



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 initiate 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 - [www.indianrailways.gov.in](http://www.indianrailways.gov.in) under the following location Railway Board Directorates → Accounts → 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

## **STANDARD OPERATING PROCEDURE (SoP)**

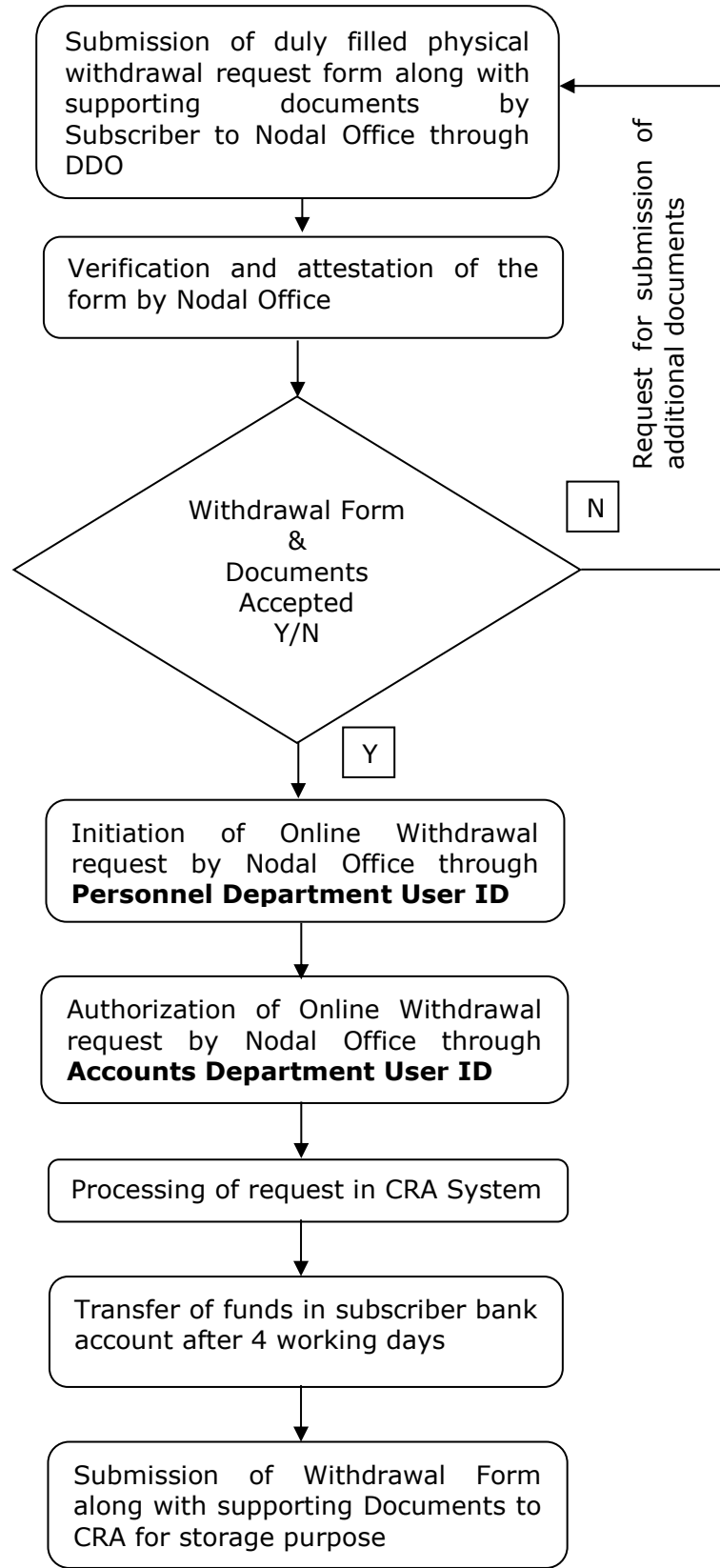
Initiation & Authorisation of Online  
Partial (conditional) withdrawal request by  
Nodal Office under Ministry of Railways

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

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## 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 (XXXXXXXX00 OR XXXXXXXX01)**
  - ✓ Authorization of online withdrawal request by Nodal Office through **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**
  - ✓ 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 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 (XXXXXXXX00 OR XXXXXXXX01)**
  - ✓ Authorization of online withdrawal request through **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**
  - ✓ 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 [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Personnel Department User ID (XXXXXXXXX00 OR XXXXXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.

The screenshot shows the NSDL Central Recordkeeping Agency login interface. It features two primary login panels. The left panel, titled 'Subscribers', includes input fields for PRAN, Password, and a Captcha (16+6=). The right panel, titled 'Nodal Offices / Other Intermediaries', includes a radio button for 'Password' (selected), a 'Digital Certificate' option, and input fields for User ID (1001063500), Password, and a Captcha (13+5=18). Both panels have 'Submit' and 'Reset' buttons, as well as a 'Forgot Password?' link. Below the login panels, there are links for 'Click here to Know your FATCA Compliant Status', 'Check Annuity Quotes', 'Check Grievance / Enquiry Status', and 'Check Status using Receipt Number'. A 'Help / Instruction for Login' link is also present. The footer contains a navigation bar with links: Home, Contact Us, System Configuration, Entrust Secured, Privacy Policy, and Grievance Redressal Policy.

**Figure 1**

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

The screenshot shows the NSDL Central Recordkeeping Agency dashboard. The top navigation bar includes links: Transaction, Authorize Request, Grievance, Exit Withdrawal Request, User Maintenance, Document Management, Views, Dashboard, CGMS BackOffice, Master Download, and Nodal Offices Upload. The left sidebar contains a list of menu items: Scheme Preference Change, Authorize Transaction, Tier-2 Activation, Update Subscriber Tier-2 Details, Subscriber Shifting, Authorize Subscriber Shifting, Capture DDO Shift Request, Verify DDO Shift Request, DDO Shifting Request Status View, **Initiate Conditional Withdrawal** (highlighted in red), Verify Conditional Withdrawal Request, FATCA Self Certification, FATCA File Upload, and FATCA File Status. The main content area displays a 'Welcome to Central Recordkeeping Agency' message, a link to view a list of Exit Claim IDs, and information regarding online submission of FATCA Self-Certification. The footer contains a navigation bar with links: Home, Contact Us, System Configuration, Entrust Secured, Privacy Policy, and Grievance Redressal Policy.

