2017 to avoid re	jections
		online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, Click her	re
	Request Status View	Click here for PFRDA Advisory on streamlining of handling of Exit cases	
		NPS Operations Guide PAO/DTO DDO	
		CRA Helpline for Nodal Offices 1800-222-081 (toll-free)	
		Home Contact Us System Configuration Entrust Secured Privacy Policy Grievance Redressal Policy	

User needs to enter PRAN of the Subscriber as given below in **Figure 3** for whom withdrawal request needs to be processed.

60 NSDI	_						Centra	l Recordke	eeping Agency
Welcome Pay and Accounts	Office-1001543600						24-Ma	y-2018	Home Logout
Transaction Grievance	Exit Withdrawal Request	User Maintenance	Document Management	Views	Additional Reports (New)	Master Download	Dashboard	CGMS BackOffice	Nodal Offices Upload
Error Rectification Module	S1 Submission Details	Recruitment Monitoring	Knowledge Centre	Authorize I	Request				
	PRAN *		110060136904	× Submit	Reset				
	Please click I	nere to <u>View Annuity Quot</u> Note Request for Compl	_	omatically re	deem all units lying in Tier 2:	account of the subscri	ber if any		
		 Requestion complexity 		officiality re		account of the Subsch	bor, il any.		
		Home Contact Us	System Configuration	n Entru	st Secured Privacy Policy	Grievance Redre	ssal Policy		
		Best viewe	d in Internet Explorer 7.0 & at	ove or Mozilla	Firefox Ver 3 & above with a re	solution of 1024 X 768.			

Figure 3

User needs to select Withdrawal type as "Premature Exit" from the Drop down menu. User needs to enter Date of Resignation of the Subscriber. Corpus of the Subscriber as on Date is displayed at the field "Total Valuation".

User needs to provide withdrawal fund allocation percentage. However, by default percentage towards Lump sum is displayed as 20 and percentage towards Annuity as 80. User can enter maximum percentage towards Lump Sum as 20% and Minimum percentage towards annuity as 80%.

User can select percentage towards Lump Sum as 100% if corpus of the subscriber is equal to or less than Rs. 1 lac at the time of Date of Resignation. If user enters percentage towards Lump Sum as 100% when corpus as on Date of Resignation is above Rs. 1,00,000 then error message is displayed as "The Towards Withdrawal Value cannot be greater than 20 for Pre-Mature Exit". Please refer below **Figure 4**.

Welcome Pay and Accounts Office-1	001543600		24-Ma	y-2018	Home Logout
ransaction Grievance Exit V	/ithdrawal Request User Maintenance D	locument Management Views Additional Reports (New)	Master Download Dashboard	CGMS BackOffice	lodal Offices Upload
Fror Rectification Module S1 Su	bmission Details Recruitment Monitoring	Knowledge Centre Authorize Request			
	PRAN	110060136904			
		since Date Of Retirement is still beyond 180 days			
	Total Valuation	645328.10			
	Claim ID	Claim ID is not generated			
	Date Of Birth	20/00/1804			
	Withdrawal due to *	Premature Exit V			
	Withdrawal Type *	Full Withdrawal 🗸			
	Complete Withdrawal sub type *	Lump-Sum and ASP Withdrawal			
	Date of Resignation: *	31/03/2018 0dd/mm/yyyy)			
	•				
	Towards Withdrawal (in %) *	20			
	Towards WithordWal (III 70)	10			

Figure 4

User needs to select Annuity Frequency from the drop down menu. For government sector Subscriber, frequency is "Monthly" only. User needs to select Marital Status of the subscriber. If subscriber is Married & Spouse is alive then user need to enter Spouse Name, Spouse Gender, Spouse DOB etc. then User needs to select Annuity Service Provider from the drop down menu. List of the Annuity Service providers is displayed on the basis of Age and Corpus of the Subscriber. Further User needs to select Annuity Scheme. List of Annuity Scheme is displayed on the basis of Marital Status of the Subscriber. Please refer below **Figure 5**.

Percentage Towards Withdraw	wal 60	
Date of NAV	21/08/2018	^
Marital status *	Married	
Spouse Alive *		
Spouse Gender*	Female	
Spouse First Name*	Sureshdevi	
Spouse Middle Name		
Spouse Last Name		
Spouse DOB*	02/10/1963	
Spouse PAN		
Mother Alive	Select V	
Father Alive	Select V	
Child 1 Alive	Select V	
Child 2 Alive	Select V	
Child 3 Alive	Select V	
Pension Frequency *	Monthly V	
	Select ASP Scheme Cancel	
ASP Names*	Life Insurance Corporation of India	
Scheme Names*	Annuity payable for life with 100% annuity payable to spouse on death of a \checkmark	
Beneficiary Name *	JOGENDECV THNGH	
Relation with Subscriber *	Self	
	submit Cancel	\sim



Various options selected by the User along with existing address of the Subscriber is displayed to the User. Also option is available to the User to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields are non-mandatory.

User is not allowed to update address of the Subscriber. If address displayed is not correct or not updated then User needs to update the same prior to initiation of withdrawal request. Please refer below **Figure 6**.

	PRAN	110050298640
	Subscriber Name	DVCHZH DEVH
	Date Of Birth	01/07/1951
	Subscriber Gender	Female
	Maiden Name	
	CKYC Number	
	Marital status	Unmarried
	Mother Alive	Not Alive
	Entity Reg. No.	2005544
	Withdrawal due to	Premature Exit
	Withdrawal Type	Full Withdrawal
	Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
	Date of Resignation	01/11/2018
	Towards Withdrawal(in %)	20
	Towards Annuity(in %)	80
Withdra	wal Details	
	Amount to be invested in Annuity	246304.43
	Name of ASP	Life Insurance Corporation of India
	Scheme	Annuity for life
	Beneficiary Name	DVCHZH DEVH
	Relation with Subscriber	Self
scriber C	Father's Name	WVDH CHVCVN
	Address 1	RLYQRS NO 13N M TYPE NO 13
	Address 2	TRAFFIC COLONY
	Address 3	ASANSOL
	City	BURDWAN
	Pin	713301
	State	West Bengal
	Country	India
	-	Proceed Cancel

Existing bank details, contact details, PAN and Aadhaar if any of the Subscriber is displayed as given in **Figure 7**. If details mentioned are correct then User needs to click on "Confirm" button to proceed further.

If Bank details, PAN or Aadhaar is not available in CRA records and User tries to proceed then error message is displayed informing User to provide details. User needs to click on Edit button in order to update bank details and contact details.

	Marital status	Unmarried	
	Mother Alive	NotRequired	
	Father Aive	NotRequired	
	Child 1 Alive	NotRequired	
	Child 2 Alive	NotRequired	
	EntityReg.No.	2005500	
	Withdrawal due to	Premature Exit	
	Withdrawal Type	Full Withdrawal	
	Complete With drawal sub type	Lump-Sum and ASP Withdrawal	
	Date of Resignation	31/03/2018	
	Towards Withdrawal(in %)	20	
	Towards Annuity(in %)	80	
Subscribe	r Bank Details Transaction Type *	Electronic	
Subscribe	r Bank Details		
Subscribe		Electronic V	
Subscribe		Electronic	
Subscribe	Transaction Type *		
Subscribe	Transaction Type * Bank Account Number	20007392263	
Subscribe	Transaction Type * Bank Account Number Bank Name	20007392263 STATE BANK OF INDIA	
Subscribe	Trans action Type * Bank Account Number Bank Name Bank Branch	20007392263 STATE BANK OF INDIA MAD ANRITING 05321	
Subscribe	Transaction Type * Bank Account Number Bank Name Bank Aranch Bank Address Bank Address Pin Bank IFS Code	20007392263 STATE BANK OF INDIA MADANRITING 05321 SHILLONG MEGHALAYA	
Subscribe	Transaction Type * Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin	20007392263 STATE BANK OF INDIA MADANRITING 05321 SHILLONG MEGHALAYA	
Subscribe	Transaction Type * Bank Account Number Bank Name Bank Aranch Bank Address Bank Address Pin Bank IFS Code	20007392263 STATE BANK OF INDIA MADANRITING 05321 SHILLONG MEGHALAYA	
Subscribe	Transaction Type * Bank Account Number Bank Name Bank Adress Bank Address Pin Bank IFS Code Bank MICR Code	20007392263 STATE BANK OF INDIA MADAURITING 05321 SHILLONG MEGHALAYA 793021	
Subscribe	Transaction Type * Bank Account Number Bank Name Bank Address Bank Address Pin Bank I/S Code Bank I/CR Code Mobile No	20007392263 STATE BAYK OF INDIA MODANRITING 05321 SHILLONG MEGHALAYA 793021 1234567899	

Figure 7

User needs to click on Edit button in order to update bank details and contact details. User needs to provide either PAN or Aadhaar of the subscriber. However, if Subscriber opts for annuity then PAN is mandatory. Please refer below **Figure 8**.

Towards Annub/(n %) 80 Subscriber Bank Details Tran saction Type * Electronic Tran saction Type * Electronic Bank Account Number * •••••••••• Confirm Bank Account Number * 20007392283 Bank IFS Code * SBR0001234 Bank Name * STATEBANK OF INDA Bank Name * STATEBANK OF INDA Bank Ranch * MACNNETING 05321 Bank Address * SHLLONG MECHALAYA Bank Address Fin * 793021 Bank MCR Code	Towards Annuity(in %) 80 Subscriber Bank Details Tran saction Type * Electronic Tran saction Type * Electronic Bank Account Number * ••••••••• Confirm Bank Account Number * 20007382833 Bank IF'S Code * SBN0001234 Bank NR Code * SBN0001234 Bank Account Number * STATEBANK OF INDA Bank Name * STATEBANK OF INDA Bank Address * SH4LONG MEGHALAYA Bank Address Fin=* 793021 Bank MCR Code				
Subscriber Bank Details Transaction Type Electronic Bank Account Number e Confirm Bank Account Number 20007392283 Bank IFS Code SBR0001234 Bank KO e SBR0001234 Bank Ranch MADA NRTING 05321 Bank Address SHLLONG MEGH LAYA Bank Address Fin 793021 Bank MICR Code Integen and the state of the	Subscriber Bank Details Transaction Type Bank Account Number Bank Account Number Confirm Bank Account Number Bank Koont Number Bank Address Number Bank Address Number Bank MICR Code Email ID PAN Adhaar No <td></td> <td>Towards Withdrawal(in %)</td> <td>20</td> <td></td>		Towards Withdrawal(in %)	20	
Transaction TypeElectronicBank Account Number•••••••••Confirm Bank Account Number2000739283Bank II'S CodeSBN 0001234Bank IS CodeSBN 0001234Bank NameSTATEBANK OF INDABank SmanchMACN NRTING 05321Bank AddressSHLLONG MECHALAYABank Address FIn793021Bank MACR Code	Transaction TypeElectronicBank Account Number•••••••••Confirm Bank Account Number20007382833Bank II'S CodeSBIN0001234Bank IS CodeSBIN0001234Bank NameSTATEBANK OF INDABank SharachMACALNRTING 05321Bank AddressSHILLONG MECHALAYABank Address Fin793021Bank MC CodeBank MC CodeBank MC CodeBank MIC CodeBank MIC CodeBank MIC CodeBank MIC CodeFinail IDPANAM/ PA6674GAddhaar No		Towards Annuity(in %)	80	
Transaction TypeElectronicBank Account Number•••••••••Confirm Bank Account Number2000739283Bank II'S CodeSBN 0001234Bank IS CodeSBN 0001234Bank NameSTATEBANK OF INDABank SmanchMACN NRTING 05321Bank AddressSHLLONG MECHALAYABank Address FIn793021Bank MACR Code	Transaction TypeElectronicBank Account Number•••••••••Confirm Bank Account Number20007382833Bank II'S CodeSBIN0001234Bank IS CodeSBIN0001234Bank NameSTATEBANK OF INDABank SharachMACALNRTING 05321Bank AddressSHILLONG MECHALAYABank Address Fin793021Bank MC CodeBank MC CodeBank MC CodeBank MIC CodeBank MIC CodeBank MIC CodeBank MIC CodeFinail IDPANAM/ PA6674GAddhaar No				_
Bank Account NumberConfirm Bank Account NumberConfirm Bank Account NumberBank IFS CodeBank IFS CodeBank NameSTATE DA NK OF INDABank NameBank Branch*MADENRTINS 05321Bank AddressBank AddressBank AddressSHLLONG MEGHALAYABank MICR CodeBank MICR CodeBank MICR CodeEmail IDEmail IDPANAddhaar No	Bank Account NumberConfirm Bank Account Number20007392283Bank IFS CodeBank NameBank NameBank NameSTATE BANK OF INDIABank Branch*MADA NRTINS 06521Bank AddressBank Address Fin*T93021Bank MICR CodeMbbile No1234567899Email IDPANAddraar No				
Confirm Bank Account NumberCond7392283Bank IFS CodeSRIP0001234Bank NameSTATEBANK OF INDABank BranchMADXINTINS 05321Bank AddressSHLLONG MEGHILAYABank Address Fin799021Bank MICR CodeIndaBank MICR CodeInda	Confirm Bank Account Number20007392833Bank IFS CodeSBIN001234Bank NameSTATE EN K/ OF INDABank BranchIMADA INSTINS 05321Bank AddressSHALLONS MECHALAYABank Address Fin793021Bank MICR CodeImage AddressBank MICR CodeImage AddressFrail IDImage AddressFANAM/ FR2674GAddhaar NoImage Address		Transaction Type *	Electronic V	
Bank IIFS Code *SBAD001234Bank Name *STATEBANK OF NDABank Branch *MADA NRTING 05321Bank Address *SHLLONG MEGHA LAYABank Address Pin *793021Bank MICR Code	Bank IFS CodeSBN0001234Bank NameSTATEBANK OF NDABank BranchMADA NRTING 05321Bank AddressSHLLONG MESH LAYABank Address Pin*793021Bank MICR CodeInterferenceMobile No1234567899Email IDInterferencePANAM/ PR2674GAdahaar NoInterference		Bank Account Number *	• • • • • • • • • •	
Bank Name * STATEBANK OF NDA Bank Branch * MADA NRTING 05321 Bank Address * SHILLONG MECHALAYA Bank Address Pin * 793021 Bank MCR Code . Mobile No 1224567839 Email ID . PAN AMY P2874G Aadhaar No .	Bank Name *STATEBA NK OF INDABank Branch *MADA NRTING 06321Bank Address *SHLLONS MEGHALAYABank Address Fin*793021Bank MCR Code		Confirm Bank Account Number *	20007392263	
Bank Branch * MADA NATING 05321 Bank Address * SHLLONG MEGHALAYA Bank Address Pin * 793021 Bank MCR Code	Bank Branch * MACA NITING 06321 Bank Address * SHLLNNTING 06321 Bank Address Pin * 793021 Bank MCR Code Bank MCR Code Mobile No 1224567899 Email ID PAN AM/PA2674G		Bank IFS Code *	SBIN0001234	
Bank Address * SHLLONG MEGHKLAYA Bank Address Phn * 79021 Bank MICR Code Mobile No 1224557899 Email ID PAN Address Phote	Bank Address * SHLLONG MEGHALAYA Bank Address Pin* 793021 Bank MICR Code Mobile No 1234567899 Email ID PAN AM/ PL8574G Aadhaar No		Bank Name *	STATE BANK OF INDIA	
Bank Address Pin* 793021 Bank MCR Code Mobile No 1234557899 Email ID PAN AMY P2674G Aadhaar No	Bank Address Pin* 79021 Bank MCR Code Mobile No 1234557899 Email ID PAN AMY Pk2674G Addhaar No		Bank Branch *	MADA NRITING 05321	
Bank MICR Code	Bank MCR Code Mobile No 1234567899 Email ID PAN AMV P2674G Aadhaar No		Bank Address *	SHILLONG MEGHALAYA	
Mobile No 1234567899 Email ID	Mobile No 1234567899 Email ID		Ban kAddress Pin≉	793021	
Email ID Email ID ANV FN2674G Addhaar No	Email ID		Bank MICR Code		
PAN AMV Pt2674G Aadhaar No	PAN AM/ PR2674G Adhaar No		Mobile No	1234567899	
Aadhaar No	Aadhaar No		Email ID		
			PAN	A MV FN2674G	
Search Denk Detaile	Search Bank Details		AadhaarNo		
Search Bank Details				Search Bank Details	
Confirm Cancel					
Confirm			Home Contact Us System Configuration	Entrust Secured Privacy Policy Grievance Redressal Policy	
	Home Contact Us System Configuration Entrust Secured Privacy Policy Grievance Redressal Policy		Best view ed in Internet Explorer 7.0 & abov e or	Mozilla Firef ox V er 3 & abov e with a resolution of 1024 X 768.	
		C			

Figure 8

At this stage, existing nomination details of the Subscriber are displayed. User needs to click on "Edit" button to enter Nominee address. Please refer below **Figure 9**.

PRAN	110060136904		
Subscriber Name	ZOHVN THNGH NEGH		
Date Of Birth	25/06/1984		
Marital status	Unmarried		
Moth er Alive	Not Required		
Father Alive	Not Required		
Child 1 Alive	Not Required		
Child 2 Alive	NotRequired		
Entity Reg. No.	2005500		
Withdrawal due to	Premature Exit		
Withdrawal Type	Full Withdrawal		
Date of Resignation	31/03/2018		
Complete Withdrawal sub type	Lump-Sum and ASP Withd	rawal	
Towards Withdrawal(in %)	20		
Towards Annuity(in %)	80		
Nominee Details TIER 1 Details			
Nominee Serial Number	1		
Nominee Name	KU SHMA DEVI	Nominee Adress 1	
Nominee Date of Birth		Nominee Adress 2	
Nominee Relation	MOTHER	Nominee Adress 3	
Nominee Major/Minor	MAJOR	Nominee City	
		Pin	
Nominee Guardian Name			
Nominee Guardian Name Nominee Share	100 %	State	
Nominee Guardian Name	100 %	State Country	
Nominee Guardian Name Nominee Share	100 %		
Nominee Guardian Name Nominee Share Mobile No			

Figure 9

User can enter maximum of three nominees. User needs to click on Add button to add more than one nominee. After entering nominee address User needs to click on confirm button. Please refer below **Figure 10**.

						/			1 2
Welcome Pay and Accounts							24-May-2018		Home Logout
Transaction Grievance	Exit Withdrawal Request	Us er Mainten anc e	Document Ma	nagement Views	Additional Reports (New)	Master Download	Dashboard	CGMS Back Office	Nodal Offices Upload
Error Rectification Module	S1 Submission Details F	Recruitment Monitoring	g Knowledge	e Centre Authoriz	e Request				
	Nominee Details								
	Tier 2 nominees s ar	me as Tier1							
	Tier 1 Details								
	Nominee 1								
	First Name *	KUSHMA	Mide	dle Name		tName / DE	VI		
	Date of Birth	(dd/mm/yyyy)	🐻 Reli	ationship * M	OTHER Maj	or/Minor *	ajor 🗸		
	Percentage Share *	100	%						
	Guardian Name *		Gua Nar	rdian Middle		ardian Last ne / Surname			
	Nominee Address:								
	Address 1 **	abc	Add	ress 2 d	ef Add	ress 3 ghi			
	Pin Code *	400001	City	* s	hilong Stat	te * Me	eghalaya '	\sim	
	Country*	India	✓ Mot	ile No	Ema	ail ID			
	Add Remove								
				Confirm Reset	Cancel				~
<									>

Figure 10

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

Further, User also needs to select Declaration by Subscriber and Declaration by Nodal Office. After selection of declarations, User needs to click on Submit button. Please refer below **Figure 11**

edge Centre		
Withdraw	val 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	
Declaration by	the Subscriber*:	
declaration shall be contained therein or applicable provision 2. I also understand that the company and th 4. I further state that 6. I also a chroneoid me which is authoriz 7. I hereby authorizz policies.	ave not withheld or omitted to give any material information. Lunderstand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements in the basis of the constrat of assumance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression or material information or if any unture statement is as amended from time to time. 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 the service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central the benefits under the policy shall be bubject to the terms and conditions contained in the contract. valid be 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 the the benefits (note the policy) shall not earn any interest. The contract will be governed by the provisions of the linex ance Act 1938, and other applicable laws in india and that the contract valid on the proposal project deposit shall not earn any interest. The benefits under the policy shall ob esubject to the terms and conditions contained in the contract. valid a agree that the amount held in proposal/project deposit shall not earn any interest. The deposite deposite and that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of a numuly at the time of its issunce. The actual corpus value to be utilised for purchase of annuity at the time of its issunce. The actual corpus value to be utilised for purchase of annow will be payable by company directly to any other annuity scheme chosen by each information and applicable rules. Turcher, no interest will be payable to the rules will be payable to during this transiton period. The comp	,
-	Nodal Office/POP/Aggregator*:	
provided in this appli provided by the Sub- 2. That all the contrit (only for government 3. That Identity of the 4. It is certified that the	the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as cation form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nonination details have been scriber/Claimant SINSmMMs. after he / she having read the entries / entries have been reader wet to him / her by me and go confirmed by him / her. ubions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in the the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. rodad office). 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. he 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's as provided in bark details exceed and verified and the same can be accepted for payment. (only for government notal office).	
		_
	Confirm Cancel	

Figure 11

At this stage document check list is displayed to the User. User needs to tick against Withdrawal form, Advance Stamp receipt, Bank proof and ID & Address proof document submitted by the Subscriber. After selection of document check list, User needs to click on submit button. Please refer below **Figure 12**.

andy and	Accounts	: Cffice-1001543600 24-May-2018 Home	Logout
on Gri	evance	Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS Back Office Nodal C Unload	
ification	Module	S1 Submission Details Recruitment Monitoring Knowledge Centre Authorize Request	
۲	withdra	wal Request Initiation Document Checklist	
		* Mandatory Fields	
		emature Exit	
Sr.No.	~	Document Name Form 102/302/502 dulyfilled and signed-stamped by mapped Nodal Office *	
2	 	Advanced Stamped Receipt - Signed alongwith revenue stamp *	
3		NPS - ASP Form (for purchase of Annuity)	
4		Original PRAN Card / Notarised Affidawt (ff PRAN card not submitted)	
5		Cancelled Cheque / Bank Certificate /Self attested copyof Bank passbook	
			4
Sr. No.		All KYC Documents Need to be attested by Mapped Nodal Office Document Name	() ()
1		Valid Passport issued by Government of India.	
2		Ration Card with Photograph.	1
3	√	Bank pass book or Certificate with Photograph	1
4		Voters Identity Card with Photograph and residential address.	1`
_	_		>
12		Photo credit Card.	
12		Identitycard is sued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial	
15		identity card is sued by Cernal /Sale government and its Departments, Salau any Regulatory Autorities, Public Section Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAJ, ICWAJ, ICS, Bar Council, etc	
14		KYC Certification	
pof of Ac	ldress - /	All KYC Documents Need to be attested by Mapped Nodal Office	
Sr.No.		Document Name	
1		Valid Passport is sued by Government of India.	
2		Ration card with photograph and residential address.	
3	✓	Bank Pass book or certificate with photograph and residential address.	
4		Voters Identity Card with Photograph and residential address.	
5		Valid Driving license with photograph and residential address. Letter from anyrecognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc	
6 7		Letter from any recognized public automytatione revel or Gazetted officer like District wegistrate, Divisional Commissioner, BDO, Tensiloar, wandal Revenue Officer, Judical wegistrate etc Certificate of identifywith photograph signed by a Member of Parliament or Member of Legislative Assembly.	
8		Centricate or loentrrywith photograph signed by a wember of Paniament or wember of Legislative Assembly. Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	
8		Job Cards issued by INREGA duly signed by an officer of the State Government.	
9		Job Caros issued by NREGA duty signed by an officer of the State Government. Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).	
10		Latest Electricity/viater bill in the name of the claimant and showing the address (Less than 6 months old). Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).	
12		Latest releptione oin in the name of the claimant and showing the address (less than o monors ord). Latest property/house TaxReceipt (not more than one year old).	
12		Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).	
14		Identity card is sued by Central / State government and its Departments, Statuary Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial	
15		Institutions, Colleges affiliated to Universities and Professional Bodies such as ICA, ICWA, ICSI, Bar Council, etc KYC Certification	
10			
		Submit Reset Cancel	

Figure 12

At this stage, details entered by the User are displayed for confirmation. User needs to select Declaration and click on "Confirm" button to complete withdrawal process as given below in **Figure 13**.

Withdrawal - Normal/Premature Exit
Sr. No. Document Name
Withdrawal form duly filled and signed stamped by Nodal Office
2 Advanced Stamped Receipt - Signed alongwith revenue stamp
Proof of Identity
Sr. No. Document Name
ar No. Document waite Document of India.
2 Ratio Cato With Photograph.
3 Bank pass book or Certificate with Photograph
Proof of Address
Sr. No. Document Name
1 Valid Passport issued by Government of India.
2 Ration card with photograph and residential address.
3 Bank Pass book or certificate with photograph and residential address.
Declaration by the Subscriber*:
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 have not withheld or onitide to give any material informations. I understand and agree that the statements in this proposal constitute warrantes. I do hereby agree and declare that these statements in this declaration shall be the basis of the contract of a surrance between me and Annuity Service Provider (Company) and that if there be any mistatement or suppression of material information or if any untrue statement is contained therein or in case of traud by me, which comes to the knowledge of the compary at any future point of time, the said contract shall be trated as a per provisions of S-dott 1393 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 provisions as assentiated from time to time.
3.1 understand that the contract will be governed by the provisions of the Insurance Act 1933, 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 ontained in the contract. I also agree that the manual held in proposal/policy deposits shall not eaving the agree many interest. 4.1 further state that the policy charge state and the policy of the po
5.1 further understand that the final annuity amount would be subject to the adual corpus value to be utilised for purchase of annuity at the time of its issuance. 6.1 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. 7.1 hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SM/SPhone Call. 8.1 hereby authorize the company to provide mercu details to banks. financial institutions and third entry service providers that the concave with, for verification of proposal details and for servicing of policies.
Contractory submittee in a company to provide more more more or basis, mannear management provides and and party service provides and p
1. I/we have verified the documents as submitted by the subscriber/claimant with the originals 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/Sm/Ms. DVCHZH DEVH after he / she having read the entries / entries have been read over to him / her by me and got confirmed by im / her. 2. That all the contributions with respect to the subscriber/she subscriber/she 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 is certified as provided in the withdrawal form above. The name of subscriber 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 pert the salary records maintained in our office. The bank account details (Salary account) of subscribers as provided in bank details section have been checked and the same can be accepted for payment.(only for government notal office)

Figure 13

Once User clicks on Confirm button, withdrawal request get captured and system generates an Acknowledgement Number & Claim ID as given below in **Figure 14**.

Welcome Pay and Account	s Office-1001543600						24-May-2018		Home Logout
Transaction Grievance	Exit Withdrawal Request	User Maintenance	Document Management	Views A	dditional Reports (New)	Master Download	Dashboard	CGMS Back Office	Nodal Offices Upload
Error Rectification Module	S1 Submission Details	Recruitment Monitorin	g Knowledge Centre	Authorize Rec	quest				
	Withdra	wal Request Initiati	on - Complete						
		PRAN		110060	136904				
		Name			THNGH NEGH				
		Date of Bir	th	25/06/19	984				
		Withdrawa		Prematu					
		Withdrawa		Full With					
		Complete Date of Re	With drawal sub type	Lump-S 31/03/20	um and ASP Withdrawal				
			5						
		Acknowled	gement No.	181018	466701 ere to view with drawal form.				
		Please clie	ckhere to <u>View Annuity Quo</u>		are to view withdrawar form.				
	With	drawal Request Claim ID	has been successfullygen	ierated.					
	Clair	m ID:	1810184667						
	Subs	criber Withdrawal Reque	st has been Captured. Awai	iting Verification	1.				
	Capt	ured Timestamp	24/05/2018 20:08						~
<									>

Figure 14

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)**.

B. Authorization of Online Withdrawal request By Nodal Office

In order to authorise online withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Accounts Department User ID (XXXXXX02 OR XXXXXX03)** & Password to login to CRA system as given below in **Figure 15**.

← ⊕ Ø https://cra-nsdl.com/CRA/	<u>۵</u> -۹	C 🕼 Welcome to Central Recor ×	
File Edit View Favorites Tools Help			
🧔 NSDL		Central Rec	cordkeeping Agency
News	Welcome to Cer	ntral Record-Keeping Agency	
	Subscribers	Nodal Offices / Other Intermediaries I-PIN Digital Certificate User ID Password Image: Captcha Total Captcha 3, 4, 4, 2, 1, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	

Figure 15

Nodal Office User needs to click on Menu "Transaction" and select sub menu "Authorise Financial Transaction". Please refer below **Figure 16.**

Welcome Pay and Accounts Office-10015	002				26-Dec-2018	Home Logout
evance Exit Withdrawal Request		s Additional Reports (New) I	ashboard CGMS BackOffice I	laster Download Nodal Offices	Upload Error Rectification Module	Recruitment Monitoring
Initiate Conditional Withdrawal FATCA Self Certificu Authorize Financial Transactions FATCA File Upload FATCA File Status New Subsc	Subscriber is i	Click here equired to purchase the annuity RF) will be effective from Dec 1 ubmission of FATCA Self-Cer Click here for PF		y quotes, please click here Viev (In circulation) should reach Cl ay be disseminated to your S andling of Exit cases DDO	Annuity Quotes RA-FC by Nov 27, 2017 to avoid re ubscribers. For details, Click he	
			Figure 16	;		

At Transaction type User needs to select "Withdrawal" from the drop down menu as given below in **Figure 17**.

🧔 NSDL			Ce	ntral Recordko	eeping Agency
Welcome Pay and Accounts Office-1001555002				26-Dec-2018	Home Logout
rievance Exit Withdrawal Request User Maintenance Views nowledge Centre Transaction Authorize Request	Additional Reports (New) Dashboard	CGMS BackOffice Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Authorize Transac	Transaction Type PRAN Ack No/PRN ** From Date To Date	Select Withdrawal Request	Mandatory Fields		

Figure 17

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "Lump-Sum and ASP Withdrawal". User needs to click on Search Button. Please refer below **Figure 18**.

🧐 NSDL					Ce	ntral Recordke	ceping Agency
Welcome Pay and Accounts Office-100155	5002				2	6-Dec-2018	Home Logout
	User Maintenance Views thorize Request	Additional Reports (New) Da	shboard CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
	Authorize Transa	ction					
		Transaction Type * PRAN Ack No/PRN ** Claim ID From Date To Date	Withdrawal Request 110050258640		andatory Fields		
		Complete Withdraw	al sub type All Withdrawal	Y			
	** Enter PRN/Receipt No	for Switch transaction and Ack No./R	eceipt No. for other transactions.				

Figure 18

A small table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 19**.

🦻 NSDL			Ce	ntral Recordko	eeping Agency
Welcome Pay and Accounts Office-1001555002			2	6-Dec-2018	Home Logout
evance Exit Withdrawal Request User Maintenance Views owledge Centre Transaction Authorize Request	Additional Reports (New) Dashbo	ard CGMS BackOffice Master Downlo	oad Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Authorize Withdrawal Initiation - Result					
ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE	
<u>181101223901</u>	110050298640	26-12-2018	1001555000	WITHDRAWAL	1



User needs to click on Acknowledgment Number Hyperlink to view details captured at the time of Initiation of withdrawal request. Please refer below **Figure 20**.

					Back to	Results Pag
					v	/iew Signatur
Subscriber Details					Click Here to View sub	scriber Detai
Subscriber Details Subscriber Name		DVCHZH DEVH				
PRAN		110050298640				
Subscriber Gender		Female				
Maiden Name						
CKYC Number						
Marital status		Unmarried				
ACK No.		181101223901				
Withdrawal Type		Full Withdrawal				
Withdrawal due to		Premature Exit				
Date of Resignation		01/11/2018				
Towards Withdrawal (in %)		20				
Towards Annuity (in %)		80				
A SP Withdrawal Details Amount to be invested in An	nuity	246304.43				
Name of ASP		Life Insurance Corporation of India				
Scheme		Annuity for life				
Beneficiary Name		DVCHZH DEVH				
Relation with Subscriber		DVCHZH DEVH Self				
		DVCHZH DEVH				
Relation with Subscriber Pension Frequency		DVCHZH DEVH Self				
Relation with Subscriber Pension Frequency Subscriber Correspondence Address		DVCHZH DEVH Self Monthly				
Relation with Subscriber Pension Frequency		DVCHZH DEVH Self				
Relation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1		DVCH2H DEVH Self Monthly RLYQRS NO 13N M TYPE NO 13				
Retation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1 Address 2		DVCH2H DEVH Self Monthly RLYQRS NO 13N M TYPE NO 13 TRAFFIC COLONY				
Relation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1 Address 2 Address 3		DVCH2H DEVH Self Monthly RLYQRS NO 13N M TYPE NO 13 TRAFFIC COLONY ASANSOL				
Relation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1 Address 2 Address 3 City		DVCH2H DEVH Self Monthly RLYQRS NO 13N M TYPE NO 13 TRAFFIC COLONY ASANSOL BURDWAN				
Relation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1 Address 2 Address 3 Citly Pin		DVC/L2H DEVH Self Monthly RLYORS NO 13N M TYPE NO 13 TRAFFIC COLONY ASANSOL BURDWAN 713301				
Relation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1 Address 3 City Pin State Country		DVCHZH DEVH Self Monthly RLYORS NO 13N M TYPE NO 13 TRAFFIC COLONY ASANSOL BURDWAN 713301 West Bengal				
Retation with Subscriber Pension Prequency Subscriber Correspondence Address Address 1 Address 2 Address 3 City Pin State Country PFM Name	Scheme Name	DVCR2H DEVH Set Monthy RLYORS NO 13N M TYPE NO 13 TRAFFIC COLONY ASANSOL BUEDWAN 713301 West Bengal India	Total Units		Units to be Wilddrawn	
Relation with Subscriber Pension Frequency Subscriber Correspondence Address Address 1 Address 3 City Pin State Country	Scheme Name SBI PENSION FUND SCHEME - CENTRAL GOV UTI RETHEMENT SOLUTIONS PENSION FUND	DVCHZH DEVH Self Monthy RLYQRS NO 13N M TYPE NO 13 TRAFFIC COLONY ASANSOL BURDWAN 713301 West Bengal India	Total Units	5309.4593 4157.9733	Units to be Withdrawn	1061.8914

Figure 20

User can check signature of the Subscriber as per CRA records and compare with signature on the withdrawal form by clicking on the link "View Signature". Please refer below **Figure 21.**

🤉 NSDL	Welcome to Central Record Keeping Agency Webpage Dialog	stitut	al Rec	ordkeeping	Agency
Welcome Pay and Accounts Office-1001543601	V NODL	2	24-May-2018		Home Logout
nsaction Grievance Exit Withdrawal Request User Main		lload	Dashboard	CGMS Back Office	Nodal Offices Upload
or Rectification Module S1 Submission Details Recruitmen	• View Signature				_
Authorize Withdrawal Initiation - Cor					
 Autrorize wundrawar initiation - Cor 	Signature			Back to Results F	
	PRAN 110060136904		Click Her	e to View subscriber De	
Subscriber Details	Name ZOHWN THNGH NEGH				
Subscher iname FRAN Marital status Mother Alive Fabler Alive	 Note: Close this window to access the main window. 				
Child 1 Aive Child 2 Aive	Home Contact Us System Configuration Entrust Secured Privacy Policy Grievance Redressal Policy				
ACKNo.	< >>				
Withdrawal Type	Full Withdrawal				
Withdrawal due to	Premature Exit				>

Figure 21

User can also check Subscriber details (nomination details, office details, bank details etc.) by clicking on the link "Click here to view subscriber details". Please refer below **Figure 22**.