**Figure 2**

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

The screenshot shows the NSDL Central Recordkeeping Agency website. The header includes the NSDL logo and the text 'Central Recordkeeping Agency'. Below the header is a navigation bar with links: Transaction, Authorize Request, Grievance, Exit Withdrawal Request, User Maintenance, Document Management, Views, Dashboard, CGMS BackOffice, Master Download, and Nodal Offices Upload. A sub-navigation bar includes Recruitment Monitoring and Knowledge Centre. The main content area is titled 'Initiate Conditional Withdrawal' and contains a form with a PRAN input field (value: 110010224993), a Submit button, and a Reset button. The footer includes links: Home, Contact Us, System Configuration, Entrust Secured, Privacy Policy, and Grievance Redressal Policy. A note at the bottom states: 'Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.'

**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**.

The screenshot shows the NSDL Central Recordkeeping Agency website. The header and navigation bars are the same as in Figure 3. The main content area is titled 'Conditional Withdrawal' and contains a form with the following details: PRAN: 110010224993, Subscriber Name: PAWAN DINESH DUBEY, Subscriber Date of Birth: 17-10-1983, Date of Joining: 20-04-2006, Withdrawal Type: Conditional Withdrawal, Available Self Contribution: 259573.00, Previous Withdrawal Amount: 0.00, Contribution utilized for partial withdrawal: 0.00, Available Withdrawal Amount: 259573.00, Percentage to be Withdrawal%: Percentage (dropdown), and Withdrawal Reason: Reason (dropdown). The form includes Submit and Reset buttons. The footer is the same as in Figure 3.

**Figure 4**



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

Welcome Pay and Accounts Office-1001063500

Transaction Authorize Request Grievance Exit Withdrawal Request User Maintenance

Recruitment Monitoring Knowledge Centre

11-May-2018 Home | Logout

Views Dashboard CGMS BackOffice Master Download Nodal Offices Upload

Conditional Withdrawal

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

Percentage  
1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

Reason

Submit Reset

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 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-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

Conditional Withdrawal

|                                                |                                                         |
|------------------------------------------------|---------------------------------------------------------|
| PRAN :                                         | 110010224993                                            |
| Subscriber Name :                              | PAWAN DINESH DUBEY                                      |
| Subscriber Date of Birth :                     | 17-10-1983                                              |
| Date of Joining :                              | 20-04-2006                                              |
| Withdrawal Type :                              | Conditional Withdrawal                                  |
| Available Self Contribution :                  | 259573.00                                               |
| Previous Withdrawal Amount :                   | 0.00                                                    |
| Contribution utilized for partial withdrawal : | 0.00                                                    |
| Available Withdrawal Amount :                  | 259573.00                                               |
| Percentage to be Withdrawal% :*                | 25                                                      |
| Withdrawal Reason :*                           | Purchase or construction of a residential house or flat |

Submit Reset

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 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**.

Conditional Withdrawal

|                                           |                                                            |
|-------------------------------------------|------------------------------------------------------------|
| PRAN                                      | 110010224993                                               |
| Subscriber Name                           | PAWAN DINESH DUBEY                                         |
| Subscriber Date of Birth                  | 17-10-1983                                                 |
| Subscriber Date of Joining                | 20-04-2006                                                 |
| Withdrawal Type                           | Conditional Withdrawal                                     |
| 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          |
| Bank Account Number | 30597243609         |
| Bank Name           | STATE BANK OF INDIA |
| Bank Branch         | ADB BRANCH          |
| Bank Address        | AMLA                |
| Bank Address Pin    | 460551              |
| Bank IFS Code       |                     |

|           |                |
|-----------|----------------|
| Mobile No | 1000044413     |
| Email ID  | abc@nsdl.co.in |

Confirm Edit Back

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 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 Views 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 \* 123456789

Confirm Bank Account Number \* 123456789

Bank IFS Code \* sbm0000001

Bank Name \* STATE BANK OF INDIA

Bank Branch \* ADB BRANCH

Bank Address \* AHLA

Bank Address Pin \* 460551

Bank MICR Code

Mobile No 100044413

Email ID abc@nsdl.co.in

Search Bank Details

Confirm & Proceed Back

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 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**.

NSDL Central Recordkeeping Agency

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

Conditional Withdrawal

|                                           |                                                            |
|-------------------------------------------|------------------------------------------------------------|
| PRAN                                      | 110010224993                                               |
| Subscriber Name                           | PAWAN DINESH DUBEY                                         |
| Subscriber Date of Birth                  | 17-10-1983                                                 |
| Subscriber Date of Joining                | 20-04-2006                                                 |
| Withdrawal Type                           | Conditional Withdrawal                                     |
| 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          |
| 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      |

☒ I/We hereby declare that the subscriber is currently employee 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 for partial withdrawal are correct. \*

I/We have collected the following documents:

☐ Evidence for Reason of Partial Withdrawal\*

☐ Cancelled Cheque/Bank Certificate/Copy of bank passbook for the bank details submitted\*

[Confirm](#) [Back](#)

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 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

ⓘ Conditional Withdrawal

|                        |                                                                 |
|------------------------|-----------------------------------------------------------------|
| PRAN                   | 110010224993                                                    |
| Subscriber Name        | PAWAN DINESH DUBEY                                              |
| Acknowledgement Number | 1000006666                                                      |
| Captured Timestamp     | 2018-05-11 10:49:23.215567                                      |
| Status                 | Request has been captured and pending for request authorization |

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 10**

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXXXX02 OR XXXXXXXXX03)**.

## 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 <https://cra-nsdl.com/CRA/> and Login to CRA system with their **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)** & Password as given below.

The screenshot shows the NSDL Central Recordkeeping Agency login page. It features two main login sections: "Subscribers" and "Nodal Offices / Other Intermediaries". Both sections include fields for PRAN, Password, and a Captcha. The "Nodal Offices / Other Intermediaries" section also has a "Digital Certificate" option. Below the login fields, there are links for "Forgot Password?", "Password for NPS", and a list of links for "Click here to Know your FATCA Compliant Status", "Check Annuity Quotes", "Check Grievance / Enquiry Status", and "Check Status using Receipt Number". A "Help / Instruction for Login" link is also present at the bottom of each section.

**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**.

The screenshot shows the NSDL Central Recordkeeping Agency dashboard. The top navigation bar includes links for "Grievance", "Exit Withdrawal Request", "User Maintenance", "Views", "Additional Reports (New)", "Dashboard", "CGMS BackOffice", "Master Download", "Nodal Offices Upload", "Error Rectification Module", and "Recruitment Monitoring". The "Authorize Request" menu item is highlighted in red. Below the navigation bar, the dashboard content includes a welcome message, a link to view a list of Exit Claim IDs, a link to view annuity quotes, a notice about the new Subscriber Registration Form (CSRF) being effective from Dec 1, 2017, and a link to view annuity quotes. There is also a link to view information regarding online submission of FATCA Self-Certification in Subscribers login, a link to view PFRDA Advisory on streamlining of handling of Exit cases, a link to view NPS Operations Guide PAO/DTO DDO, and a link to view CRA Helpline for Nodal Offices 1800-222-081 (toll-free).