🤉 NSDL				_	Central I	Recordkeeping Agency
Welcome Pay and Accounts Office-1001555002 evance Exit Withdrawal Request User Maintenanc thorize Request		0942&getName=Authorize Request-Su ols Help	bscriber&pran=1 – 🗆 🗅	Rectificatio	28-Dec-2018 In Module Recruitment Monitoring	Home Logout Knowledge Centre Transaction
 Authorize Withdrawal I 	[Central			
Subscriber Details	 Subscriber Details Personal Details 				Click	Back to Results Page View Signature Here to View subscriber Details
	PRAN NRI Subscriber Status Name	110050298840 No Active DVCHZH DEVH	PAN PRAN activation date SOT Language			
	Father's Name	WVDH CHVCVN	Display on PRAN card	`		
ASP Withdrawal Details	Amount to be invested in Annuity Name of ASP		246304.43 Life Insurance Corporation of India			
	Name of ASP Scheme Beneficiary Name Relation with Subscriber Pension Frequency		Life Insurance Corporation of India Annuity for life DVCHZH DEVH Self Monthly			
	Address 1		RLYQRS NO 13N M TYPE NO 13			

Figure 22

User can view and verify details entered at the time of initiation of withdrawal request. If details entered are incorrect User needs to click on "Reject" radio button and click on "Submit" button. Kindly note that, in case of rejection of request, Reason for Rejection is mandatory.

If details entered are correct, User needs to click on "Submit" button to complete the process. Please refer below **Figure 23**.

	Document Name	
Sr. No.	illed and signed-stamped by mapped Nodal Office	
	inco anno ague anno a du final por trobance interester a su anno a du final de la construcción de la	
	Certificate Self attested copyof Bank passbook	
· · · · ·		
Proof of Identity		
Sr. No.	Document Name	
1 Bank pass book or Certific	cate with Photograph	
Proof of Address		
Sr. No.	Document Name	
1 Bank Pass book or certific	cate with photograph and residential address.	
certified that the details as provided declaration and nomination details h by me and got confirmed by him / he 2. That all the contributions with resp pending at Nodal Officer level.(onlyfi	as submitted by the subscriber/claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is 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 have been provided by the subscriber/claimant ShortMW-ZOMMUT HINGH INECH after her /she having read the entries / entries have been read vert to him / her r. pect to the subscriber's NPS contribution and employer contribution have been transferred in to the FRAN of the subscriber and no further contributions are	
4. It is certified that the bank account	Authorize O Reject	
4. It is certified that the bank account		

Once request is authorized, confirmation window is displayed to the User as given below in

Figure 24. At this stage, option is available to the User to take print out of the system generated withdrawal form.

1100041			30	101	Hank Lopos
t Uner Maintenance Veren Addition Authorite Request	al Reports (New) Dashboard CGMS	BackOffice Manter Download Nodal C	Hices Upliant D	iror Rectification Module	Recollment Monitoring
 Withdrawal Request - Co 	mplete				
		Back to Results Page			
PRAN		110060136904			
Name Claim ID		ZOHVN THNGH NEGH			
Date of Birth		1810184667 25/06/1984			
	here to <u>View Annuity Quotes</u>	25/06/1964			
Withdrawal	Request has been Verified				
	omont No.	181018466701			
Acknowledg	CITCITINO				
		24/05/2018 20:58			
Acknowledg Verification		24/05/2018 20:58			

Figure 24

After authorization of request, funds are transferred to Subscriber bank account after 4 working days.

The Nodal Office User needs to submit the physical withdrawal form to NSDL CRA for storage purpose only.

CRA Personnel Contact details and Helpdesk numbers

Central Government: <u>cghelpdesk@nsdl.co.in</u> Tel: (022) 4090 4242 (Extn. 3314/ 3315)

Single Point of Contact:

Mr. Vishal Masurkar (022-40904533, vishalm@nsdl.co.in)

Escalations:

Mr. Vijay Hegde (022-40904298, vijayh@nsdl.co.in)

NSDL e-Governance Infrastructure Ltd. (Mumbai address):

NSDL e-Governance Infrastructure Ltd.

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

Tel: (022) 4090 4200

Website: <u>www.npscra.nsdl.co.in</u>

Facebook.com/nps.NSDL
STANDARD OPERATING PROCEDURE (SOP)

Initiation & Authorisation of Online Withdrawal Request (Superannuation) by Nodal Office under Ministry of Railways

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
Nodal Office	PAO/PRAO/DTO/DTA
NPS	National Pension System
ΡΑΟ	Pay and Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office

Sr. No	Topic
1	Online Withdrawal Process Flow
2	Steps to be follow
3	Initiation of Online Withdrawal Request
4	Authorization of Online Withdrawal Request

.

Online Withdrawal Process Flow



Steps for processing of superannuation withdrawal request

Online withdrawal request can be initiated by Subscriber as well as by Nodal Office.

- Initiation of online withdrawal request by Subscriber:
 - ✓ Initiation of online withdrawal request by Subscriber
 - ✓ Submission of system generated withdrawal form along with KYC Documents (ID proof & Address Proof) and Bank proof to Nodal Office through associated DDO
 - ✓ Verification & Attestation of Withdrawal form & supporting documents by Nodal Office
 - ✓ Verification of online withdrawal request by Nodal Office through Personnel Department User ID (XXXXXXX00 OR XXXXXX01)
 - ✓ Authorisation of online withdrawal request by Nodal Office through Accounts Department User ID (XXXXXXX02 OR XXXXXX03)
 - Submission of Withdrawal form & supporting documents to CRA for storage purpose only
- Initiation of Online Withdrawal request by Nodal Office:
 - ✓ Submission of physical withdrawal form along with KYC Documents (ID proof & Address Proof) and Bank proof by Subscriber to Nodal Office through associated DDO
 - ✓ Verification & Attestation of Withdrawal form & supporting documents by Nodal Office
 - ✓ Initiation of online withdrawal request through Personnel Department User ID (XXXXXXX00 OR XXXXXXX01)
 - ✓ Authorization of online withdrawal request through Accounts Department User ID (XXXXXXX02 OR XXXXXX03)
 - ✓ Attestation of System Generated withdrawal form by Nodal Office
 - ✓ Submission of System generated Withdrawal form, physical withdrawal form & supporting documents to CRA for storage purpose

In case of superannuation, a subscriber can get maximum of 60% as lump sum and minimum of 40% needs to be utilized towards purchase of Annuity. If corpus of the subscriber is less than Rs. 2,00,000 as on Date of Retirement/Date of Attaining 60 years of age then subscriber can withdraw full amount.

This document describes the Withdrawal procedure to be followed by the Nodal Offices for processing the Online **Superannuation** Withdrawal request in the CRA system.

A. Initiation of Online Withdrawal request By Nodal Office

User can initiate the Superannuation Withdrawal request in the CRA system six months before the age of Superannuation/reaching the age of 60 years using Claim ID generated by CRA.

In order to initiate online withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Personnel Department User ID (XXXXXXX00 OR XXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.

+ S Attps://cra-nsdl.com/CRA/		O → 🖴 Ĉ 🚺 🧭 Welcome to Central Recor 🗙		کے آگ اے 19 🖈 10
File Edit View Favorites Tools Help			Central Record	keeping Agency
News	Welcome	to Central Record-Keeping Agency		
	Subscribers User ID Password Enter Captcha 2 9 + 8 = Submit Reset Eorgot Password? IPIN for eNPS	Click here to Know yestatus Check Subscriber With	tal Certificate	

Figure 1

Nodal Office User needs to click on Menu "Exit Withdrawal Request" and select sub menu "Initiate Withdrawal Request" as given below in **Figure 2**.

Welcome Pay and Accounts	Office-1001019700			12-0	:t-2018	Home Logout
Transaction Grievance	Exit Withdrawal Request	User Maintenance Document M	anagement Views	Dashboard	CGMS BackOffice	Master Download
Nodal Offices Upload Re	Initiate Withdrawal Request	nowledge Centre				Notification
	Verify Subscriber Withdrawal Initiation				Transaction Ty	
	Withdrawal Request Status View	Withdrawal Request Verification				
	Authorize Deferment	Welcome to Central Recor	dkeeping Agency			•
	Verify Deferment	Click here to view list of Exit Clair	n IDs awaiting any ac	tion		•
	Initiate Generate/Cancel Claim ID					
Subscribe	Authorize Generate/Cancel Claim	e the annuity at the time of Exit. To vertice of the effective from Dec 1, 2017. Ensure				
New oubscriber registrat	Claim ID Status View	avoid rejection		0 0 0 100 27, 2017		
Information regarding of	Initiate Deferment	ATCA Self-Certification in Subscri	ibers login mav be d	isseminated to	o vour Subscribe	rs. For details. Clic
	Request Status View	here	1	,		
	Click	here for PFRDA Advisory on strear	nlining of handling of	Exit cases		
		NPS Operations Guide	PAO/DTO DDO			
		CRA Helpline for Nodal Offices	1800-222-081 (toll-fre	e)		

Page 6 of 21

User needs to enter PRAN of the subscriber as given below in **Figure 3** for whom withdrawal request needs to be processed.

6 NSDL Central Recordkeeping Agency
Welcome Pay and Accounts Office-1001019700 12-Oct-2018 Home Logout
Transaction Grievance Exit Withdrawal Request User Maintenance Document Management Views Dashboard CGMS BackOffice Master Download
Nodal Offices Upload Recruitment Monitoring Knowledge Centre
PRAN * 110021386043 x Submit Reset Please click here to View Annuity Quotes Note • Request for Complete Withdrawal would automatically redeem all units lying in Tier 2 account of the subscriber, if any. Home Contact Us System Configuration Entrust Secured Privacy Policy Grievance Redressal Policy
Home Contact US System Connguration Entrust Secured Privacy Policy Grievance Redressal Policy Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

Figure 3

User needs to select Withdrawal type as "Superannuation" from the Drop down menu. Date of Retirement of the Subscriber as per CRA records is auto populated from the system. Corpus of the Subscriber as on Date of Retirement of the Subscriber is displayed at the field "Valuation as on Date of Retirement" which helps User to Identify whether Subscriber is eligible for complete withdrawal or not. Further corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date". If request is initiated prior to Date of Retirement then value displayed at field "Valuation as on Date of Retirement" and "Total Valuation as on Date" will be same.

User needs to provide withdrawal fund allocation percentage. In case of corpus of the Subscriber is greater than Rs. 2 lakhs, then by default percentage towards Lump sum is displayed as 60 and percentage towards Annuity as 40. User can enter maximum percentage towards Lump Sum as 60% and Minimum percentage towards annuity as 40%. In case corpus of the Subscriber is less than or equal to Rs. 2 lakhs, then by default percentage towards Lump sum is displayed as 100 and percentage towards Annuity as 0. Please refer below **Figure 4**.

Welcome Pay and Acc	ounts Office-1001019700		12-Oct-2018	Home Logout
Transaction Grieva	ance Exit Withdrawal Request User	Maintenance Document Management View	ws Dashboard CGMS BackOffice	Master Download
Nodal Offices Upload	Recruitment Monitoring Knowledg	e Centre		
	PRAN	110021386043		
	FRAN	110021300043		
	Total Valuation as on Date	390513.35		
	Claim ID	1811304444		
	Date Of Birth	05/01/1959		
	Withdrawal due to *	Superannuation V		
	Withdrawal Type *	Full Withdrawal 🗸		
	Complete Withdrawal sub type *	Lump-Sum and ASP Withdrawal		
	Valuation as on Date of	381965.72		
	Retirement/Attaining 60 years	361903.72		
	Date of Retirement	13/12/2017		
	Towards Withdrawal (in %) *	60 Out of Total NPS Corpus, receive in his/her bank account	% of corpus subscriber will	
		receive in his/ner bank account		
	Toursda Associta (is 0/1) *	40 Out of Total NPS Corpus.	% of corpus subscriber will be	
	Towards Annuity (in %) *	utilized towards pension		
	Please click here to View Annuity	Quotes		
		Submit Cancel		
	Noto			

Figure 4

User needs to select Annuity Frequency from the drop down menu. For government sector Subscriber, frequency is "Monthly" only. User needs to select Marital Status of the Subscriber. If Subscriber is Married & Spouse is alive then User need to enter Spouse Name, Spouse Gender, Spouse DOB etc. then User needs to select Annuity Service Provider from the drop down menu. List of the Annuity Service providers is displayed on the basis of Age and Corpus of the Subscriber. Further User needs to select Annuity Scheme. List of Annuity Scheme is displayed on the basis of Marital Status of the Subscriber. Please refer below **Figure 5**.

Percentage Towards Withdrawal	60	
		~
Date of NAV	21/08/2018	
Marital status *	Married V	
Spouse Alive *	Alive V	
Spouse Gender*	Female V	
Spouse First Name*	Sureshdevi	
Spouse Middle Name		
Spouse Last Name		
Spouse DOB*	02/10/1963 0d/mm/yyyy)	
Spouse PAN		
Mother Alive	Select V	
Father Alive	Select V	
Child 1 Alive	Select V	
Child 2 Alive	Select V	
Child 3 Alive	Select V	
Pension Frequency *	Monthly 🗸	
	Select ASP Scheme Cancel	
ASP Names*	ance Corporation of India	
Scheme Names* Annuity p	ayable for life with 100% annuity payable to spouse on death of a \checkmark	
Beneficiary Name *	THNGH	
Relation with Subscriber *		
	submit Cancel	~
	Figure 5	

Various options selected by the User along with existing address of the Subscriber is displayed to the User. Also option is available to the User to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields are non-mandatory.

User is not allowed to update address of the Subscriber. If address displayed is not correct or not updated then User needs to update the same prior to initiation of withdrawal request. Please refer below **Figure 6**.

	-1001019700				12-Oc	-2018	Home Logout
ansaction Grievance Ex	it Withdrawal Requ	iest User Maintenance	Document Management	Views	Dashboard	CGMS BackOffice	Master Download
dal Offices Upload Recruit	ment Monitoring	Knowledge Centre					
Withdrawal	Request Initia	tion Screen					
	Subscriber I						
	Guboonbori	PRAN	110021386043				
		Subscriber Name	JOGENDECV THNG	1			
		Claim ID	1811304444				
		Date Of Birth	05/01/1959				
		Subscriber Gender	Male				
		Maiden Name		7			
		CKYC Number					
		Marital status	Married				
		Spouse Alive	ALIVE				
		Spouse Gender	Female				
		Spouse Name	Sureshdevi				
		Spouse DOB	02/10/1963				
		Spouse PAN	02/10/10/00				
		Entity Reg. No.	2000250				
		Withdrawal due to	Superannuation				
		Withdrawal Type	Full Withdrawal				
		Complete Withdrawal sub ty		Vithdrawal			
		Date of Retirement	13/12/2017				
		Towards Withdrawal(in %)	60				
		Towards Annuity(in %)	40				
	ASP Withdra	wal Details					
		Amount to be invested in A					
		Name of ASP	Life Insurance Corpo				
		Scheme	Annuity payable for li annuity payable to sp annuitant				
		Beneficiary Name	JOGENDECV THNG	н			
		Relation with Subscriber	Self				
	Subscriber C	orrespondence Address					
		Father's Name	BVBX THNGH				
		Address 1	HONO-91/92 SARNG				
		Address 2	BALAJIPURM PO-AU	RANGABAD)		
		Address 3	TEH-MATHURA				
		City	DIST-MATHURA				
		Pin	280006				
		State	Uttar Pradesh				
		Country	India				
		P	roceed Cancel				
Note							
Ear subscriber to a	hange the non-edita	ble fields, subscribers have to	go to the PAO to change the	se fields.			
		itable fields, entities have to do					

Figure 6

Existing bank details, contact details and PAN if any of the Subscriber is displayed as given in **Figure 7**. If details mentioned are correct then User needs to click on "Confirm" button to proceed further.

If Bank details, PAN or Contact details (Email and Mobile Number) are not available in CRA records and User tries to proceed then error message is displayed informing User to provide details.

			_
PRAN		110021386043	
Subscriber Name		JOGENDECV THNGH	
Claim ID		1811304444	
Date Of Birth		05/01/1959	
Subscriber Gender		Male	
Maiden Name			
CKYC Number			
Entity Reg. No.		2000250	
Withdrawal due to		Superannuation	
Withdrawal Type		Full Withdrawal	
Complete Withdrawal	sub type	Lump-Sum and ASP Withdrawal	
Date of Retirement		13/12/2017	
Towards Withdrawal(i	n %)	60	
Towards Annuity(in %)	40	
Subscriber Bank Details			
Transaction Type *	Electronic	· · · ·	
Bank Account Number *			
Confirm Bank Account Number *			
Bank IFS Code*			
Bank Name *			
Bank Branch *			
Bank Address *			
Bank Address Pin*			
Bank MICR Code			
Mobile No *	123456789	9	

Figure 7

User needs to click on Edit button in order to update bank details and contact details. At this stage, apart from Bank Details, PAN, Mobile number & Email of the Subscriber is mandatory. However, PAN Field is non editable field. If PAN is available in CRA records it will be displayed. If PAN is not available then User needs to update PAN of the Subscriber in CRA records prior to initiation of online withdrawal request. Please refer below **Figure 8**.

Subscriber Gender		Male
Maiden Name		~
CKYC Number		
Entity Reg. No.		2000250
Withdrawal due to		Superannuation
Withdrawal Type		Full Withdrawal
Complete Withdrawa	l sub type	Lump-Sum and ASP Withdrawal
Date of Retirement		13/12/2017
Towards Withdrawal	(in %)	60
Towards Annuity(in 9	6)	40
Subscriber Bank Details		
Transaction Type *	Electronic	
Bank Account Number *	•••••	•••
Confirm Bank Account Number *	1234567890	01
Bank IFS Code*	SBIN00001	23
Bank Name *	State Bank	of India
Bank Branch *	Kamla Mill	
Bank Address *	Lower Parel	
Bank Address Pin*	400013	×
Bank MICR Code		
Mobile No *	1234567899	9
Alternate Phone Number		
Email ID *	abc@nsdl.c	o.in
PAN	AQDPN641	10
Aadhaar No		~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~
		Figure 8

At this stage, existing nomination details if any of the Subscriber are displayed. User needs to click on "Edit" button to enter Nominee address. Please refer below **Figure 9**.

Welcome Pay and Accounts Office-1	001019700				12-Oct-20	18	Home Logout
Transaction Grievance Exit	Withdrawal Request User	Maintenance Doo	cument Management	Views	Dashboard C	GMS BackOffice	Master Download
Nodal Offices Upload Recruitm	ent Monitoring Knowledg	e Centre					
Nominee Details							
Tier 2 nominees sam	ne as Tier1						
Tier 1 Details							
Nominee 1							
First Name *		Middle Name			ast Name / urname		
Date of Birth	(dd/mm/yyyy)	Relationship *		М	ajor/Minor *	-Select- V	
Percentage Share *	0%				uardian Date of irth	(dd/mm/yyyy)	0
Guardian Name *		Guardian Middle Name			uardian Last ame / Surname		
Nominee Address:							
Address 1 *		Address 2		A	ddress 3		
Pin Code *		City *		SI	tate *	Select	~
Country *	Select 🗸	Mobile No		A	Iternate Contact No		
Email ID							
Add Remove							
		Confirm	Reset Cancel				

Figure 9

User can enter maximum of three nominees. User needs to click on Add button to add more than one nominee. After entering nominee address, User needs to click on Confirm button to proceed further. Please refer below **Figure 10**.

Welcome Pa	Welcome Pay and Accounts Office-1001019700							12-Oct-20)18	Home Logout
Transaction	Grievance	Exit Withd	rawal Request	User I	Maintenance	Document Management	Views	Dashboard (CGMS BackOffice	Master Download
Nodal Offices	Upload F	Recruitment Mo	onitoring Kn	owledge	Centre					
	Nominee D)etails								
		iees same as T	ier1							
Tie	- 4 D-4-31-									
Tie	r 1 Details									
1	Nominee 1									
1	First Name *	Sur	reshdevi		Middle Name			ast Name / Surname		
[Date of Birth	(dd/	/mm/yyyy)		Relationship	* Spouse	N	lajor/Minor *	Major 🗸	
8	Percentage S	hare * 100)	%				Guardian Date of Birth	(dd/mm/yyyy)	3
	Guardian Nan				Guardian Mid Name	Idle		Guardian Last Iame / Surname		
	Nominee Ado Address 1 *		91/92 SARNG BIH	AD	Address 2	JRM PO-AURANGAB		ddress 3	TEH-MATHURA	
	Pin Code *		0006		City *	MATHURA		itate *	Uttar Pradesh	
	Country *	Ind	dia	~	Mobile No	9876543210	A	Iternate Contact No		
8	Email ID	poi	@nsdl.com	×						
Ad	dd Remove									
					Cont	firm Reset Cancel				
						Figure 10				
						9				

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

Further, User also needs to select Declaration by Subscriber and Declaration by Nodal Office. After selection of declarations, User needs to click on Submit button. Please refer below **Figure 11**

	ts Office-1001019700					ct-2018	Home Logout	
action Grievance	e Exit Withdrawal Request	User Maintenance	Document Management	Views	Dashboard	CGMS BackOffice	Master Download	
Offices Upload	Recruitment Monitoring K	nowledge Centre						
Withdo	Irawal Request Initiation	n Declaration Scree	en					
	Are you a Politically Expose	d Person				No 🗸		
	Are you related to a Political	ly Exposed Person				No 🗸		
	Do you have any history of c	onviction under any crim	inal proceedings in India or Ab	road		No 🗸		
✓ Declarat	ion by the Subscriber*:							
	clare that the foregoing statem	ents and informations have	ve been given by me after fully	understand	dina the auestic	ons and the annuity opti	ons and	
the same are	true, accurate and complete in t the statements in this proposa	every manner and respe	cts and that I have not withhel	d or omitted	to give any ma	aterial information. I und	lerstand	
basis of the c	ontract of assurance between n	ne and Annuity Service P	rovider (Company) and that if	there be an	y misstatement	t or suppression of mate	erial	
	if any untrue statement is cont contract shall be treated as per							
time.	rstand and agree that the comp							
premiums whi	ich are necessitated by various	enactments of central an	d/or state legislatures from tin	ne to time.				
	d that the contract will be gover til a written acceptance of this							
conditions con	ntained in the contract. I also a te that the product features and	ree that the amount held	in proposal/policy deposit sha	all not earn a	any interest.			
the same.								
5. I further un issuance.	derstand that the final annuity a	mount would be subject	to the actual corpus value to b	e utilised fo	r purchase of a	innuity at the time of its		
	owledge and agree that the fun mpany directly to any other and							
rules. Further	no interest will be payable to n	ne on the funds held duri	ng this transition period.			5		
Call.	thorize company to send inform	2	5 5		21			
	thorize the company to provide rerification of proposal details a			party servic	e providers that	it the company may hav	ve tie-	
	ion by Nodal Office/POP/Agg							
	erified the documents as submi	-	aimant with the originals and a	uthorized th	his application f	for processing of the su	biect	
claim of the su	bscriber/claimant. It is certified	that the details as provid	ed in this application form are	matching w	ith the informat	tion available in the offic		
Subscriber/Cla	ned by us. The complete inform aimant Sh/Smt/Ms. after he / sh	e having read the entries	/ entries have been read over	to him / her	r by me and go	t confirmed by him / her	r.	
	contributions with respect to the I no further contributions are pe				en transferred	in to the PRAN of the		
3. That Identity	of the Subscriber / Claimant is	certified as provided in t			Subscriber / Cla	imant as mentioned on	the	
	m has been verified and can be I that the bank account (Salary		I in the form is as per the sala	y records m	naintained in ou	Ir office. The bank acco	unt	
	account) of subscriber's as pro							
			Confirm Cancel					

Figure 11

At this stage document check list is displayed to the User. User needs to tick against Withdrawal form, Advance Stamp receipt, Bank proof and ID & Address proof document submitted by the Subscriber. After selection of document check list, User needs to click on Submit button. Please refer below **Figure 12**.

omo Dav	and Acc	aunta 055-a 1001010700 12 Oct 2019 Hama II ana	
	Grieva	ounts Office-1001019700 12-Oct-2018 Home Logo Des Exit Withdrawal Document Lloss Maintenance Document Management Viewa Dashboard CCMS DaskOffice Master Downle	
ction			oau
Offices L	Jpload	Recruitment Monitoring Knowledge Centre	
•	Nithd	rawal Request Initiation Document Checklist	
		* Mandatory Fields	
Sr. No. 1		Document Name Withdrawal form duly filled and signed stamped by Nodal Office *	
2	 ✓ 	Advanced Stamped Receipt - Signed alongwith revenue stamp *	
3	✓	NPS - ASP Form (for purchase of Annuity)	
4		Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)	
5		Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook	
Proof of Sr. No.	Identity	/ - All KYC Documents Need to be attested by Mapped Nodal Office Document Name	
1		Valid Passport issued by Government of India.	
2		Ration Card with Photograph.	
3		Bank pass book or Certificate with Photograph	
4	✓	Voters Identity Card with Photograph and residential address.	
5		Valid Driving license with photograph.	_
6		PAN Card issued by income tax department.	
7		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	
8		Aadhar Card/Letter issued by Unique Identification Authority of India.	
9		Job Cards issued by NREGA duly signed by an officer of the State Government.	
10		Photo Identity card issued by Government Defence, Paramilitary and Police Departments.	
11		Ex-Service Man Card issued by Ministry of Defence to their employees	
12 13		Photo credit Card.	
		Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc	
14		KYC Certification	
Proof of	Addres	ss - All KYC Documents Need to be attested by Mapped Nodal Office	
Sr. No.		Document Name	
1		Valid Passport issued by Government of India.	
2		Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address.	
4		Voters Identity Card with Photograph and residential address.	
5	✓	Valid Driving license with photograph and residential address.	
6		Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal	
7		Revenue Officer, Judical Magistrate etc Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	
8		Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.	
9		Job Cards issued by NREGA duly signed by an officer of the State Government.	
10		Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).	
11		Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).	
12		Latest property/house Tax Receipt (not more than one year old).	
13		Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased	
	_	accommodation).	
14		Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled	

Figure 12

At this stage, details entered by the User are displayed for confirmation. User needs to click on "Confirm" button to complete withdrawal process as given below in **Figure 13**.

 Declaration by the Subscriber*: 1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options is 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 gree that the statements in this proposal constitute warrantiles. 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 and 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 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 proposal jo sisued 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 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 to me on the funds will be during this transition period. 7. I horeby authorize the company to provide me/our details to b	and to not o
Declaration by Nodal Office/POP/Aggregator*: 1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals 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. It is certified that the details as provided in this open read over to him / her by me and got confirmed by him / her. 2. That all the contributions with respect to the Subscriber PS 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's as provided in bank details section have been checked and verified and the same can be accepted for payment. (on for government nodal office).	
Confirm	

Figure 13

Once User clicks on Confirm button withdrawal request get captured and system generates an Acknowledgement Number as given below in **Figure 14**.

· · ·	019700	12-Oc	t-2018	Home Logout
ransaction Grievance Exit Wi Iodal Offices Upload Recruitmen		cument Management Views Dashboard	CGMS BackOffice	Master Download
⊛ W	Vithdrawal Request Initiation - Complete PRAN Name Claim ID Date of Pith	110021386043 JOGENDECV THNGH 1811304444		
	Date of Birth Withdrawal due to	05/01/1959 Superannuation		
	Withdrawal Type Complete Withdrawal sub type Date of Retirement	Full Withdrawal Lump-Sum and ASP Withdrawal 13/12/2017		

Figure 14

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)**.

B. Authorization of Online Withdrawal request By Nodal Office

In order to authorise online withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)** & Password to login to CRA system as given below in **Figure 15**.

A ttps://cra-nsdl.com/CRA/		P マ 🔒 C 👩 Welcome to Central Recor ×	
File Edit View Favorites Tools Hel		a a a a a a a a a a a a a a a a a a a	
🧔 NSDL		C	Central Recordkeeping Agency
News	Welcome	to Central Record-Keeping Agency	
	Subscribers User ID Password Enter Captcha 2 9 + 8 = Captcha Submt Reset Errort Password? IPIN for eMPS • Click here to Know your FATCA Compliant Status • Check Annulty Quotes • Check Annulty Quotes • Check Stratus using Receipt Number Help / Instruction for Login	Nodal Offices / Ot I-PIN Digital Cet User ID Password Enter Captcha 3 Gaptcha Submit Error Submit Error Submit Error Click here to Know your FA Status > Click chare to Know your FA Status > Check Anuity Quotes > Check Subscriber Kegistra > Check Subscriber Withdraw	rtificate
		Help / Instruction	n for Login

Figure 15

Nodal Office User needs to click on Menu "Transaction" and select sub menu "Authorise Financial Transaction". Please refer below **Figure 16**.



At Transaction type User needs to select "Withdrawal Request" from the drop down menu as given below in **Figure 17**.

wecome	Pay and Accounts Office 1001	555002							26-Dec-2018		Home Logout
evance nsaction	Exit Withdrawal Request	User Maintenance	Views	Additional Reports (New)	Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring	Knowledge Centre
		Authoriz	e Transi	action	Transaction 1 PRAN Ack No/PRN From Date To Date	Withdrawal R	ieque st (dd/m m/yyy)	* Mandatory Field	8		
		> ** Enter PR	N /Receipt	No for Switch transaction and	Adk No /Receip	Search Res	et				

Figure 17

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "Lump-Sum and ASP Withdrawal". User needs to click on Search Button to search request. Please refer below **Figure 18**.

6 NSDL						Central R	ecordkeeping	Agency
Welcome Pay and Accounts Office-100155	5002					26-Dec-2018		Home Logout
Grievance Exit Withdrawal Request	User Maintenance View	s Additional Reports (New) Dashboa	rd CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring	Knowledge Centre
Transaction Authorize Request								
	Authorize Trai	Transacton Type * PRAN Ack NoPRN ** Claim ID From Date To Date	All sub type	(dd/m m /yyy)	* Mandatory Field			

A small table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 19**.

🧐 NSDL			С	entral Recordke	eping Agency
Weikom Pay and Accounts Office 1001555002 Frievance Exit Withdrawal Request User Maintenance Views Transaction Authorize Request	Additional Reports (New) Dashboard	CGMS BackOffice Master Download		28 Dao-2018 ification Module Recruitment M	Home Logaut onitoring Knowledge Centre
Authorize Withdrawal Initiation - Result	PRAN 110000298438	REGISTRATION DATE 26-12-2018	REGISTERED BY 1001555000	REQUEST TYPE WITHDRAWAL	
	Home Contact Us System Configuration	Figure 19	Grievance Redress al Policy		

User needs to click on Acknowledgment Number Hyperlink to view details captured at the time of Initiation of withdrawal request. Please refer below **Figure 20**.

Welcome	Pay and Accounts Office-100	555002						26-Dec-2018		Home Log
ance	Exit Withdrawal Request	User Maintenance Views	Additional Reports (New)	Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring	Knowledg Centre
action	Authorize Request									
	Authorize	Withdrawal Initiation - Conf	ïrm							
	Subscriber Details	Subarita Mana			0.600.5	1 DE M		Click H	Back to Results Pag <u>Mew Signatur</u> lere to Mew subscriber Detail	re
	Subscriber Details	Subscriber Name PD AN			PVCBVT 110000			Cildk H	Mew Sign atur	re
	Subscriber Details	PRAN			1100002			<u>Click H</u>	Mew Sign atur	re
	Subscriber Details							Cilde H	Mew Sign atur	re
	Subscriber Details	PRAN Subscriber Gender			1100002			<u>Click H</u>	Mew Sign atur	re
	Subscriber Details	PRAN Subscriber Gender Maiden Name			1100002	98438		Click H	Mew Sign atur	re
	Subscriber Deta its	PRAN Subscriber Gender Maiden Nam e CKYC Num ber			11 000 02 Fem ale	98438 ed		Cilick H	Mew Sign atur	re
	Subscriber Deta in	PRAN Subscriber Gender Maiden Name CKYC Number Marital status			1100002 Female Unmarrie	98438 ed 55301		Click H	Mew Sign atur	re
	Subscriber Details	PRAN Subscriber Gender Maiden Name CKVC Number Mantal status ACK No.			1100002 Female Unmani 1811004	98438 ed 55301 dra wal		Click H	Mew Sign atur	re
	Subscriber Details	PRAN Subscriber Gender Maiden Name CKVC Num ber Marttal status ACK No. Withdrawal Type	1Sub Type		1100002 Female Unmarri 1811004 Full With Superan	98438 ed 55301 dra wal	al	<u>Click H</u>	Mew Sign atur	re
	Subscriber Deta ils	PR MI Subscriber Gender Maiden Name CKYC Num ber Marital status ACK No. Withdrawal Type Withdrawal due to	I Sub Type		1100002 Female Unmarri 1811004 Full With Superan	98438 ed 55301 drawal nuation um and ASP Withdraw	al	Click H	Mew Sign atur	re
	Subscriber Detaits	PR AN Subscriber Gender Maiden Name CKVC Num ber Marital status ACK No. Withdrawal Type Withdrawal due to Com plete Withdra wal			110002 Female Unmami 1811004 Full With Superan Lump-Si	98438 ed 55301 drawal nuation um and ASP Withdraw	al	<u>Cilick H</u>	Mew Sign atur	re

User can check signature of the Subscriber as per CRA records and compare with signature on the withdrawal form by clicking on the link "View Signature". Please refer below **Figure 21**.

NSDL NSDL	🖲 Welcome to	o Central Record Keeping Agency Webpage Dial	ng X	Central R	ecordkeeping	Agency
Welcome Pay and Accounts Office-1001555002	🧐 N	SDL	^	26-Dec-2018		Home Logout
wance Exit Withdrawal Request User Maintenance V	ews Additional Rep	UDE	oad	Error Rectification Module	Recruitment Monitoring	Knowledge Centre
nsaction Authorize Request		View Signature				
		view signature				
			1			
Authorize Withdrawal Initiation	Confirm					
					Back to Results Page	
		Signature		Click H	Mew Sign ature ere to Mew subscriber Details	e
Subscriber Details				Click H	- Mew Sign ature	e
Subscriber Na		RAN 110000298438		Click H	- Mew Sign ature	e
	N			<u>Click H</u>	- Mew Sign ature	e
Subscriber Na PRAN	nder N	RAN 110000298438 ame PVCBVTH DEVH		<u>Click H</u>	- Mew Sign ature	e
Subscriber Na PRAN Subscriber Qe Maiden Name CKNC Num be	inder	RAN 110000298438		Click H	- Mew Sign ature	e
Subscriber Na PRAN Subscriber Ge Maiden Name	nder N	RAN 110000296438 ame PVCBVTH DEVH Note: Close this window to access the main window.		Click H	- Mew Sign ature	e
Subscriber Na PRAN Subscriber Q Maiden Nam CKYC Num be Martal status	nder <u>N</u> r Home Contac	RAN 110000296438 ame PVCBVTH DEVH Note: Close this window to access the main window.	Privacy Roley V	Click H	- Mew Sign ature	e
Subscriber Ni PRAV Subscriber GK Maiden Name CK/CF Num be Mantal status ZK No.	nder N r Home Contact	AAN 110000298438 ame PVCBVTH DEVH Note: Close this window to access the main window.	Privacy Rolicy V	Click H	- Mew Sign ature	e
Subscriber Na PRAN Subscriber Of Maiden Nam CKYC Num be Martial status ACK No. Withdravaal Ty Withdravaal Ty	nder N r Home Contact	AAN 110000298438 ame PVCBVTH DEVH Note: Close this window to access the main window.	>	<u>Click H</u>	- Mew Sign ature	e
Subsorber Na PRAN Subsorber Ge Maiden Nam CK/tC Numb Mañtal status ACK No. Withdrawal Ty Withdrawal Ty	nder N r Home Contac e b of ra vall Sub Type	RAN 110000296438 ame PVCBVTH DEVH Note: Close this window to access the main window. stUs SystemCorfiguration Britrust Secured Grevance Refrees al Policy	>	<u>Click H</u>	- Mew Sign ature	e
Subsorber Na PRAN Subsorber QG Maiden Name CK?Ch Numb Marial status ACK No. Withdrawal du Com piete With	nder	AAN 110000298438 ame PVCBVTH DEVH Note: Close this window to access the main window. AtUs System Configuration Entrust Secured Greenice Refers al Policy Lum p-Sum and ASP Withdraw	>	<u>Click H</u>	- Mew Sign ature	e

Figure 21

User can also check Subscriber details (nomination details, office details, bank details etc.) by clicking on the link "Click here to view subscriber details". Please refer below **Figure 22**.