**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 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 Status

PRAN 110057426673 X

Acknowledgement No.

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Search Reset

Home | Contact Us | System Configuration | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3.8 & above with a resolution of 1024 X 768

**Figure 13**

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

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 Status

PRAN Acknowledgement No. From Date (dd/mm/yyyy) To Date (dd/mm/yyyy) Search Reset

| Acknowledgement No.        | PRAN         | Status          | Request Date | Captured By |
|----------------------------|--------------|-----------------|--------------|-------------|
| <a href="#">1000014669</a> | 110057426673 | Maker completed | 24/09/2018   | 1001555000  |

Home | Contact Us | System Configuration | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3.8 & above with a resolution of 1024 X 768

**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**.

**Authorize Conditional Withdrawal Request**

[Click Here to View subscriber Details](#)

|                                           |                                                           |
|-------------------------------------------|-----------------------------------------------------------|
| PRAN No                                   | 110057426673                                              |
| Ack No                                    | 1000014869                                                |
| Name                                      | TVPVN PUD                                                 |
| Date of Joining                           | 01-08-2015                                                |
| Withdrawal Status                         | Maker completed                                           |
| Self Contribution                         | 86694.00                                                  |
| 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                                  | abc@nsdl.co.in                                            |

I/We hereby declare that the subscriber is currently employee 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 for partial withdrawal are correct.

☒ Authorize
 ☐ Reject

Remarks:

**Figure 15**

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

**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

Conditional Withdrawal

|                        |                            |
|------------------------|----------------------------|
| PRAN                   | 110057426673               |
| Acknowledgement Number | 1000014869                 |
| Captured Timestamp     | 2018-12-24 18:03:51 208104 |

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: [cghelpdesk@nsdl.co.in](mailto:cghelpdesk@nsdl.co.in)  
Tel: (022) 4090 4242 (Extn. 3314/ 3315)

### **Single Point of Contact:**

Mr. Vishal Masurkar (022-40904533, [vishalm@nsdl.co.in](mailto:vishalm@nsdl.co.in))

### **Escalations:**

Mr. Vijay Hegde (022-40904298, [vijayh@nsdl.co.in](mailto: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](http://www.npscra.nsdl.co.in)

Facebook.com/nps.NSDL



## **STANDARD OPERATING PROCEDURE (SOP)**

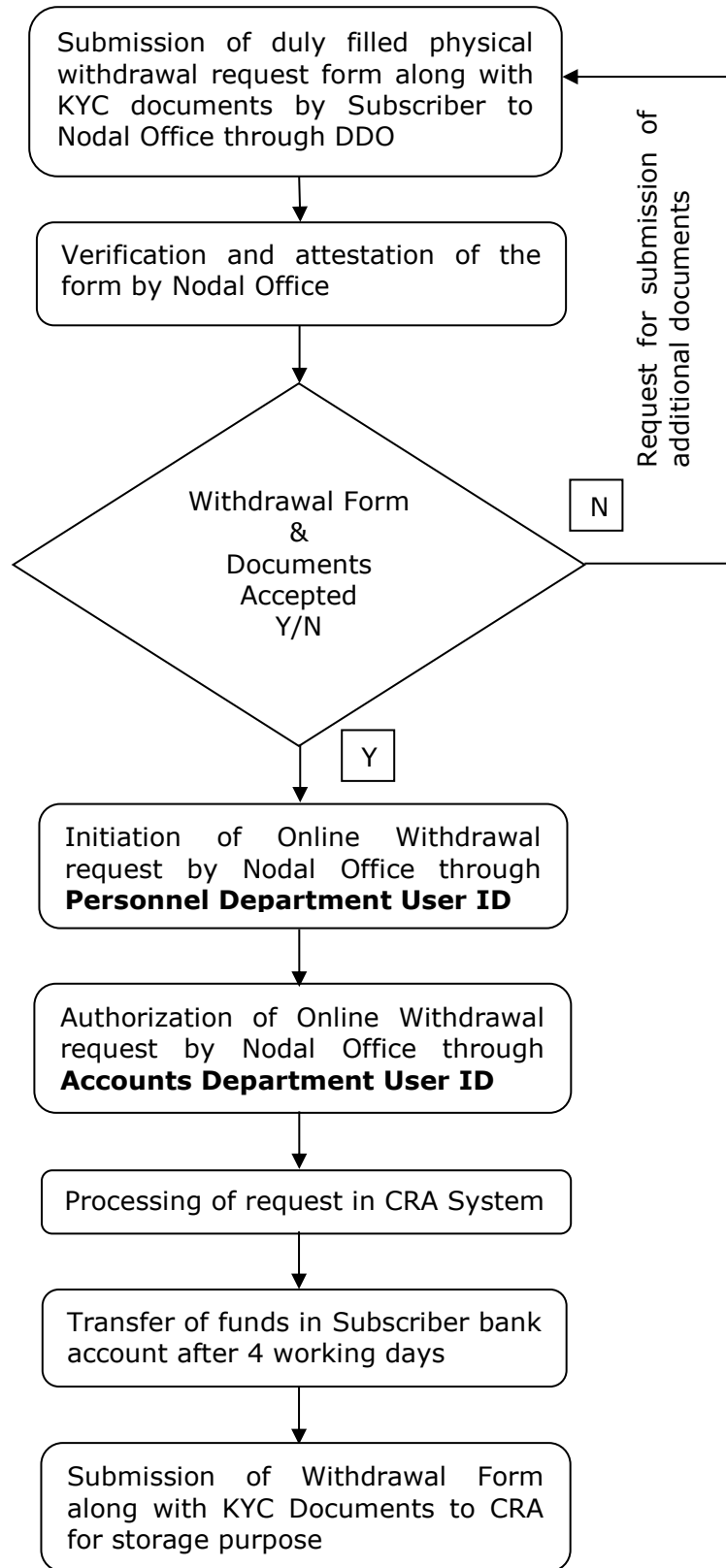
Initiation & Authorisation of Online  
Premature Exit Withdrawal Request by  
Nodal Office under Ministry of Railways

| 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                         |
| PAO          | Pay and Accounts Office                         |
| PFRDA        | Pension Fund Regulatory & Development Authority |
| PRAN         | Permanent Retirement Account Number             |
| PRAO         | Principal Accounts Office                       |

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| 4      | <a href="#">Authorization of Online Withdrawal Request</a> |