User can view and verify details entered at the time of initiation of withdrawal request. If details entered are incorrect user needs to click on "Reject" radio button and click on "Submit" button. Kindly note that, in case of rejection of request, Reason for Rejection is mandatory.

If details entered are correct, User needs to click on "Submit" button to complete the process. Please refer below **Figure 23**.

Is No No 2 Are you reliade to a Politically Exposed Person No 3 Do you reliade to a Politically Exposed Person No 3 Do you reliade to a Politically Exposed Person No 3 Do you reliade to a Politically Exposed Person No Withdrawal Request Document Checklist No No Withdrawal Request Document Checklist Document Name No 1 Withdrawal Request Document Signed alongwith revenue stamp Document Name No 1 Withdrawal Checklist Document Name No 1 Voltaria Document Name No 1 Voltaria<		
Are your related to a Poincally Exposed Person NO 3 Do you have any history of conviction under any criminal proceedings in India or Abroad NO N		
3 Do you have any history of conviction under any criminal proceedings in India or Abroad NO Withdrawal Request Document Checklist Withdrawal - Normal/Exit at the age of 60 Sector 100 Sector 100 Occument Name 1 Withdrawal Com duly filed and signed stamped by Nodal Office 2 Advanced Stamped Receipt - Signed alongwith revenue stamp Poor of Identity Sector 100 Sector 100 1 Votes Identity Card with Pholograph and residential address. Poor of Address Sector 100 Sector 100 Occument Name 1 Note: Incompany colspan="2">Control Name 1 1 Occument Name 1 1 1 Occument Name 1 1 1 <t< td=""><td></td><td></td></t<>		
Withdrawal form duly filled and signed stamped by Nodal Office 1 Withdrawal form duly filled and signed stamped by Nodal Office 2 Advanced Stamped Receipt - Signed alongwith revenue stamp Proof of Identity Sr. No. Document Name 1 Voles: Identity Card with Photograph and residential address. Proof of Address Froof of Address Document Name 1 Voles: Identity Card with Photograph and residential address. Proof of Address Image: Sr. No. Document Name 1 Voles: Identity Card with Photograph and residential address. Proof of Address Image: Sr. No. Document Name 1 Voles: Identity Card with Photograph and residential address. Image: Sr. No. Document Name 1 Voles: Identity Card with Photograph and residential address. Image: Sr. No. Document Name 1 Notes: Identity Card with Photograph and residential address. Image: Sr. No. Document Name </th <th></th> <th></th>		
Sr. No. Document Name 1 Withdraval form duly filed and signed stamped by Nodal Office 2 Advanced Stamped Receipt - Signed alongwith revenue stamp Proof of Identity Document Name 1 Voters Identity Card with Pholograph and residential address. Proof of Address Document Name 1 Voters Identity Card with Pholograph and residential address. Via Control of Address Document Name 1 Voters Identity Card with Pholograph and residential address.	dist	
Vidharawal form duly filled and signed stamped by Nodal Office Advanced Stamped Receipt - Signed alongwith revenue stamp Proof of Identity Advanced Stamped Receipt - Signed alongwith revenue stamp Proof of Identity Decimation Decimation To Voters Identity Decimation Deco	f 60	
2 Advanced Stamped Receipt - Signed alongwith revenue stamp Proof of Identity Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp Image: Signed alongwith revenue stamp <t< td=""><td></td><td></td></t<>		
Sr. No. Document Name 1 Voters Identity Card with Photograph and residential address. Proof of Address Sr. No. Document Name 1 Voters Identity Card with Photograph and residential address. Proof of Address Image: Sr. No. Document Name 1 Voters Identity Card with Photograph and residential address. Proof of Address Image: Sr. No. Document Name 1 Voters Identity Card with Photograph and residential address. Proof of Address Image: Sr. No. Document Name 1 Voters Identity Card with Photograph and residential address. Image: Sr. No. Document Name Image: Sr. No. Image: Sr. No. Image: Sr. No. Document Name Image: Sr. No. Image: Sr. No. Image: Sr. No. Document Na		
1 Voters Identity Card with Photograph and residential address. Proof of Address Image: Str. No. Document Name 1 Voters Identity Card with Photograph and residential address. Image: Str. No. Document Name 1 Voters Identity Card with Photograph and residential address. </td <td></td> <td></td>		
Proof of Address Proof of Address Cr. No. Document Name To Voters identity Card with Photograph and residential address. Document Name To Voters identity Card with Photograph and residential address. Document Name Company and the subscriber*: Declaration by the subscriber*: Declaration of any untrue statements and informations have been given by me after fully understanding the questions and the adare that these statements in this proposal constitute waranties. I do hereby agree and declare that these statements and the adare that these statements and the subscriber by eavies Provider (Company) and that if there be any misstatement or supression of material information of if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any fluure point of time, the said contract shall be treated as per provisions of the insurance Act 1938, and other applicable taxes inke 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. I also agree that the anount held in proposality bid yedpains that on teams and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same. I thurther state 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 cancet the policy under fee look period. These funds will be payable to company directly to any other annuity scheme choose by me which is		
Str. No. Document Name 1 Voters Identify Card with Photograph and residential address.	graph and residential address.	
Str. No. Document Name 1 Voters Identify Card with Photograph and residential address.		
Voters Identify Card with Photograph and residential address. Order at Identify Card with Photograph and residential address. Order at Identify Card with Photograph and residential address. Order at Identify Card with Photograph and residential address. Order at Identify Card with Photograph and residential address. Order at Identify Card with Photograph and residential address. Order at Identify Card with Photograph and residential address. Order address 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 arge that the statements in this proposal constitute warranties. I to be netwy arge are 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 5 bettin 45 of the Insurance Act 1938 and out of the provises as somended from time to time. I. I understand that the contract will pervise provise of the Insurance Act 1938, and other applicable taxes in India and that the contract will not commence until a written acceptance of this proposal to its subject to the actual corpus value to be utilised for purchase of annuity at the time of its issurace. I utry ther 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 subscriber in under state three, no interest will be payable to me on the funds theid andiry the time of its issurace. I altright 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 issurace. I altry author	Document Name	
 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 1 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 the 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 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 cance! The policy under free look period. These funds will be payable by company directly to any		
 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 1 have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranities. I do hereby agree and declare that the 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 of the policy have been thoroughly explained to me and having understood, I consent to the same. I three runderstand 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 ormapary directly to any other annuity		=
I. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals 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 SNSmt/Ms. Analyne great the entries / netries have been read over to him / her to 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 I dentity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the	s contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the arious enactments of central and/or state legislatures from time to time. governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not fit proposal is issued by the company and that the benefits under the policy shall be subject to the terms and los agree that the amount held in proposal/policy deposit shall not earn any interest. es and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to multy amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its er funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be er annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable le to me on the funds held during this transition period. information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone roycide me/our details to banks, financial institutions and third party service providers that the company may have tie- tails and for servicing of policies.	
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).	It is as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the ant. It is certified that the details as provided in this application form are matching with the information available in the mplete information provided in this form including declaration and nomination details have been provided by the he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her. t to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the are pending at Nodal Officer level. (only for government nodal office). mant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the can be accepted as final. Jalary Account) details provided in the form is as per the salary records maintained in our office. The bank account	
● Authorize ○ Reject		
Reason for Rejection	Authorize ○ Reject	

Figure 23

Once request is authorized, confirmation window is displayed to the User as given below in **Figure 24**. At this stage, option is available to the user to take print out of the system generated withdrawal form.

	Exit Withdrawal Request	User Maintenance	Views Additional Reports (New) Das	shboard CGMS BackOffice Master Dow	nload Nodal Offices Upload	26 Dec-2018 Error Rectification Module	Recruitment Monitoring	Home Logout Knowledge Centre
saction	Authorize Request							
		Withdraw	al Request - Complete					
					o Results Page			
			PRAN	110000298438				
			Name	PVCBVTH DEVI				
			Claim ID Date of Birth	1811004553 02/01/1969				
			Please dick here to View Annuity					
			Fieldse Gick field to view Athland	y ductes				
			Withdrawal Request has been Ve	erified		- 21		
			Acknowledgement No	181100455301				
			Verification Tim estamp	26/12/2018 15:	,			
			Click Here to vew withdrawal for	m.				

After authorization of request, funds are transferred to subscriber bank account after 4 working days subject to Subscriber attaining of Date of Retirement/60 years of age.

The Nodal Office User needs to submit the physical withdrawal form to NSDL CRA for storage purpose only.

CRA Personnel Contact details and Helpdesk numbers

Central Government: cghelpdesk@nsdl.co.in Tel: (022) 4090 4242 (Extn. 3314/ 3315)

Single Point of Contact:

Mr. Vishal Masurkar (022-40904533, vishalm@nsdl.co.in)

Escalations:

Mr. Vijay Hegde (022-40904298, vijayh@nsdl.co.in)

NSDL e-Governance Infrastructure Ltd. (Mumbai address):

NSDL e-Governance Infrastructure Ltd.

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

Tel: (022) 4090 4200

Website: www.npscra.nsdl.co.in

Facebook.com/nps.NSDL

STANDARD OPERATING PROCEDURE (SOP)

Initiation & Authorisation of Online Death Withdrawal Request by Nodal Office under Ministry of Railways

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3	Authorisation of Online Withdrawal request By Nodal Office – Lump Sum Share (B)	11
4	Initiation of Online Withdrawal request By Nodal Office – Annuity Share (C)	15
5	Authorisation of Online Withdrawal request By Nodal Office – Annuity Share (D)	22

Background:

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations 2015 and amendments thereto, at least eighty percent out of the accumulated pension wealth of the subscriber shall be mandatorily utilized for purchase of annuity and balance pension wealth shall be paid as lump sum to the nominee or nominees or legal heirs, as the case may be.

Exit regulation mandates that only Default Annuity to be availed by the Claimant in case of Death. Now, Default Annuity Scheme is available with three ASPs namely Life Insurance Corporation of India (LIC), SBI Life Insurance and ICICI Prudential Life Insurance. As per Exit Regulation, now Claimants are required to opt for Annuity.

In order to facilitate and expedite the process for settlement of the Death Withdrawal claims of NPS Subscribers, CRA has developed online process through which Nodal Office can initiate & authorize online Death Withdrawal request for Lump sum & Annuity portion.

A. Initiation of Online Withdrawal request By Nodal Office – Lump Sum Share

Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Personnel Department User ID (XXXXXXX00 OR XXXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.

Image: Second	으 두 🚔 🖒 💋 Welcome to Central Recor 🗡	☆ ☆ 8
File Edit View Favorites Tools Help		Central Recordkeeping Agency
News	Welcome to Central Record-Keeping Agency	
Subscribe	rs User ID Password Enter Captcha S Click here to Kno	fices / Other Intermediaries I-PIN Digital Certificate 4 + 2 = Submit Reset got Password?
 Check Annuity Quotes Check Grievance / Enquiry Status 		/ Enquiry Status
Check Status using Receipt Numb Help / Instruction fo	Check Subscribe	er Registration Status er Withdrawal Status
		nstruction for Login

Figure 1

Nodal Office User needs to click on Menu "Exit Withdrawal Request" and select sub menu "Initiate Withdrawal Request" as given below in **Figure 2**

6 NSDL		Ce	ntral Recor	dkeeping Agency	^
Welcome Pay and Accounts Office-	-1003078100		17-Dec-201	8 Home Logout	
Security Grievance Exit W	/ithdrawal Request User Maintenance	Document Management Views	Transaction Addit	ional Reports (New)	
Master Download Da Initiate V Request	Withdrawal activation / Reactivation st	CGMS BackOffice Nodal Offic	es Upload S1 Submi	ssion Details Recruitment Monitorin Notification	LC
	Subscriber awal Initiation			Transaction Type	
Withdra Status V	awal Request View			Withdrawal Request Verification	1
Initiate C Claim IE	Generate/Cancel D			•	
Authoriz	ze Welcome	to Central Recordkeeping Agency	r		
ID		w list of Exit Claim IDs awaiting an	y action		
	D Status View				
Subscriber is r	required to purchase the annuity at the	time of Exit. To view annuity quote	es, please click here V	iew Annuity Quotes	
New Subscriber Registration F	Form (CSRF) will be effective from Dec	1, 2017. Ensure that existing CSF avoid rejections	RF (in circulation) sho.	Ild reach CRA-FC by Nov 27, 2017	tc
Information regarding online	e submission of FATCA Self-Certific	ation in Subscribers login may here	be disseminated to y	our Subscribers. For details, Clic	*
	Click here for PFRDA A	dvisory on streamlining of handling	g of Exit cases		
	NPS O	perations Guide PAO/DTO DDO			
	CRA Helpline f	or Nodal Offices 1800-222-081 (tol	II-free)		~

Figure 2

User needs to enter PRAN of the subscriber as given below in **Figure 3** for whom withdrawal request needs to be processed.

6 NSI	DL			Central Re	ecordkeeping A	Agency
Welcome Pay and Acc	ounts Office-1003078100			17	'-Dec-2018	Home Logout
Security Grievance	e Exit Withdrawal Request	User Maintenance	Document Management	Views Transaction	Additional Reports (New)	Master Download
Dashboard Subsci	iber Deactivation / Reactivation	CGMS BackOffice	Nodal Offices Upload	S1 Submission Details	Recruitment Monitoring	Knowledge Centre
Authorize Request						Contro
		ew Annuity Quotes	0070624273 × Submit Reset	leem all units lying in Tie	12	
	Home Contact Us	System Configuration	Entrust Secured ove or Mozilla Firefox Ver 3 & at		nce Redressal Policy	
	Dest viewed in	memer Explorer 7.0 & abo	Figure 3	Jove with a resolution of 1024	A 100.	

User needs to select Withdrawal type as "Death" from the Drop down menu. User needs to enter Date of Death of the Subscriber. Corpus of the Subscriber as on Date is displayed at the field "Total Valuation as on Date" which helps User to identify whether Claimant is eligible for complete withdrawal or not.

User needs to provide withdrawal fund allocation percentage. In case of corpus of the Subscriber is greater than Rs. 2 lakhs, then by default percentage towards Lump sum is displayed as 20 and percentage towards Annuity as 80. User can enter maximum percentage towards Lump Sum as 20% and Minimum percentage towards annuity as 80%. In case corpus of the Subscriber is less than or equal to Rs. 2 lakhs, then by default percentage towards Lump sum is displayed as 100 and percentage towards Annuity as 0. Please refer below **Figure 4**.

Welcome Pa	ay and Accour	nts Office-1003078100					17-	Dec-2018	Home Logout
Security	Grievance	Exit Withdrawal Request	User Maintenance	Document Mana	igement	Views	Transaction	Additional Reports (New)	Master Download
Dashboard	Subscribe	er Deactivation / Reactivation	CGMS BackOffic	e Nodal Offices	Upload	S1 Subr	nission Details	Recruitment Monitoring	Knowledge Centre
Authorize Re	equest								
		PRAN	1	10070624273					
		Superannuation canno Total Valuation as on Da		Date Of Retiremo 51141.54	ent is still	beyond 1	180 days		
		Claim ID		Diaim ID is not general	ted				
		Date Of Birth		01/01/1950	100				
		Withdrawal due to *		Death	~				
		Withdrawal Type *		Full Withdrawal	\sim				
		Date of Death: *	٥	01/12/2018		(dd/mm/y	ууу)		
		Towards Withdrawal (in	%) *			Corpus, 9	% of corpus subs	criber will	
		rona ao minina ana (in	re re	eceive in his/her ban	ik account				
		Towards Annuity (in %)	-	0 Out of tilized towards pensi		Corpus, 9	% of corpus subs	criber will be	
		Diagona silah hasa ta Mara							
		Please click here to View	v Annuity Quotes						

Figure 4

Subscriber correspondence address is displayed to the User. User needs to click on "Proceed" button to proceed further. Please refer below **Figure 5.**

				-
Withdraw	wal Request Initiation Screen			
	Subscriber Details			
	PRAN	110070624273		
	Subscriber Name	NVCENDCV WXZVC THHNDE		
	Date Of Birth	01/01/1950		
	Entity Reg. No.	4000463		
	Withdrawal due to	Death		
	Withdrawal Type	Full Withdrawal		
	Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal		
	Date of Death	01/12/2018		
	Towards Withdrawal(in %)	20		
	Towards Annuity(in %)	80		
	Subscriber Correspondence Address Father's Name	GHHTVDVD THHNDE	1	
	Address 1	153/1		
	Address 2	TRIMURTI NAGER		
	Address 3	TEHSIL DHAR		
	City	DHAR		
	Pin	454001		
	State	Madhya Pradesh		
	Country	India		
	Proce	ed Cancel	1	
Note				
	to change the non-editable fields, subscribers have to go t	o the PAO to change these fields		
		-		

Figure 5

Existing nomination details of the subscriber are displayed as given in **Figure 6**. User needs to click on Edit button to edit nomination details or to enter nominee address.

Subscriber Details	440070004070		
PRAN	110070624273		
Subscriber Name	NVCENDCV WXZVC 1	HHNDE	
Date Of Birth	01/01/1950		
Entity Reg. No.	4000463		
Withdrawal due to	Death		
Withdrawal Type	Full Withdrawal		
Date of Death	01/12/2018		
Complete Withdrawal sub type	Lump-Sum and ASP W	lithdrawal	
Towards Withdrawal(in %)	20		
Towards Annuity(in %)	80		
Nominee Serial Number	1		
		Mandara Adaras d	450/4
Nominee Name Nominee Date of Birth	NEHA SHINDE 19/08/1992	Nominee Adress 1 Nominee Adress 2	153/1 TRIMURTI
	19/00/1992	NUTITIEE AUTESS Z	
			NAGER
Nominee Relation	wife	Nominee Adress 3	
	wife MAJOR	Nominee Adress 3 Nominee City	NAGER
Nominee Relation			NAGER dhar
Nominee Relation Nominee Major/Minor	MAJOR NARENDRA KUMAR	Nominee City	NAGER dhar dhar
Nominee Relation Nominee Major/Minor Nominee Guardian Name	MAJOR NARENDRA KUMAR	Nominee City	NAGER dhar dhar
Nominee Relation Nominee Major/Minor Nominee Guardian Name Nominee Guardian DOB	MAJOR NARENDRA KUMAR SHINDE	Nominee City Pin	NAGER dhar dhar 454001

Figure 6

At this stage, User needs to provide nominee address. User needs to click on Add button to add more nominee. After entering nominee address, User needs to click on confirm button. Please refer below **Figure 7**.

Guardian Name *	NARENDRA	Guardian Middle Name	KUMAR	Guardian Last Name / Surname	SHINDE	
Nominee Address:						
Address 1 *	153/1	Address 2	TRIMURTI NAGER	Address 3	dhar	
Pin Code *	454001	City *	dhar	State *	Madhya Pradesh 🗸	
Country *	India 🗸	Mobile No	1234567890	Alternate Contact No.	7412589630	
Email ID	abc@nsdl.co.in					
Nominee 2						
First Name *	RENUKA	Middle Name		Last Name / Surname	SHINDE	
Date of Birth	(dd/mm/yyyy)	Relationship *	MOTHER	Major/Minor *	Major 🗸	
Percentage Share *	50 × %			Guardian Date of Birth	(dd/mm/yyyy)	
Guardian Name *		Guardian Middle Name		Guardian Last Name / Surname	′	
Nominee Address:						
Address 1 *	153/1	Address 2	TRIMURTI NAGER	Address 3	dhar	
Pin Code *	454001	City *	dhar	State *	Madhya Pradesh 🗸	
Country *	India 🗸	Mobile No		Alternate Contact No.		
Email ID						
Add Remove						
		Confirm R	eset Cancel			
						~

Figure 7

At this stage User needs to provide bank details of nominees as given in Figure 8.

	PRAN	110070624273		
	Entity Reg.No.	4000463		
	Date Of Birth	01/01/1950		
	Subscriber Name	NVCENDCV WXZV	CTHHNDE	
	Withdrawal Type	Death	5 THINGE	
	Reason of Withdrawal	Complete Withdrawa	al	
	Date of Death	01/12/2018	-	
lominee Details IER 1 Details				
		Bank Type *		Savings 🗸
		Bank Account Number *		123456789
Nominee Serial Number				
Nominee Name Nominee Date of Birth	NEHA SHINDE	Bank IFS Code *		SBIN0000001
Nominee Date of Birth Nominee Relation	wife	Bank Name *		SBI
Nominee Relation	MAJOR	Bank Branch *		KAMLA MILL
Nominee Guardian Name	W WOL	Bank Address *		LOWER PAREL
Nominee Share	50 %			
Nominee Mobile No.	1234567890	Bank Address Pin *		400013 ×
Nominee Email Id	abc@nsdl.co.in	Bank MICR Code		
Nominee Adress 2	TRIMURTI NAGER	Nominee Address 1	153/1	
Pin	454001	Nominee Address 1	dhar	
State	Madhya Pradesh	City	dhar	
		Country	India	
		Bank Type *		Savings 🗸
Nominee Serial Number	2	Bank Account Number *		147852369
Nominee Name	Z RENUKA SHINDE	Bank IFS Code *		HDFC0000001
Nominee Date of Birth	Rendriveninge			
Nominee Relation	MOTHER	Bank Name *		HDFC BANK
Nominee Major/Minor	MAJOR	Bank Branch *		CHURCHGATE
Nominee Guardian Name		Bank Address *		CHURCHGATE
Nominee Share	50 %	Bank Address Pin *		400001 ×
Nominee Mobile No.		Bank MICR Code		100001
Nominee Email Id	TDIMURTI NAOED	Dalik MICK Code		
Nominee Adress 2	TRIMURTI NAGER 454001	Nominee Address 1	153/1	
Din	454001 Madhya Pradesh	Nominee Adress 3	dhar	
Pin State	wauiya i laucsii	City	dhar	
Pin State				

Figure 8

At this stage document check list is displayed to the User. User needs to tick against Withdrawal form, Advance Stamp receipt, Death Certificate, Bank proof and Id & Address proof document submitted by the Claimant. After selection of document check list, User needs to click on submit button. Please refer below **Figure 9**.

Sr.	wal - D	Document Name
No. 1	v	Form 103/ 303/ 503 duly filled and signed-stamped by mapped Nodal Office. *
2		Advanced Stamped Receipt - Signed alongwith revenue stamp *
3	 Image: A state of the state of	Original Death Certificate/Attested copy by mapped Nodal Office *
4		Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)
5		Family Members Certificate
6		Legal heir certificate issued by First Class Magistrate
7	~	Nominee 1 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook
8	 Image: A start of the start of	Nominee 2 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook
9		Nominee 3 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook
	e of m	ultiple claimants/nominees, each claimant/nominee needs to fill separate withdrawal form alongwith the required
locume Tier1: N		so 1
		ity - All KYC Documents Need to be attested by Mapped Nodal Office
Sr.		Document Name
No. 1		Valid Passport issued by Government of India.
2		Ration Card with Photograph.
2		Bank pass book or Certificate with Photograph
4		Voters Identity Card with Photograph and residential address.
4 5		Volers ruenuly Card with Photograph and residential address. Valid Driving license with photograph.
5 6		PAN Card issued by income tax department.
7	✓	
		Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8		Aadhar Card/Letter issued by Unique Identification Authority of India. Job Cards issued by NREGA duly signed by an officer of the State Government.
9		Job Cards Issued by NREGA duly signed by an officer of the State Government. Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
10		
11		Ex-Service Man Card issued by Ministry of Defence to their employees Photo credit Card.
12		
13		Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI,
Sr. No.		
_		Document Name
1		Valid Passport issued by Government of India.
2		Valid Passport issued by Government of India. Ration card with photograph and residential address.
2 3		Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address.
2 3 4	 	Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address.
2 3 4 5		Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address.
2 3 4		Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address.
2 3 4 5 6		Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address. Letter from any recognized public authority at the Ievel of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc
2 3 4 5 6 ⁷ ier1: N		Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address. Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc te 2 ity - All KYC Documents Need to be attested by Mapped Nodal Office
2 3 4 5 6 Fier1: N Proof of Sr. No.	Iomine f Ident	Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address. Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar. Mandal Revenue Officer, Judical Magistrate etc te 2 ity - All KYC Documents Need to be attested by Mapped Nodal Office Document Name
2 3 4 5 6 ⁷ ier1: N Proof o Sr. No. 1	Iomine f Ident	Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address. Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc re 2 ity - All KYC Documents Need to be attested by Mapped Nodal Office Document Name Valid Passport issued by Government of India.
2 3 4 5 6 7 7 1 2	Iomine f Ident	Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address. Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc re 2 ity - All KYC Documents Need to be attested by Mapped Nodal Office Valid Passport issued by Government of India. Ration Card with Photograph.
2 3 4 5 6 7000 0 Sr. No. 1 2 3	lomine f Ident	Valid Passport issued by Government of India. Ration card with photograph and residential address. Bank Pass book or certificate with photograph and residential address. Voters Identity Card with Photograph and residential address. Valid Driving license with photograph and residential address. Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judical Magistrate etc te 2 ity - All KYC Documents Need to be attested by Mapped Nodal Office Valid Passport issued by Government of India. Ration Card with Photograph. Bank pass book or Certificate with Photograph
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Figure 9

At this stage, details entered by the User are displayed for confirmation. User needs to select Declaration and click on "Confirm" button to complete withdrawal process as given below in Figure 10.

Withdrawal				
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Subscriber Deta				
	PRAN	110070624273		
	Name	NVCENDCV WXZVC THHNDE		
	Date of Birth	01/01/1950		
	Withdrawal due to	Death		
	Withdrawal Type	Full Withdrawal		
	Complete Withdrawal sub type	Lump-Sum and ASP Withdraw	al	
	Date of Death	01/12/2018		
Subscriber Con	respondence Address			
Subscriber Con	Address 1	153/1		
	Address 2	TRIMURTI NAGER		
	Address 3	TEHSIL DHAR		
	City	DHAR		
	Pin	454001		
	State	Madhya Pradesh		
	Country	India		
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lominee Serial Number lominee Name lominee Date of Birth	NEHA SHINDE	Bank Account Number Bank Name	123456789 SBI	
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Home Contact Us System Configuration Entrust Secured Privacy Policy Grievance Redressal Policy		ominee(s) of the deceased subscriber and we don't have any ant Sector subscribers only) d this application for processing of the subject claim of the

Figure 10

Once User clicks on Confirm button, withdrawal request get captured and system generates an Acknowledgement Number & Claim Id as given below in **Figure 11**.

Withdrawal Request Initiation - Comple	ete
PRAN	110070624273
Name	NVCENDCV WXZVC THHNDE
Date of Birth	01/01/1950
Withdrawal due to Withdrawal Type	Death
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Death	01/12/2018
Towards Withdrawal (in %)	20
Towards Annuity (in %)	80
Acknowledgement No.	181151216701
<u>Click Here</u> to view withdrawal form.	
Click here to View Annuity Quo	tes
Withdrawal Request Claim ID has been success	sfully generated.
Claim ID: 1811512167	
Subscriber Withdrawal Request has been Captu	red. Awaiting Verification.
Captured Timestamp 18/12/2018 00:42	2
-	

Figure 11

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)**.

B. Authorization of Online Withdrawal request By Nodal Office – Lump Sum Share

In order to authorise online withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)** & Password to login to CRA system as given below in **Figure 12**.

C (a) [2] https://cra-nsdl.com/CRA/	🖉 Welcome to Central Recor X
File Edit View Favorites Tools Help	
6 NSDL	Central Recordkeeping Agency
News Welcome to Central F	Record-Keeping Agency
Subscribers User ID Password Enter Captcha 2'9+8 Submit Reset Forcat Password? IPIN for eNPS > Check Annuity Quotes > Check Annuity Quotes > Check Status using Receipt Number Help / Instruction for Login	Nodal Offices / Other Intermediaries I-PIN Digital Certificate User ID Password Enter Captcha 3 4 Enter Captcha Submit Reset Encrot Password? Click here to Know your FATCA Compliant Status Check Annuity Quotes Check Subscriber Registration Status Check Subscriber Registration Status Check Subscriber Vindrival Values Help / Instruction for Login

Figure 12

Nodal Office User needs to click on Menu "Transaction" and select sub menu "Authorise Financial Transaction". Please refer below **Figure 13.**

6 NSDL		Central Record	keeping Agency
Welcome Pay and Accounts Office-1001555002	Navigate to NPSCAN	28-Dec-2018	Home Logout
Grievance Exit Withdrawal Request User Maintenance Views Additional Reports (New) Dashboard CGMS BackOffice	Master Download Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Knowledge Centre Transaction Authorize Request			
Initiate Conditional Withdrawal			
FATCA Self Certification			
Authorize Financial Transactions			
FATCA File Upload Welcome to Central Recordkeepin			
FATCA File Status Click here to view list of Exit Claim IDs at	vaiting any action		
Subscriber is required to purchase the annuity at the time of Exit. To view an	uity quotes, please click here View Annu	ity Quotes	
New Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CS	RF (in circulation) should reach CRA-FC	by Nov 27, 2017 to avoid reje	ections
Information regarding online submission of FATCA Self-Certification in Subscribers logi	n may be disseminated to your Subscri	bers. For details, Click here	9
Click here for PFRDA Advisory on streamlining	of handling of Exit cases		
NPS Operations Guide PAO/D1	O DDO		
CRA Helpline for Nodal Offices 1800-22	2-081 (toll-free)		
Home Contact Us System Configuration Entrust Secured	Privacy Policy Grievance Redressal Policy		
Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 &	above with a resolution of 1024 X 768.		

Figure 13

At Transaction type User needs to select "Withdrawal Request" from the drop down menu. User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "All Withdrawal". User needs to click on Search Button. Please refer below **Figure 14.**

🧔 NSDL			_	Ca	entral Recordk	eeping Agency
Welcome Pay and Accounts Office-1001555002			Navigate	to NPSCAN	28-Dec-2018	Home Logout
Grievance ExitWithdrawalRequest UserMaintenance View	Additional Reports (New) Dashboard	CGMS BackOffice	Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Knowledge Centre Transaction Authorize Request						
Authorize Trans	action Transaction Type * PRAN Adt NoPRNI ** Claim ID From Date To Date Com plete Withdrawal sub typ	(d		Nandatory Fields		

Figure 14

A small table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 15.**

🧐 NSDL			Ce	entral Recordk	eeping Agency
Welcome Pay and Accounts Office-1001555002		Navigate	to NPSCAN	28-Dec-2018	Home Logout
Grievance Exit Withdrawal Request User Maintenance Views	Additional Reports (New) Dashboard	CGMS BackOffice Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Knowledge Centre Transaction Authorize Request					
Authorize Withdrawal Initiation - Result					
ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE	
<u>181121224101</u>	110000296642	28-12-2018	1001555000	WITHD RAWAL	
Home	Contact Us System Configuration	Entrust Secured Privacy Policy Gr	ievance Redressal Policy		

Figure 15

User needs to click on Acknowledgment Number Hyperlink to view details captured at the time of Initiation of withdrawal request. Please refer below **Figure 16.**