## 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 (XXXXXXXX00 OR XXXXXXXX01)**
  - ✓ Authorisation of online withdrawal request by Nodal Office through **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**
  - ✓ 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 (XXXXXXXX00 OR XXXXXXXX01)**
  - ✓ Authorization of online withdrawal request through **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**
  - ✓ 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

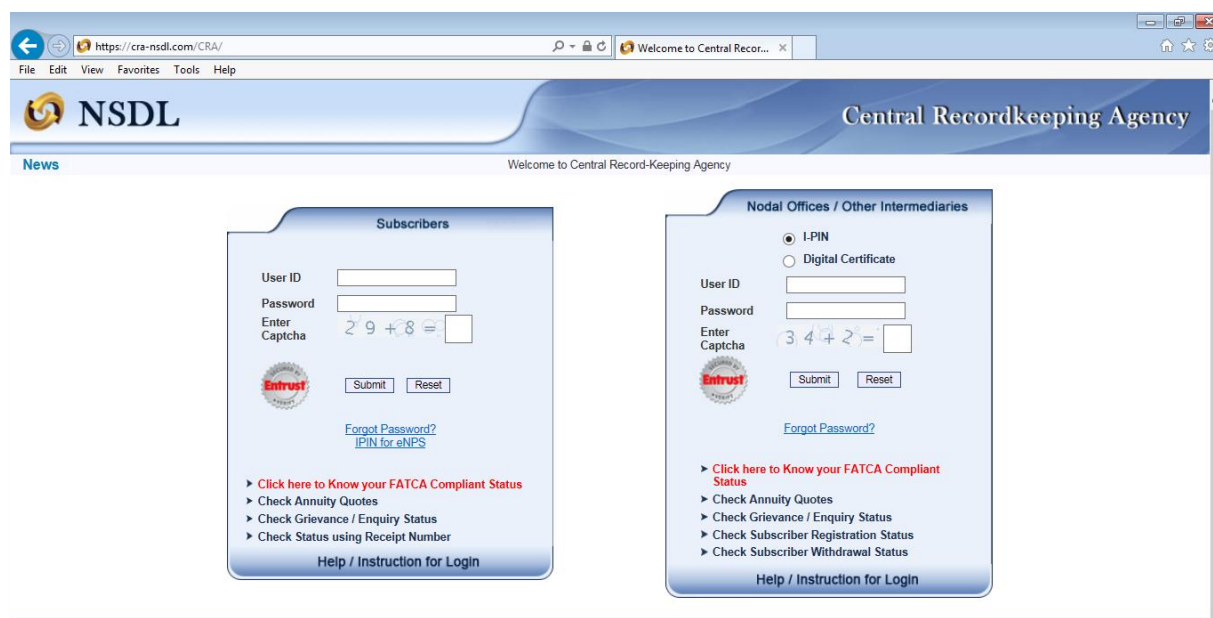
In case of Premature Exit, a subscriber can get maximum of 20% as lumpsum and minimum of 80% needs to be utilized towards purchase of Annuity. If corpus of the Subscriber is less than Rs. 1,00,000 as on Date of Resignation then Subscriber can withdraw full amount.

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.

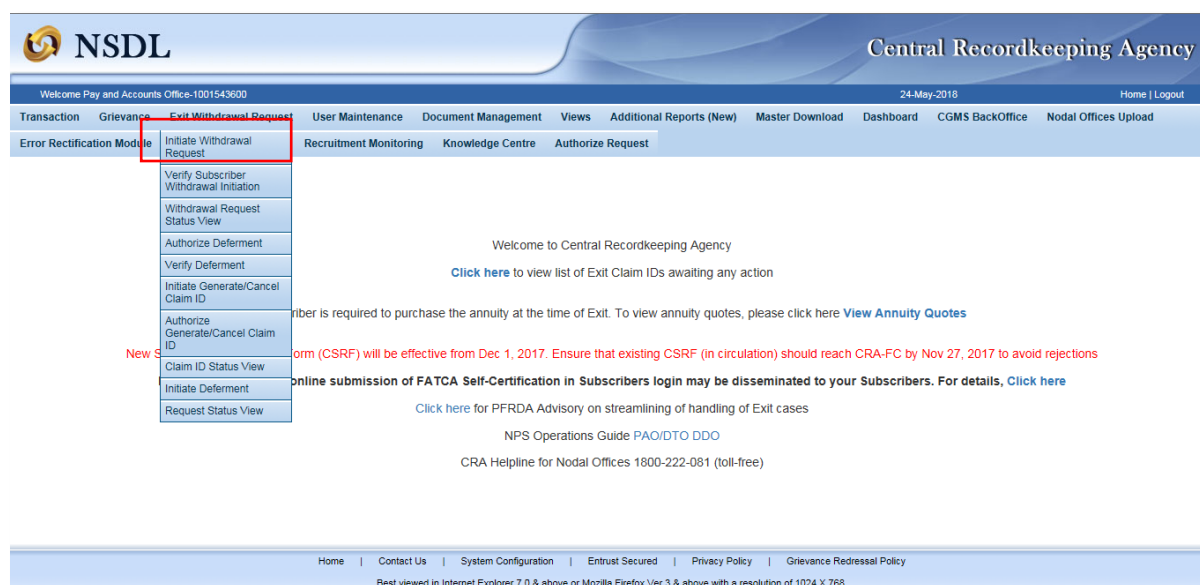
## A. Initiation of Online Withdrawal request By Nodal Office

In order to initiate online withdrawal request, Nodal Office User needs to click on the link [www.cra-nsdl.com](https://cra-nsdl.com) and enter **Personnel Department User ID (XXXXXXXXX00 OR XXXXXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.