Authorize With	drawal Initiation - Confirm		
			Back to Results Page View Signature
Subscriber Details			Click Here to View subscriber Details
Su	bscriber Name	NVCENDCV WXZVC THHNDE	
	AN	110070624273	
	K No.	181151216701	
	thdrawal Type	Full Withdrawal	
	wards Annuity (in %)	80	
	wards Withdrawal (in %)	20	
Wi	thdrawal due to	Death	
Subscriber Corresponden	ce Address		
Ad	dress 1	153/1	
	dress 2	TRIMURTI NAGER	
	dress 3	TEHSIL DHAR	
Cit	-	DHAR	
Pir		454001	
	ate	Madhya Pradesh	
Co	ountry	India	
TIER 1 Details			
TIER 1 Details Nominee Serial Number	1	Bank Type	SAVINGS
	1 NEHA SHINDE	Bank Type Bank Account Number	SAVINGS 123456789
Nominee Serial Number Nominee Name Nominee Date of Birth	NEHA SHINDE	Bank Account Number Bank Name	123456789 SBI
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation	NEHA SHINDE	Bank Account Number Bank Name Bank Branch	123456789 SBI KAMLA MILL
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor	NEHA SHINDE wife MAJOR	Bank Account Number Bank Name Bank Branch Bank Address	123456789 SBI KAMLA MILL LOWER PAREL
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor Nominee Guardian Name	NEHA SHINDE wife MAJOR	Bank Account Number Bank Name Bank Branch	123456789 SBI KAMLA MILL
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Major/Minor Nominee Guardian Name Nominee Guardian DOB	NEHA SHINDE Wife MAJOR	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin	123456789 SBI KAMLA MILL LOWER PAREL 400013
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share	NEHA SHINDE wife MAJOR 50 %	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code	123456789 SBI KAMLA MILL LOWER PAREL
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No.	NEHA SHINDE wife MAJOR 50 % 1234567890	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Email Id	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Email Id Nominee Address 2	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Email Id	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Share Nominee Email Id Nominee Address 2 Nominee City	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh	Bank Account Number Bank Name Bank Banch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Share Nominee Share Nominee Address 2 Nominee City Nominee City Nominee State Nominee Alternate Conta	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2	Bank Account Number Bank Name Bank Stanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Type	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee City Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Number Nominee Name	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Type Bank Account Number	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Mobile No. Nominee Email Id Nominee City Nominee State Nominee Atternate Conta	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE	Bank Account Number Bank Name Bank Sranch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Type Bank Account Number Bank Account Number Bank Name	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Mobile No. Nominee Mobile No. Nominee City Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee City Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee City Nominee Atdress 2 Nominee Atdress 2 No	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE MOTHER	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Account Number Bank Account Number Bank Name Bank Branch	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Share Nominee Mobile No. Nominee Mobile No. Nominee Cate Nominee City Nominee City Nominee State Nominee State Nominee State Nominee Serial Number Nominee Date of Birth Nominee Relation Nominee Relation	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE MOTHER MAJOR	Bank Account Number Bank Name Bank Stanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Account Number Bank Name Bank Branch Bank Address	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Mobile No. Nominee Mobile No. Nominee Charte Nominee Catly Nominee City Nominee Catly Nominee State Nominee State Nominee State Nominee Serial Number Nominee Serial Number Nominee Name Nominee Mator Jihnor Nominee Mator Jihnor	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE MOTHER MAJOR	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Account Number Bank Account Number Bank Name Bank Branch	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Guardian DOB Nominee Guardian DOB Nominee Mobile No. Nominee Mobile No. Nominee Charle Nominee Catly Nominee Catly Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Nominee Containee Nominee Catly Nominee Catly Nominee Relation Nominee Guardian Name Nominee Guardian Name	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE MOTHER MAJOR	Bank Account Number Bank Name Bank Stanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee Country Bank Type Bank Account Number Bank Name Bank Name Bank Banch Bank Address Bank Address Pin	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE 400001
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Ghare Nominee Guardian DOB Nominee Hobile No. Nominee Email Id Nominee Address 2 Nominee Atderss 2 Nominee State Nominee State Nominee State Nominee State Nominee State Nominee State Nominee Name Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Ghare	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE MOTHER MAJOR	Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Type Bank Account Number Bank Name Bank Branch Bank Address Bank Address Pin Bank IFS Code	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Calation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Calation Nominee Address 2 Nominee City Nominee Atternate Conta Nominee Atternate Conta Nominee Atternate Conta Nominee Name Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Share Nominee Mobile No.	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh ct No. 7412589630 2 RENUKA SHINDE MOTHER MAJOR	Bank Account Number Bank Name Bank Sanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Type Bank Account Number Bank Account Number Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE 400001 HDFC0000001
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Mobile No. Nominee Caty Nominee City Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee City Nominee Atdress 2 Nominee Cate Atdress 2 Nominee	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh 7412589630 2 RENUKA SHINDE MOTHER MAJOR 50 %	Bank Account Number Bank Name Bank Stanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Cuty Pin Nominee Country Bank Account Number Bank Account Number Bank Branch Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE CHURCHGATE 400001 HDFC0000001 153/1
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Guardian DOB Nominee Mobile No. Nominee Mobile No. Nominee City Nominee City Nominee City Nominee City Nominee State Nominee Alternate Conta Nominee Serial Number Nominee Rame Nominee Maior/Minor Nominee Major/Minor Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Share Nominee Email Id Nominee Email Id Nominee Edures 2	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh tradbya Pradesh 2 RENUKA SHINDE 2 RENUKA SHINDE MOTHER MAJOR 50 % TRIMURTI NAGER	Bank Account Number Bank Name Bank Stanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Country Bank Account Number Bank Name Bank Name Bank Branch Bank Address Bank Address Pin Bank Address Pin Bank MICR Code Nominee Address 1 Nominee Address 3	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE CHURCHGATE CHURCHGATE CHURCHGATE CHURCHGATE
Nominee Serial Number Nominee Name Nominee Date of Birth Nominee Relation Nominee Relation Nominee Guardian Name Nominee Guardian DOB Nominee Share Nominee Mobile No. Nominee Mobile No. Nominee Caty Nominee City Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee Atdress 2 Nominee City Nominee Atdress 2 Nominee Cate Atdress 2 Nominee	NEHA SHINDE wife MAJOR 50 % 1234567890 abc@nsdl.co.in TRIMURTI NAGER dhar Madhya Pradesh 7412589630 2 RENUKA SHINDE MOTHER MAJOR 50 %	Bank Account Number Bank Name Bank Stanch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1 Nominee Address 3 Nominee City Pin Nominee Cuty Pin Nominee Country Bank Account Number Bank Account Number Bank Branch Bank Branch Bank Address Bank Address Pin Bank IFS Code Bank MICR Code Nominee Address 1	123456789 SBI KAMLA MILL LOWER PAREL 400013 SBIN0000001 153/1 dhar 454001 India SAVINGS 147852369 HDFC BANK CHURCHGATE CHURCHGATE CHURCHGATE CHURCHGATE 400001 HDFC0000001 153/1

Figure 16

User can view and verify details entered at the time of initiation of withdrawal request. If details entered are incorrect User needs to click on "Reject" radio button and click on "Submit" button. Kindly note that, in case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Submit" button to complete the process. Please refer below **Figure 17**.
· · · · · · · · · · · · · · · · · · ·	ook or certificate with photograph and residential address.
Tier1: Nominee 2	
Proof of Identity	
Sr. No.	Document Name
1 Bank pass b	ook or Certificate with Photograph
Proof of Address	
Sr. No.	Document Name
1 Bank Pass b	ook or certificate with photograph and residential address.
Declaration by Noda	al Office/POP/Aggregator*:
(s) of deceased subs; been read over to hin 2. That all the contrib further contributions a 3. That Identification is withdrawal form has t 4 The bank account of payment. 5. It is also certified th objection for release 6. I/we have verified t	beve declaration has been signed/thumb impressed before me by the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir criber late Sh/Smt/Kum NVCENDCV WXZVC THHNDE with PRAN 110070624273 as above and has read the entries / entries have 1/ her/them by me and got confirmed by him / her/them. utions including the subscriber's contribution and employer contribution have been transferred in to the PRAN of the subscriber and no are pending. (applicable for government sector subscribers only) and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the peen verified and can be accepted as final. letails of nominee/claimant as provided in bank details section have been checked and verified and the same can be accepted for hat this offlice has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we don't have any of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers only) he documents as submitted by the claimant with the originals and authorized this application for processing of the subject claim of the l that the details as provided in this application form are matching with the supporting documents provided by the claimant(s) and is to
	● Authorize 〇 Reject
	Reason for Rejection

Figure 17

Once request is authorized, confirmation window is displayed to the User as given below in **Figure 18**. At this stage, option is available to the User to take print out of the system generated withdrawal form.

🧔 NSDL		5	Co	entral Recordk	eeping Agency
Welcome Pay and Accounts Office-1001555002		Navigat	e to NPSCAN	28-Dec-2018	Home Logout
Grievance Exit Withdrawal Request User Maintenance View	vs Additional Reports (New) Dashboard	CGMS BackOffice Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Knowledge Centre Transaction Authorize Request					
Withdrawal Rec	Uest - Complete	<u>Back b Results Pac</u> 11000296642 NEPVD ZXDHWOC V 1811212241	٤		
	Date of Binth	25/10/1973			
	Please click here to <u>View Annuity Quotes</u>				
	Withdrawal Request has been Verified Acknowledgement No Verification Time stamp <u>Click Here</u> to view withdrawal form.	181121224101 28/12/2018 21:59			
Но	me ContactUs System Configuration	Entrust Secured Privacy Policy G	rievance Redressal Policy		

Figure 18

After authorization of request, funds are transferred to Claimant bank account after 4 working days.

The Nodal Office User needs to again initiate online withdrawal request on next working day to claim Annuity portion.

C. Initiation of Online Withdrawal request By Nodal Office – Annuity Share

Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and enter **Personnel Department User ID (XXXXXXX00 OR XXXXXX01)** & Password to login to CRA system as given below in **Figure 19**.

() () https://cra-nsdl.com/CRA/ , ; ile Edit View Favorites Tools Help	P → 🗎 C Welcome to Central Recor ×	ሰ 🖈
Call View Pavolies Tous Prep NSDL	Centr	al Recordkeeping Agency
News Welcome	to Central Record-Keeping Agency	
Subscribers User ID Password Enter Captcha 2'9+68 Submit Reset Forgot Password? IPIN for eNPS > Click here to Know your FATCA Compliant Status > Check Grievance / Enguiry Status	Nodal Offices / Other Inte I-PIN Digital Certificate User ID Password Enter Captcha Submit Reset Forgot Password? > Click hare to Know your FATCA Cor Status > Check Annuity Quotes > Check Annuity Quotes	
Check Status using Receipt Number	Check Subscriber Registration State Check Subscriber Withdrawal Statu	
Help / Instruction for Login	Check Subscriber Withdrawal Statu Help / Instruction for Log	

Figure 19

Nodal Office User needs to click on Menu "Exit Withdrawal Request" and select sub menu "Initiate Withdrawal Request" as given below in **Figure 20**

6 NSDL			Cer	ntral I	Recor	dkeepir	ng Agency	^
Welcome Pay and Accounts Office-1003078100					18-Dec-201	8	Home Logout	
Security Grievance Exit Withdrawal Reques	t User Maintenance	Document Manageme	ent Views	Transactio	on Addit	tional Reports (I	New)	
Master Download Da Initiate Withdrawal Request	activation / Reactivation	CGMS BackOffice	Nodal Office	es Upload	S1 Submi	ssion Details	Recruitment Monitorio Notification	nc
Knowledge Centre A Verify Subscriber Withdrawal Initiation								
Withdrawal Request Status View						Transaction T Withdrawal R	ype equest Verification	
Initiate Generate/Cancel Claim ID							•	
Authorize	Welcome	to Central Recordkee	ping Agency					
Generate/Cancel Claim ID	Click here to view	v list of Exit Claim IDs	awaiting any	/ action				
Claim ID Status View Subscriber is required to purch	nase the annuity at the	time of Exit. To view	annuity quote	es, please c	lick here V	/iew Annuity	Quotes	
New Subscriber Registration Form (CSRF) wi	I be effective from Dec	1, 2017. Ensure that avoid rejections	existing CSR	F (in circul	ation) sho	uld reach CRA	-FC by Nov 27, 2017	tc
Information regarding online submission of	of FATCA Self-Certifica	ation in Subscribers here	login may b	oe dissemi	nated to y	our Subscrib	ers. For details, <mark>Cli</mark> o	ck
c	lick here for PFRDA A	dvisory on streamlinir	ig of handling	of Exit cas	es			
	NPS Op	erations Guide PAO	DTO DDO					
	CRA Helpline fo	r Nodal Offices 1800	-222-081 (toll-	-free)				~

Figure 20

User needs to enter PRAN of the subscriber as given below in **Figure 21** for whom withdrawal request needs to be processed.

60 N	ISD	L			Cer	ntral Re	cordkeeping .	Agency
Welcome Pay a	and Accour	its Office-1003078100				18-	Dec-2018	Home Logout
Security Gri	ievance	Exit Withdrawal Request	User Maintenance	Document Management	Views	Transaction	Additional Reports (New)	Master Download
Dashboard	Subscribe	r Deactivation / Reactivation	CGMS BackOffice	Nodal Offices Upload	S1 Subn	nission Details	Recruitment Monitoring	Knowledge Centre
Authorize Requ	iest							
			w Annuity Quotes	0070624273 × Submit Reset wal would automatically rec y.	deem all un	its lying in Tier	2	
		Home Contact Us Best viewed in It	System Configuration	Entrust Secured ove or Mozilla Firefox Ver 3 & at	Privacy Poli		ce Redressal Policy X 768.	

Figure 21

User needs to select Withdrawal type as "Death" from the Drop down menu. User needs to enter Date of Death of the Subscriber. Balance corpus of the Subscriber as on Date is displayed at the field "Total Valuation as on Date".

At withdrawal fund allocation percentage section, withdrawal fund allocation entered at the time of lump sum withdrawal request is auto populated. At this section, withdrawal fund allocation fields are non-editable. Please refer below **Figure 22**.

Welcome P	ay and Accou	nts Office-1003078100			18-	Dec-2018	Home Logout
Security	Grievance	Exit Withdrawal Request Use	r Maintenance Documen	t Management Views	Transaction	Additional Reports (New)	Master Download
Dashboard	Subscribe	er Deactivation / Reactivation C	GMS BackOffice Nodal C	Offices Upload S1 Su	bmission Details	Recruitment Monitoring	Knowledge Centre
Authorize Re	equest						
		PRAN	110070624273				
		Total Valuation as on Date	680942.73				
		Claim ID	1811512167				
		Date Of Birth	01/01/1950				
		Withdrawal due to *	Death	~			
		Withdrawal Type *	Full Withdray	wal 🗸			
		Date of Death: *	01/12/2018	(dd/mr	n/yyyy)		
		Towards Withdrawal (in %) *	20 receive in his/h	Out of Total NPS Corpu ner bank account	s, % of corpus subs	criber will	
		Towards Annuity (in %) *	80 utilized toward	Out of Total NPS Corpu	s, % of corpus subs	criber will be	
		Please click here to <u>View Anr</u>		5 heusinu			
		Note	Submit	Cancel			

Figure 22

At this stage User needs to provide details of the person who will receive monthly pension. Annuity will be issued as be below mentioned order:

Spouse – if subscriber was married and spouse is alive

Subscribers Mother – if subscriber was unmarried or married but spouse not alive

Subscribers Father – if subscriber was unmarried or married but spouse not alive, mother not alive

User needs to provide Mobile Number and Email of the Claimant which will help Annuity Service Provider (ASP) to contact Claimant to complete Annuity formalities.

User needs to select marital status of the Subscriber from the drop down menu. Depending upon marital status of the Subscriber, User needs to provide Spouse details such as Spouse alive or not, Spouse Gender, Name, PAN, DOB etc. User Needs to provide whether family members of the subscriber are alive or not. If alive then Name, Date of Birth and PAN of the family member is mandatory. Please refer below **Figure 23**.

Date:*					
PAN:*	CBFPT7688N	Email Address:*	abc@nsdl.co.in		
Aadhaar No:	XXXXXXXX8585	Gender:*	Male 🗸		
CKYC Number:		Maiden Name:			
Marital status:*	Married 🗸				
Spouse Status :*	Alive 🗸				
Spouse Gender:*	Female 🗸				
Spouse First Name: *	Spouse Middle Name:	Spouse Last Name:	Spouse DOB:*	Spouse PAN:	
NEHA		SHINDE	31/12/1955		
			🔯 (dd/mm/yyyy)		
Mother Alive:	Alive 🗸				
Mother's First Name:*	Mother's Middle Name:	Mother's Last Name:	Mother's DOB:*	Mother's PAN :	
lakshmi		SHINDE	31/12/1932		
			🔟 (dd/mm/yyyy)		
Father Alive:	Not Alive 🗸				
Child 1 :	Alive 🗸				
Child 1 First Name:*	Child 1 Middle Name:	Child 1 Last Name:	Child 1 DOB:*	Child 1 PAN:	
PINTU		SHINDE	31/12/1980		
			🔯 (dd/mm/yyyy)		
Child 2 :	select 🗸				
Child 3:	select V				
Frequency:*	Monthly V				
	Select ASP Scheme	Cancel			

Figure 23

Further User also need to select Annuity Frequency which is "Monthly" only. User Also need to select ASP name from the drop down menu. However, by default annuity scheme is "NPS – Family Income" only. Please refer below **Figure 24**.

	Alive 🔹			
Mother's First Name:*	Mother's Middle Name:	Mother's Last Name:	Mother's DOB:*	Mother's PAN :
lakshmi		SHINDE	31/12/1932	
			🔯 (dd/mm/yyyy)	
Father Alive:	Not Alive 🗸			
Child 1 :	Alive 🗸			
Child 1 First Name:*	Child 1 Middle Name:	Child 1 Last Name:	Child 1 DOB:*	Child 1 PAN:
PINTU		SHINDE	31/12/1980	
			譋 (dd/mm/yyyy)	
Child 2 :	select 🗸			
Child 3:	select V			
Frequency:*	Monthly V			
	Select ASP Scheme	Cancel		
ASP Names:*	ICICI Life Insurance Co. Ltd			````
Scheme Names:*	NPS - Family Income Option			```
Beneficiary Name:*	NVCENDCV WXZVC TH			
Relationship with subscriber:*	self			
Further, I have collected S System (NPS) and only fo KYC services of UIDAI) in	t the details of the Aadhaar have Subscribers consent to authorize or the purpose of authenticating h accordance with the provisions nd the allied rules and regulation	NSDL e-Gov as CRA to use his/her identity through the A of the Aadhaar (Targeted De	his/her Aadhaar details for adhaar Authentication sys	National Pension tem (Aadhaar based e-
Please click here to View A	SP Quotes	Proceed Cancel		

Figure 24

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

Further, User also needs to select Declaration by Claimant and Declaration by Nodal Office. After selection of declarations, User needs to click on Submit button. Please refer below **Figure 25**.

ASP Withdrawal Declaration Details	^
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*: ☐ 1.1 hereby declare that the foregoing statements and informations have been given by me after understanding the questions and the annuity options and the same are true, accurate and complet every manner and respects and that 1 have not withheld or omitted to give any material information understand and agree that the statements in this proposal constitute warranties. I do hereby agree 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 fra me, which comes to the knowledge of the company at any future point of time, the said contract sh treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provision: amended from time to time. 2.1 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 lime. 3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and 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 ter and contained in the contract. I also agree that the amount held in proposal/policy depo shall not earn any interest.	e in . I and ud by all be s as other ms
 4. I further state that the product features and terms and conditions of the policy have been througe 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 utilised for purchase of annuity at the time of its issuance. 6. I also acknowledge and agree that the 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 appli 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 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 thir party service providers that the company may have tie-ups with, for verification of proposal details for servicing of policies. 	be I the / cable this d
 Declaration by Nodal office*: I //we have verified the documents as submitted by the Subscriber/Claimant with the originals authorized this application for processing of the subject claim of the subscriber/claimant. It is certil that the details as provided in this application form are matching with the information available in to official record maintained by us. The complete information provided in this form including declarati and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she h. 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 an pending at Nodal Officer I vecl. (only for government nodal office). That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. T name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final. 	fied he on aving re he
4. It is certified that the bank account (Salary Account) details provided in the form is as per the sal records maintained in our office. The bank account details (salary account) of subscriber's as provin bank details section have been checked and verified and the same can be accepted for payment for government nodal office). Submit Cancel	ided (only a Redressal Policy
Figure 25	

At this stage, details entered by the User are displayed for confirmation. User needs to click on "Submit" button to complete withdrawal process as given below in **Figure 26**.