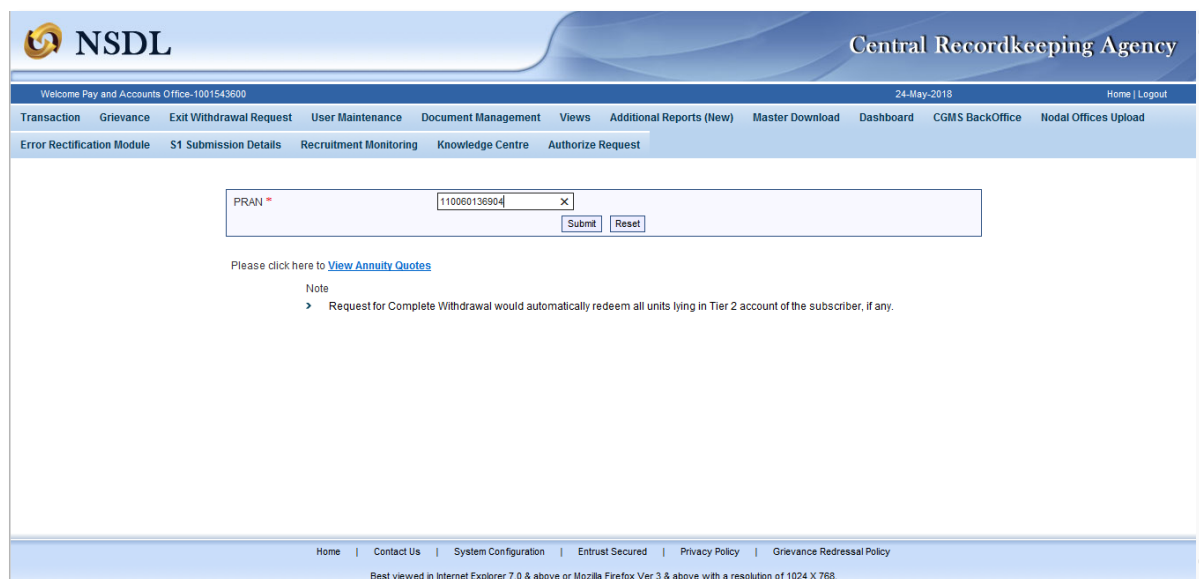
**Figure 1**

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



**Figure 2**

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



The screenshot displays the NSDL Central Recordkeeping Agency website. The header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there is a navigation bar with links such as "Transaction", "Grievance", "Exit Withdrawal Request", "User Maintenance", "Document Management", "Views", "Additional Reports (New)", "Master Download", "Dashboard", "CGMS BackOffice", and "Nodal Offices Upload". A secondary navigation bar contains links like "Error Rectification Module", "S1 Submission Details", "Recruitment Monitoring", "Knowledge Centre", and "Authorize Request". The main content area features a form with a label "PRAN" and a text input field containing the value "110060136904". There are "Submit" and "Reset" buttons next to the input field. Below the form, there is a note stating: "Request for Complete Withdrawal would automatically redeem all units lying in Tier 2 account of the subscriber, if any." The footer of the page includes links for "Home", "Contact Us", "System Configuration", "Entrust Secured", "Privacy Policy", and "Grievance Redressal Policy".

**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**.

NSDL Central Recordkeeping Agency

Welcome Pay and Accounts Office-1001543600 24-May-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 Request

PRAN 110000136904

Superannuation cannot be initiated since Date Of Retirement is still beyond 180 days

Total Valuation 645328.10

Claim ID Claim ID is not generated

Date Of Birth 31/03/2018

Withdrawal due to \* Premature Exit

Withdrawal Type \* Full Withdrawal

Complete Withdrawal sub type \* ☒ Lump-Sum and ASP Withdrawal

Date of Resignation: \* 31/03/2018 (dd/mm/yyyy)

Towards Withdrawal (in %) \* 20

Towards Annuity (in %) \* 80

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

Submit Cancel

**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

Spouse Alive \* Alive

Spouse Gender \* Female

Spouse First Name \* Sureshdevi

Spouse Middle Name

Spouse Last Name

Spouse DOB \* 02/10/1963 (dd/mm/yyyy)

Spouse PAN

Mother Alive Select

Father Alive Select

Child 1 Alive Select

Child 2 Alive Select

Child 3 Alive Select

Pension Frequency \* Monthly

Select ASP Scheme Cancel

ASP Names \* Life Insurance Corporation of India

Scheme Names \* Annuity payable for life with 100% annuity payable to spouse on death of a

Beneficiary Name \* JOGENDEV THNGH

Relation with Subscriber \* Self

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**.

| Subscriber Details           |                             |
|------------------------------|-----------------------------|
| PRAN                         | 110050298640                |
| Subscriber Name              | DVCHZH DEVH                 |
| Date Of Birth                | 01/07/1951                  |
| Subscriber Gender            | Female                      |
| Maiden Name                  | <input type="text"/>        |
| CKYC Number                  | <input type="text"/>        |
| 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                          |

| ASP Withdrawal 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                                |

| Subscriber Correspondence Address |                            |
|-----------------------------------|----------------------------|
| 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                      |

**Figure 6**

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                 | Not Required                |
| Father Alive                 | Not Required                |
| Child 1 Alive                | Not Required                |
| Child 2 Alive                | Not Required                |
| Entity Reg. No.              | 2005500                     |
| Withdrawal due to            | Premature Ext               |
| Withdrawal Type              | Full Withdrawal             |
| Complete Withdrawal sub type | Lump-Sum and ASP Withdrawal |
| Date of Resignation          | 31/03/2018                  |
| Towards Withdrawal(in %)     | 20                          |
| Towards Annuity(in %)        | 80                          |

|                                |                     |
|--------------------------------|---------------------|
| <b>Subscriber Bank Details</b> |                     |
| Transaction Type *             | Electronic          |
| Bank Account Number            | 20007392263         |
| Bank Name                      | STATE BANK OF INDIA |
| Bank Branch                    | MADANRITING 05321   |
| Bank Address                   | SHILLONG MEGHALAYA  |
| Bank Address Pin               | 793021              |
| Bank IFS Code                  |                     |
| Bank MICR Code                 |                     |

|            |                |
|------------|----------------|
| Mobile No  | 1234567899     |
| Email ID   | abc@nsdl.co.in |
| PAN        | AMVFN2674G     |
| Aadhaar No |                |

**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 Withdrawal(in %) | 20 |
| Towards Annuity(in %)    | 80 |

|                                |                     |
|--------------------------------|---------------------|
| <b>Subscriber Bank Details</b> |                     |
| Transaction Type *             | Electronic          |
| Bank Account Number *          | *****               |
| Confirm Bank Account Number *  | 20007392263         |
| Bank IFS Code *                | SBIN001234          |
| Bank Name *                    | STATE BANK OF INDIA |
| Bank Branch *                  | MADANRITING 05321   |
| Bank Address *                 | SHILLONG MEGHALAYA  |
| Bank Address Pin *             | 793021              |
| Bank MICR Code                 |                     |
| Mobile No                      | 1234567899          |
| Email ID                       |                     |
| PAN                            | AMVFN2674G          |
| Aadhaar No                     |                     |

[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 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                   |
| Mother Alive                 | Not Required                |
| Father Alive                 | Not Required                |
| Child 1 Alive                | Not Required                |
| Child 2 Alive                | Not Required                |
| 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 Withdrawal |
| Towards Withdrawal(in %)     | 20                          |
| Towards Annuity(in %)        | 80                          |

**Nominee Details**

**TIER 1 Details**

|                       |            |                   |
|-----------------------|------------|-------------------|
| Nominee Serial Number | 1          | Nominee Address 1 |
| Nominee Name          | KUSHMADEVI | Nominee Address 2 |
| Nominee Date of Birth |            | Nominee Address 3 |
| Nominee Relation      | MOTHER     | Nominee City      |
| Nominee Major/Minor   | MAJOR      | Pin               |
| Nominee Guardian Name |            | State             |
| Nominee Share         | 100 %      | Country           |
| Mobile No             |            |                   |
| Email ID              |            |                   |

**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**.

Welcome Pay and Accounts Office-1001543600 24-May-2018 Home | Logout

Transaction Grievance Exit Withdrawal Request User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard CGMS Back Office Nodal Offices Upload

Error Rectification Module S1 Submission Details Recruitment Monitoring Knowledge Centre Authorize Request

**Nominee Details**

☐ Tier 2 nominees same as Tier1

**Tier 1 Details**

Nominee 1

|                    |                                           |                      |                                      |                              |                                        |
|--------------------|-------------------------------------------|----------------------|--------------------------------------|------------------------------|----------------------------------------|
| First Name *       | <input type="text" value="KUSHMA"/>       | Middle Name          | <input type="text"/>                 | Last Name / Surname          | <input type="text" value="DEVI"/>      |
| Date of Birth      | <input type="text" value="(dd/mm/yyyy)"/> | Relationship *       | <input type="text" value="MOTHER"/>  | Major/Minor *                | <input type="text" value="Major"/>     |
| Percentage Share * | <input type="text" value="100"/> %        | Guardian Middle Name | <input type="text"/>                 | Guardian Last Name / Surname | <input type="text"/>                   |
| Nominee Address :  |                                           |                      |                                      |                              |                                        |
| Address 1 *        | <input type="text" value="abc"/>          | Address 2            | <input type="text" value="def"/>     | Address 3                    | <input type="text" value="ghi"/>       |
| Pin Code *         | <input type="text" value="400001"/>       | City *               | <input type="text" value="shilong"/> | State *                      | <input type="text" value="Meghalaya"/> |
| Country *          | <input type="text" value="India"/>        | Mobile No            | <input type="text"/>                 | Email ID                     | <input type="text"/>                   |

**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**

Withdrawal Request Initiation Declaration Screen

|                                                                                         |                             |
|-----------------------------------------------------------------------------------------|-----------------------------|
| Are you a Politically Exposed Person                                                    | No <input type="checkbox"/> |
| Are you related to a Politically Exposed Person                                         | No <input type="checkbox"/> |
| Do you have any history of conviction under any criminal proceedings in India or Abroad | No <input type="checkbox"/> |

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


☐ Declaration by Nodal Office/POP/Aggregator\*:

1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).
3. That identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
4. It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber's as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal 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**.


**NSDL**

Central Recordkeeping Agency

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User Maintenance
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Nodal Offices Upload

Error Rectification Module
SI Submission Details
Recruitment Monitoring
Knowledge Centre
Authorize Request

Withdrawal Request Initiation Document Checklist

Withdrawal - Premature Exit

| Sr. No. |                                     | Document Name                                                              |
|---------|-------------------------------------|----------------------------------------------------------------------------|
| 1       | <input checked="" type="checkbox"/> | Form 102/302/502 duly filled and signed-stamped by mapped Nodal Office *   |
| 2       | <input checked="" type="checkbox"/> | Advanced Stamped Receipt - Signed alongwith revenue stamp *                |
| 3       | <input type="checkbox"/>            | NPS - ASP Form (for purchase of Annuity)                                   |
| 4       | <input type="checkbox"/>            | Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)      |
| 5       | <input checked="" type="checkbox"/> | Cancelled Cheque / Bank Certificate / Self attested copy of Bank pass book |

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

| Sr. No. |                                     | Document Name                                                 |
|---------|-------------------------------------|---------------------------------------------------------------|
| 1       | <input type="checkbox"/>            | Valid Passport issued by Government of India.                 |
| 2       | <input type="checkbox"/>            | Ration Card with Photograph.                                  |
| 3       | <input checked="" type="checkbox"/> | Bank pass book or Certificate with Photograph                 |
| 4       | <input type="checkbox"/>            | Voters Identity Card with Photograph and residential address. |

12
☐
Photo credit Card.

13
☐
Identity card issued by Central /State government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc

14
☐
KYC Certification

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

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

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Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

**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                                                  |
| 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                 | Valid Passport issued by Government of India. |
| 2                 | Ration Card 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\*:**

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

☒ **Declaration by Nodal Office/POP/Aggregator\*:**

- I/we have verified the documents as submitted by the subscriber/claimant with the originals 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. DVCHZH DEVI after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
- That all the contributions with respect to the subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level (only for government nodal office)
- That identity of the subscriber 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.
- 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 subscribers as provided in bank details section have been checked and verified and the same can be accepted for payment (only for government nodal 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 Accounts Office-1001543600 |                       | 24-May-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 Request                          |                       |                          |                  |

Withdrawal Request Initiation - Complete

|                              |                             |
|------------------------------|-----------------------------|
| PRAN                         | 110060136904                |
| Name                         | ZOHNI THINGH NEGH           |
| Date of Birth                | 25/06/1984                  |
| Withdrawal due to            | Premature Exit              |
| Withdrawal Type              | Full Withdrawal             |
| Complete Withdrawal sub type | Lump-Sum and ASP Withdrawal |
| Date of Resignation          | 31/03/2018                  |
| Acknowledgement No.          | 181018466701                |

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

Withdrawal Request Claim ID has been successfully generated.

Claim ID: 1810184667

Subscriber Withdrawal Request has been Captured. Awaiting Verification.

Captured 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 (XXXXXXXXX02 OR XXXXXXXXX03)**.

## 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 [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)** & Password to login to CRA system as given below in **Figure 15**.

The screenshot shows the CRA-NSDL login page. The browser address bar displays <https://cra-nsdl.com/CRA/>. The page header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there are two main login panels. The left panel is for "Subscribers" and the right panel is for "Nodal Offices / Other Intermediaries". Both panels have fields for "User ID", "Password", and "Enter Captcha". The "Subscribers" panel has a captcha of "2 9 + 8 =". The "Nodal Offices / Other Intermediaries" panel has a captcha of "3 4 + 2 =". Both panels have "Submit" and "Reset" buttons. Below the login fields, there are links for "Forgot Password?" and "IPIN for eNPS". At the bottom of each panel, there are links to "Click here to Know your FATCA Compliant Status", "Check Annuity Quotes", "Check Grievance / Enquiry Status", and "Check Status using Receipt Number". A "Help / Instruction for Login" link is also present at the bottom of each panel.