Figure 26

Once User clicks on Submit button withdrawal request get captured and confirmation message is displayed as given below in **Figure 27**.

	ray and Account	ts Office-1003078	100				18-[Dec-2018	Home Logout
Security	Grievance	Exit Withdraw	al Request	User Maintenance	Document Management	Views	Transaction	Additional Reports (New)	Master Download
Dashboard Authorize F		r Deactivation /	Reactivation	CGMS BackOffice	Nodal Offices Upload	S1 Subn	nission Details	Recruitment Monitoring	Knowledge Centre
		ASP	Withdrawa	I Captured Detail	5				
			PRAN		: 110070624273				
				edgement Number	: 181151216702				
				Subscriber	: NVCENDCV WX				
			Timestar	np	: 2018-12-18 20:1	4:05.91111	1		
				Req	uest Captured succes	sfully			

Figure 27

D. <u>Authorization of Online Withdrawal request By Nodal Office – Annuity Share</u>

In order to authorise online withdrawal request, Nodal Office User needs to click on the link <u>www.cra-nsdl.com</u> and **Accounts Department User ID (XXXXXXX02 OR XXXXXX03)** User Id & Password to login to CRA system as given below in **Figure 28**.

A style="text-align: center;">	, D ≠ 🚔 C 🛛 🐼 Welcome to Central Recor ×	û ☆ (
File Edit View Favorites Tools Help	Central I	Recordkeeping Agency
News	Welcome to Central Record-Keeping Agency	
Subscribers User ID Password Enter Capitha 2 9 + 8 = Forgat Password2 IPIN for eNPS Click here to Know your FATCA Compli	Nodal Offices / Other Intermedi	
Check Here to Here to Here Compare Check Annuity Quotes Check Grievance / Enquiry Status Check Status using Receipt Number	Check Annuity Quotes Check Grievance / Enquiry Status Check Subscriber Registration Status	
Help / Instruction for Log	Check Subscriber Withdrawal Status	

Figure 28

Nodal Office User needs to click on Menu "Transaction" and select sub menu "Authorise Financial Transaction". Please refer below **Figure 29.**

6 NSDL	Ce	entral Recordkeeping Agen	ncy
Welcome Pay and Accounts Office-1001555002	Navigate to NPSCAN	28-Dec-2018 Home Logo	gout
Grievance Exit Withdrawal Request User Maintenance Views Additional Reports (New) Dashboard CGMS BackOffice	Master Download Nodal Offices Upload	Error Rectification Module Recruitment Monitoring	
Knowledge Centre Transaction Authorize Request			
Initiate Conditional Withdrawal FATCA Self Certification Authorize Financial			
Transactions Welcome to Central Recordkeepi	ig Agency		
FATCA File Optical FATCA File Status Click here to view list of Exit Claim IDs a	vaiting any action		
Subscriber is required to purchase the annuity at the time of Exit. To view an	uity quotes, please click here View Annuity	Quotes	
New Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing C	RF (in circulation) should reach CRA-FC by N	Nov 27, 2017 to avoid rejections	
Information regarding online submission of FATCA Self-Certification in Subscribers logi	n may be disseminated to your Subscribers	s. For details, Click here	
Click here for PFRDA Advisory on streamlining	of handling of Exit cases		
NPS Operations Guide PAO/D	O DDO		
CRA Helpline for Nodal Offices 1800-2	2-081 (toll-free)		
Home Contact Us System Configuration Entrust Secured	Privacy Policy Grievance Redressal Policy		
Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3	above with a resolution of 1024 X 768.		

Figure 29

At Transaction type User needs to select "Withdrawal" from the drop down menu. User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "All Withdrawal". User needs to click on Search Button. Please refer below **Figure 30**.

🧐 NSDL			C	entral Recordk	eeping Agency
Welcome Pay and Accounts Office-1001555002		Navigate	to NPSCAN	28-Dec-2018	Home Logout
Grievance Exit Withdrawal Request User Maintenance View Knowledge Centre Transaction Authorize Request	rs AdditionalReports(New) Dashboard C	CGMS BackOffice Master Download	Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
8 Authorize Trans	Transaction Type * [V PRAN 1 Ack No/PRN ** Claim ID [From Date [To Date [Com piete Withdrawal sub type [2	Wifidrawal Request ✓ 11000228042 × (dd/mm/yyy) (dd/mm/yyy)	landatory Fields		

Figure 30

A small table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 31**.

🙆 NSDL		C	entral Recordk	eeping Agency
Welcome Pay and Accounts Office-1001555002		Navigate to NFSCAN	28-Dec-2018	Hame Logout
Grievance ExitWithdrawalRequest UserMaintenance Views	Additional Reports (New) Dashboard CGMS BackOff	ce Master Download Nodal Offices Upload	Error Rectification Module	Recruitment Monitoring
Knowledge Centre Transaction Authorize Request				
Authorize Withdrawal Initiation - Result				
ACKNOWLEDGEMENT NO. 181121224101	PRAN REGISTRA 110000296642 28-12		REQUEST TYPE WITHD RAWAL	
				-
Home	Contact Us System Configuration Entrust Secured	Privacy Policy Grievance Redressal Policy		v

Figure 31

User needs to click on Acknowledgment Number Hyperlink to view details captured at the time of Initiation of withdrawal request. User can view and verify details entered at the time of initiation of withdrawal request. If details entered are incorrect User needs to click on "Reject" radio button. If

details entered are correct, User needs to click on "Authorise" button to complete the process. Please refer below **Figure 32.**

PRAN 10070524273 Subscriber Name NUCEDECV WOXCU THINDE Gender : Male Mole No 123456870 Ernal : abc@gnad.co.n Maled Name Ernal : CVC No: - PAN : CLPTTABBN Amount to be invested in Annuity : GB046273 Name of ASP : ICCL UP Invarance Co. Ltd Scheme : NVECENCV WXZVC THANCE Bandicay Name : NVECENCV WXZVC THANCE Bandin Anne : NVECENCV WXZVC THA		
Gender: Male Models No: 1234565870 Email: abc@nsd.co.in Madden Name: C CVCV No: - PAN: CGPT70881N Amount to be invested in Annuity: 680942.73 Name of ASP: ICICL Life Insurance Co. Life Scheme: NUE Scheme: NUE Scheme: NUE Sponse Status: Anve Sponse Status: Anve Sponse Name: NUELAS SthEme Sponse Name: NUELAS SthEme Sponse Name: NUELAS SthEme Sponse Name: NUELAS SthEme Father Anve: Not Alve Mother's Name: Nuel Alve Mother's Name: Nuel Alve Mother's Name: Nuel Alve Mother's Name: Nuel Alve Chief's Name: Nuel Alve Chief's Name: Nuel Alve Chief's OB: 31/12/1930 Chief's Name: Nuel Alve Mother's OD: 31/12/1930 Chief's Name: Nuel Alve Mother's OD: Nuel Alve Mother's OD: Nuel Alve Mother's OD: Nuel Alve Mother's OD: Nuel Alve		
Models No: 123456870 Email: abc@netLo.in Midden Name: CKYCN 0: PAN: CBFPT7588N Amount to be invested in Annulty: 6084273 Name of ASP: ICIC LUE Insurance Co. LUE Scheme: NN= Amount to be invested in Annulty: Beneficiary Name: NVCENDCV VX2VC THNDE Relationship with subscriber: SELF Relationship with subscriber: SELF Moral Status: Anve Spouse Status: SHIME Spouse Status: Not Alve Moher's Name: Not Alve Moher's Name: Not Alve Moher's Name: Alve		
Email: abc@nsdt.co.in Maden Name: : CHYC No: : PAN: PAN: PAN: PAN: PAN: PAN: PAN: PAN		
Maiden Name : Corr No : PAN : CGFPT72881N Amount to be invested in Annulty : 6094273 Name of ASP :: ICIC Life insurance Co. Life Scheme : NP : Beneficiary Name : NP : Mutation Status : NP : Relationship with subscriber : SELF Relationship with subscriber : SELF Mutati Status : Alve Spouse Confer : Spouse Status : Spouse Confer : Spouse Confer : Spouse Confer : Spouse Confer : Father Alve: Not Alve Mother's Name : Not Alve Mother's DOB : 31/12/1960 Child 3 : Child 3 : Child 3 : Child 1 I Avan to withhold cor onited to give any material informations have been given by mater hult Alve : Alve : Mother's Name : PINTU SHINDE : Child 3 : Child 3 : Child 3 : Child 3 : <tr< td=""><td></td><td></td></tr<>		
CAYC No :: PAN :: CBPT7588N Amount to be invested in Annuty :: BB (BP42.73 Name of ASP :: CICIC Life Insurance Co. Lif Scheme :: NYCENCOV WX2AVC THHNDE Beneficiary Name :: NYCENCOV WX2AVC THHNDE Relationship with subscriber :: SELF Marial adus :: Marine data status :: Spouse Status :: Spouse Status :: Spouse Status :: Spouse Name :: Spouse Name :: NEAR ANNE :: Spouse DOB :: Spouse PAN: Methor ANNe :: Methor ANN		abc@nsdl.co.in
PAN: CBFPT7688M Amount to be invested in Annuity :: 6804273 Name of ASP: ICICL Life insurance Co. Lid Scheme :: NPS - Family income Option Beneficiary Name :: NVCEMOCY VX22VC THHNDE Relationship with subscriber :: SELF Martial status :: Amount Spouse Gender: Family Spouse Status :: Amount Spouse Status :: Amount Spouse Status :: Amount Spouse Status :: Amount Spouse Status :: Not Alive Moher Alve: Not Alive Moher Alve: Not Alive Moher's DOB: 31/12/1932 Chid 1: Alve Moher's DOB: 31/12/1930 Chid 3: The orthogo and the same true, accurate and complete in every manner and respects and the foregoing statements and informations have been given by me after fully understanding the questions and the same are true, accurate and complete in every manner and respects and that have not withheld or omitted to give any material information. Understand and agree that the softwarent is contained therein or in case of fraud by me, which comes to the foregoing statements and informations have been given by me, which comes to the foregoing statements and information state begive and eccare that the statements in the proposal constitute warrantes. I do hereby agree and eccare that the statements in the proposal constitute warrantes. I do hereby agree and eccare that the statemen		
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Name of ASP: ICICI Life Insurance Co. Lid Scheme NVS-Family income Option Beneficiary Name: NVCENOCY WAZVC THHNDE Reationsing with subscriber: SELF Marital status: Marined Spouse Gender: Female Spouse Status: Alve Spouse Status: NEHA SHNDE Spouse Name: NOT Alve Mother Alve: Not Alve Mother Alve: Alve Mother Alve: Alve Mother S DOB: 31/12/1932 Child S Name: PINTU SHNDE Child S I Child S I Declaration by the Subscribert': 1.1 Thereby declare that the foregoing statements and informations have been given by me after fully understand and garee that the company and the antil to the statement is constance between me and the fact and the statement is constance between me and the fact and the statement is constance between me and the fact and the statement is constance between me and the fact and the statement is constance between me and the fact and the statement is constance between me and the fact and the statement is cons		
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Mother's Name: Jakshmi SHINDE Mother's DOB: 31/12/1932 Child 1: Alive Child's Name: PINTU SHINDE Child's Name: PINTU SHINDE Child's ODB: 31/12/1980 Child 2: Interpretation of the Subscriber': 1.1 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. Inderstand and agree that the statements in this proposal constitute warranites. 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 faud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be tracted 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 nad agree that the company shall additionally levy or recover all the applicable insorts and conditions contained in the contract. I be powerned by the provisions of the Insurance Act 1933, and other applicable taws in india and that the contract will be powerned by the probasil/policy deposit shall not era any interest. 3. I further state hat the product features and terms and conditions of the policy have beent horoughly explained to munund wheil an a		
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Child 1: Alive Child S Name: PINTU SHINDE Child S Name: PINTU SHINDE Child 2: 31/12/1980 Child 3: Declaration by the Subscriber*: 1.1 hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the amany options and the same are true, accurate and complete in every manner and respects and that 1 have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warnalies. 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 of the insurance Act 1938, and other applicable laws in link and that the contract will be governed by the provisions of the insurance Act 1938, and other applicable laws in link and that the contract will be town would be subject to the terms and conditions of the policy have been thoroughly explained to me and having understood, i consent tothe same. 3. I understand that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, i consent tothe same. 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 cons		
Child's Name: PINTU SHINDE Child's DOB: 31/12/1980 Child's DOB: 31/12/1980 Child 3: Declaration by the Subscriber': 1. Intereby 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 1 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 shalt 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 1930 are any other applicable provisions as amended from time to inne. 2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharge, cess etc. from the premiums which are necessitated by various enactments of centra. 3. I understand that the contract. Will be governed by the provisions of the Insurance Act 1938, and other applicable forware. 4. I turther 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 understand that the final annuity applicable provisiong of the actual corpus value to be utitilised for purc		
Child's DOB: 31/12/1980 Child's : Child's : Declaration by the Subscriber': 1.1 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. Inderstand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that thates estatements and this opposal constitute warranties. I do hereby agree and the statematication 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 1933 or any other applicable provisions of the insurance Act 1933, and other applicable laws in fluid and that the contract will be company at any future point of time, the said contract will be yarouse machinents of contract and and agree that the enerties under the policy shall be subject to the terms and conditions consisted laws in fluid and that the contract will be governed by the provisions of the policy have been thoroughly is issued by the acmpany at any future bean the amount policy shall be subject to the actual corpus value to be utilised for purchase of annuity at the time of it is issuance. 4. I harder state that the product features and terms and conditions of the policy have been thoroughly scheme chosen by me which is authorized and approved under the prevalent regulations from and applicable rules. Further understand that the final annuity applie by company directly to any other annuity scheme chosen by me which is authorized mat applicable aphyse inpany diterstly to any other annuity scheme policy under rese		
Child 2: Child 3: Declaration by the Subscriber*: 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 assurace 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 provisions of the Insurance Act 1938, and other applicable forws 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 throughly explained to me and having understood, 1 consent tothe same. 5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for p		
Child 3: Declaration by the Subscriber*: 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 warranches. I do hereby agree and declare that these statements and this doclaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that it there be any misstatement or suppression of material information or if any untrue statement is contained there in 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 of the treated as per provisions of contract and/or state legislatures from time to time. 3.1 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 contract will not commence until a written trems and conditions contained in the contract. I also agree that the avopsal/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 seme. 5.1 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. 6.1 also acknowledge and agree tha		31/12/1980
Declaration by the Subscriber*: 1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions 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 of the Insurance Act 1938 or any other applicable provisions of the Insurance Act 1938, and other applicable leaves indicated as the company at any future point of the onlice y shall be subject to the terms and conditions contained in the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in fluid and that the contract will not commence until a written acceptance of this proposal is issued by the company and 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 successite. 5. I under stand that the fund and approved under the prevalent regulations and applicable rease. 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 payab		
Further, no interest will be payable to me on the funds held during this transition period. 7.1 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 the Nodal Office*: 1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals 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 APS contributions are pending at Nodal Office level, (only for government nodal office) 3. That Identity of the Subscriber / Claimant is certified as provided in the subscriber / Claimant as mentioned al 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.	knowledge of the company at any future Section 45 of the Insurance Act 1938 or	d that if there be any misstatement or suppression of material s contained therein or in case of fraud by me, which comes to the e point of time, the said contract shall be treated as per provisions of any other applicable provisions as amended from time to time.
in the second unit the paint account (samily recounty actuals provided in the form is do per the samily	 knowledge of the company at any futur Section 45 of the Insurance Act 1938 or 2. I also understand and agree that the like service tax, surcharges, cess etc. fi central and/or state legislatures from ti 3. I understand that the contract will be applicable laws in India and that the coi is issued by the company and that the I contained in the contract. I also agree t interest. 4. I further state that the product feature explained to me and having understood 5. I further understand that the final ann utilised for purchase of annuity at the ti 6. I also acknowledge and agree that the policy under free look period. These fur chosen by me which is authorized and Further, no interest will be payable to m 	Id that if there be any misstatement or suppression of material s contained therein or in case of fraud by me, which comes to the e point of time, the said contract shall be treated as per provisions of any other applicable provisions as amended from time to time. company shall additionally levy or recover all the applicable taxes rom the premiums which are necessitated by various enactments of me to time. governed by the provisions of the Insurance Act 1938, and other ntract will not commence until a written acceptance of this proposal benefits under the policy shall be subject to the terms and conditions hat the amount held in proposal/policy deposit shall not earn any es and terms and conditions of the policy have been thoroughly 1, I consent tothe same. uity amount would be subject to the actual corpus value to be ime of its issuance. e funds will not be returned to me in case I choose to cancel the nds will be payable by company directly to any other annuity scheme approved under the prevalent regulations and applicable rules.

Figure 32

After authorization of request, confirmation message is displayed to the User as per **Figure 33**. Claimant details are shared with Annuity Service Provider selected at the time of initiation of request for issuance of Annuity.

6 NSDL		G	entral Records	eeping Agency
metered hyperd Annuell Office (1000000) Grievence East Wildots wolf Request - Dear Maintenance - Viewe - Additional Reports (New Econologie Contre - Transaction - Arthorize Request	r) Dawlobrand COMS BackOffice	New Description of State Officers Uplease	28 Dec-3018 Error Rectification Module	New Lager
 ASP Withdrawal Captured D 	Details			
A	cknowledgement Number	110070624273 181151216702 NVCENDCV WXZVC THHNDE 2018-12-18 20:18:24.075453		
				v

Figure 33

The Nodal Office User needs to submit the physical withdrawal form to NSDL CRA for storage purpose only.

CRA Personnel Contact details and Helpdesk numbers

Central Government: <u>cghelpdesk@nsdl.co.in</u> Tel: (022) 4090 4242 (Extn. 3314/ 3315)

Single Point of Contact:

Mr. Vishal Masurkar (022-40904533, vishalm@nsdl.co.in)

Escalations:

Mr. Vijay Hegde (022-40904298, vijayh@nsdl.co.in)

NSDL e-Governance Infrastructure Ltd. (Mumbai address):

NSDL e-Governance Infrastructure Ltd. 1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

Tel: (022) 4090 4200

Website: www.npscra.nsdl.co.in

Facebook.com/nps.NSDL