**Figure 15**

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

The screenshot shows the CRA-NSDL main menu. The browser address bar displays <https://cra-nsdl.com/CRA/>. The page header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there is a navigation bar with the following items: "Grievance", "Exit Withdrawal Request", "User Maintenance", "Views", "Additional Reports (New)", "Dashboard", "CGMS BackOffice", "Master Download", "Nodal Offices Upload", "Error Rectification Module", and "Recruitment Monitoring". Below the navigation bar, there is a "Knowledge Centre" section with a list of items: "Initiate Conditional Withdrawal", "FATCA Self Certification", "Authorize Financial Transactions", "FATCA File Upload", and "FATCA File Status". The "Authorize Financial Transactions" item is highlighted with a red box. Below the "Knowledge Centre" section, there is a "Welcome to Central Recordkeeping Agency" message. Below the welcome message, there is a link to "Click here to view list of Exit Claim IDs awaiting any action". Below the link, there is a message: "Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quotes](#)". Below the message, there is a red text: "New 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". Below the red text, there is a message: "Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, [Click here](#)". Below the message, there is a link: "Click here for PFRDA Advisory on streamlining of handling of Exit cases". Below the link, there is a link: "NPS Operations Guide [FAQ/DTO DDO](#)". Below the link, there is a message: "CRA Helpline for Nodal Offices 1800-222-081 (toll-free)".

**Figure 16**

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

The screenshot shows the 'Authorize Transaction' form in the NSDL Central Recordkeeping Agency. The 'Transaction Type' dropdown menu is highlighted with a red box, showing 'Withdrawal Request' as the selected option. Below this, there are input fields for PRAN, Ack No/PRN, From Date, and To Date. A search button and a reset button are located at the bottom of the form. A note at the bottom states: '\*\* Enter PRN/Receipt No for Switch transaction and Ack No./Receipt No. for other transactions.'

**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**.

The screenshot shows the 'Authorize Transaction' form in the NSDL Central Recordkeeping Agency. The 'Transaction Type' dropdown is set to 'Withdrawal Request'. The 'PRAN' field contains the value '110050298640'. The 'Complete Withdrawal sub type' dropdown is highlighted with a red box and shows 'All Withdrawal' as the selected option. A search button and a reset button are located at the bottom of the form. A note at the bottom states: '\*\* Enter PRN/Receipt No for Switch transaction and Ack No./Receipt 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**.



Welcome Pay and Accounts Office-1001555002 26-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 |
|---------------------|--------------|-------------------|---------------|--------------|
| 181101223901        | 110050298640 | 26-12-2018        | 1001555000    | WITHDRAWAL   |

**Figure 19**

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**.

Authorize Withdrawal Initiation - Confirm

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

**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              |

**ASP Withdrawal 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                                |
| Pension Frequency                | Monthly                             |

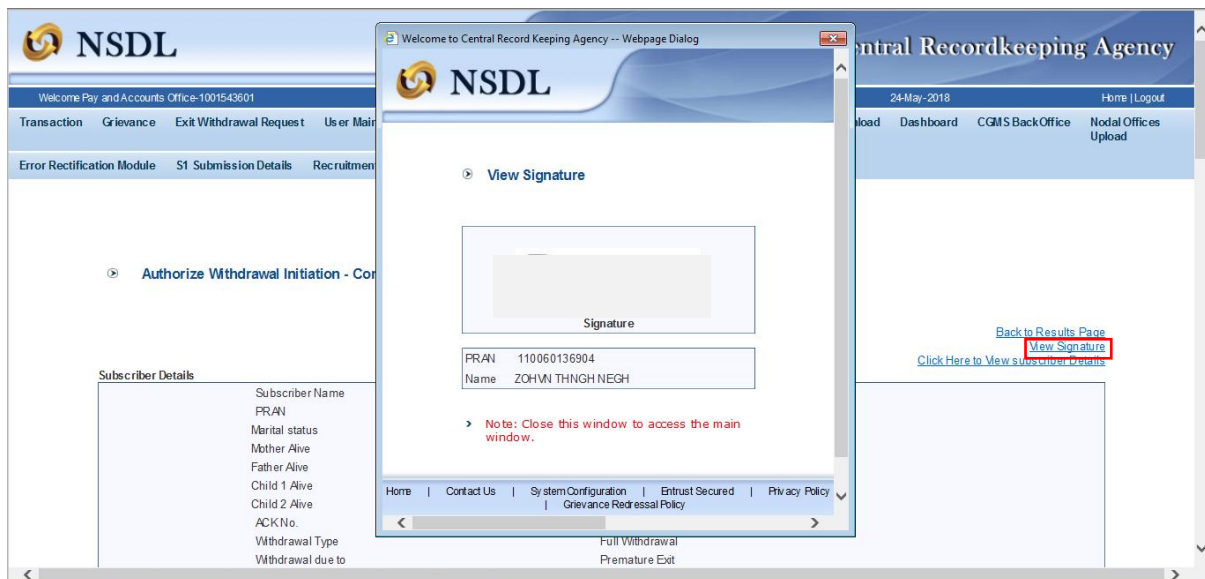
**Subscriber Correspondence Address**

|           |                            |
|-----------|----------------------------|
| Address 1 | RLYGRS NO 13N M TYPE NO 13 |
| Address 2 | TRAFFIC COLONY             |
| Address 3 | ASANSOL                    |
| City      | BURDWAN                    |
| Pin       | 713301                     |
| State     | West Bengal                |
| Country   | India                      |

| PFM Name                          | Scheme Name                                                | Total Units | Units to be Withdrawn |
|-----------------------------------|------------------------------------------------------------|-------------|-----------------------|
| SBI PENSION FUNDS PRIVATE LIMITED | SBI PENSION FUND SCHEME - CENTRAL GOVT                     | 5309.4593   | 1061.8914             |
| UTI RETIREMENT SOLUTIONS LIMITED  | UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT | 4157.9733   | 831.5925              |

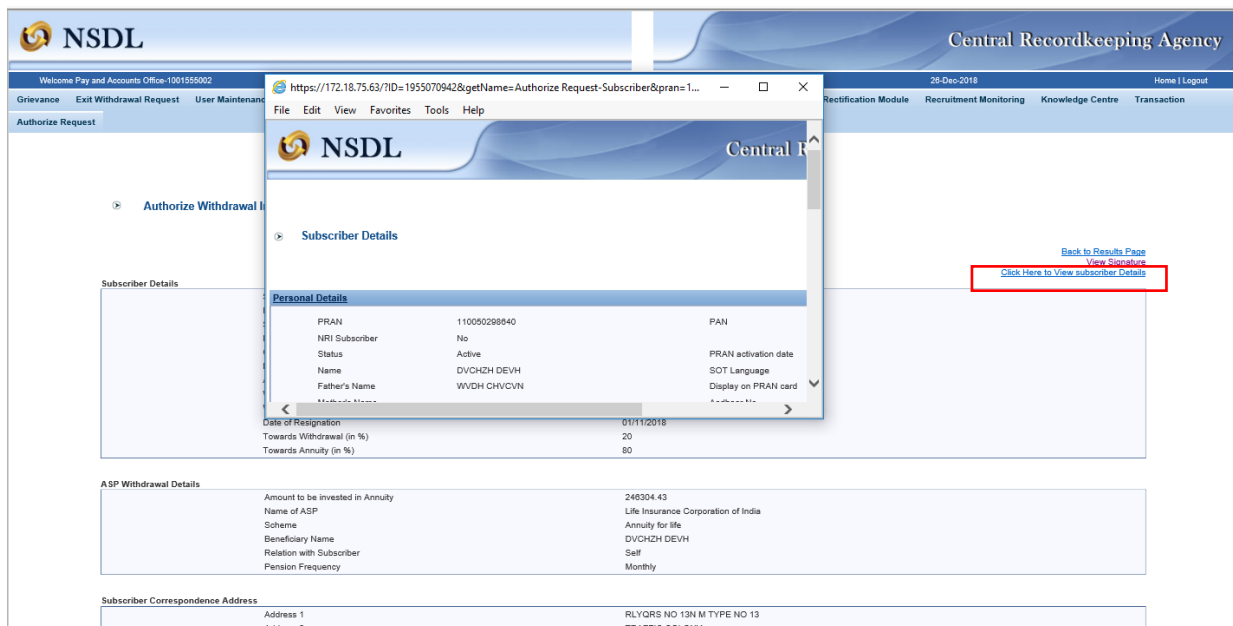
**Figure 20**

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**.



**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**.



**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**.

| Withdrawal - Normal/Premature Exit |                                                                           |
|------------------------------------|---------------------------------------------------------------------------|
| Sr. No.                            | Document Name                                                             |
| 1                                  | Form 102/302/502 duly filled and signed-stamped by mapped Nodal Office    |
| 2                                  | Advanced Stamped Receipt - Signed alongwith revenue stamp                 |
| 3                                  | Cancelled Cheque / Bank Certificate /Self attested copy of Bank pass book |

| Proof of Identity |                                               |
|-------------------|-----------------------------------------------|
| Sr. No.           | Document Name                                 |
| 1                 | Bank pass book or Certificate with Photograph |

| Proof of Address |                                                                        |
|------------------|------------------------------------------------------------------------|
| Sr. No.          | Document Name                                                          |
| 1                | Bank Pass book or certificate with photograph and residential address. |

**Declaration by Nodal Office/POPI 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 Sh/Smt/Ms. ZOHVN THINH NEGH after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.

2. That all the contributions with respect to the subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level (only for government nodal office)

3. That identity of the subscriber 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 per 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 verified and the same can be accepted for payment (only for government nodal office)

☒ Authorize ☐ Reject

Reason for Rejection:

**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.

| NSDL Central Recordkeeping Agency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                  |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------|--------------|------|------------------|----------|------------|---------------|------------|--------------------------------------|--|--------------------|--------------|------------------------|------------------|
| Welcome Pay and Accounts Office (NSDL) 28-Dec-2018 Home   Logout                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                  |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| <a href="#">Grievance</a>   <a href="#">Exit Withdrawal Request</a>   <a href="#">User Maintenance</a>   <a href="#">Views</a>   <a href="#">Additional Reports (New)</a>   <a href="#">Dashboard</a>   <a href="#">CGMS BackOffice</a>   <a href="#">Master Download</a>   <a href="#">Nodal Office Upload</a>   <a href="#">Error Rectification Module</a>   <a href="#">Recruitment Monitoring</a>                                                                                                                                                                                                                                                                                                                                  |                  |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| <a href="#">Knowledge Centre</a>   <a href="#">Transaction</a>   <a href="#">Authorize Request</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                  |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| <p>➤ <b>Withdrawal Request - Complete</b></p> <p style="text-align: right;"><a href="#">Back to Results Page</a></p> <table border="1"> <tr> <td>PRAN</td> <td>110060136904</td> </tr> <tr> <td>Name</td> <td>ZOHVN THINH NEGH</td> </tr> <tr> <td>Claim ID</td> <td>1810184667</td> </tr> <tr> <td>Date of Birth</td> <td>25/06/1984</td> </tr> </table> <p>Please click here to <a href="#">View Annuity Quotes</a></p> <table border="1"> <tr> <td colspan="2">Withdrawal Request has been Verified</td> </tr> <tr> <td>Acknowledgement No</td> <td>181018466701</td> </tr> <tr> <td>Verification Timestamp</td> <td>24/05/2018 20:58</td> </tr> </table> <p><input type="button" value="Click Here"/> to view withdrawal form.</p> |                  | PRAN | 110060136904 | Name | ZOHVN THINH NEGH | Claim ID | 1810184667 | Date of Birth | 25/06/1984 | Withdrawal Request has been Verified |  | Acknowledgement No | 181018466701 | Verification Timestamp | 24/05/2018 20:58 |
| PRAN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 110060136904     |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | ZOHVN THINH NEGH |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| Claim ID                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1810184667       |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| Date of Birth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 25/06/1984       |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| Withdrawal Request has been Verified                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                  |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| Acknowledgement No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 181018466701     |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| Verification Timestamp                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 24/05/2018 20:58 |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |
| <p>Home   <a href="#">Contact Us</a>   <a href="#">System Configuration</a>   <a href="#">Entrust Secured</a>   <a href="#">Privacy Policy</a>   <a href="#">Grievance Redressal Policy</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  |      |              |      |                  |          |            |               |            |                                      |  |                    |              |                        |                  |

**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: [cghelpdesk@nsdl.co.in](mailto:cghelpdesk@nsdl.co.in)  
Tel: (022) 4090 4242 (Extn. 3314/ 3315)

### **Single Point of Contact:**

Mr. Vishal Masurkar (022-40904533, [vishalm@nsdl.co.in](mailto:vishalm@nsdl.co.in))

### **Escalations:**

Mr. Vijay Hegde (022-40904298, [vijayh@nsdl.co.in](mailto: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](http://www.npscra.nsdl.co.in)

Facebook.com/nps.NSDL

# **STANDARD OPERATING PROCEDURE (SOP)**

**Initiation & Authorisation of Online Withdrawal Request  
(Superannuation)**

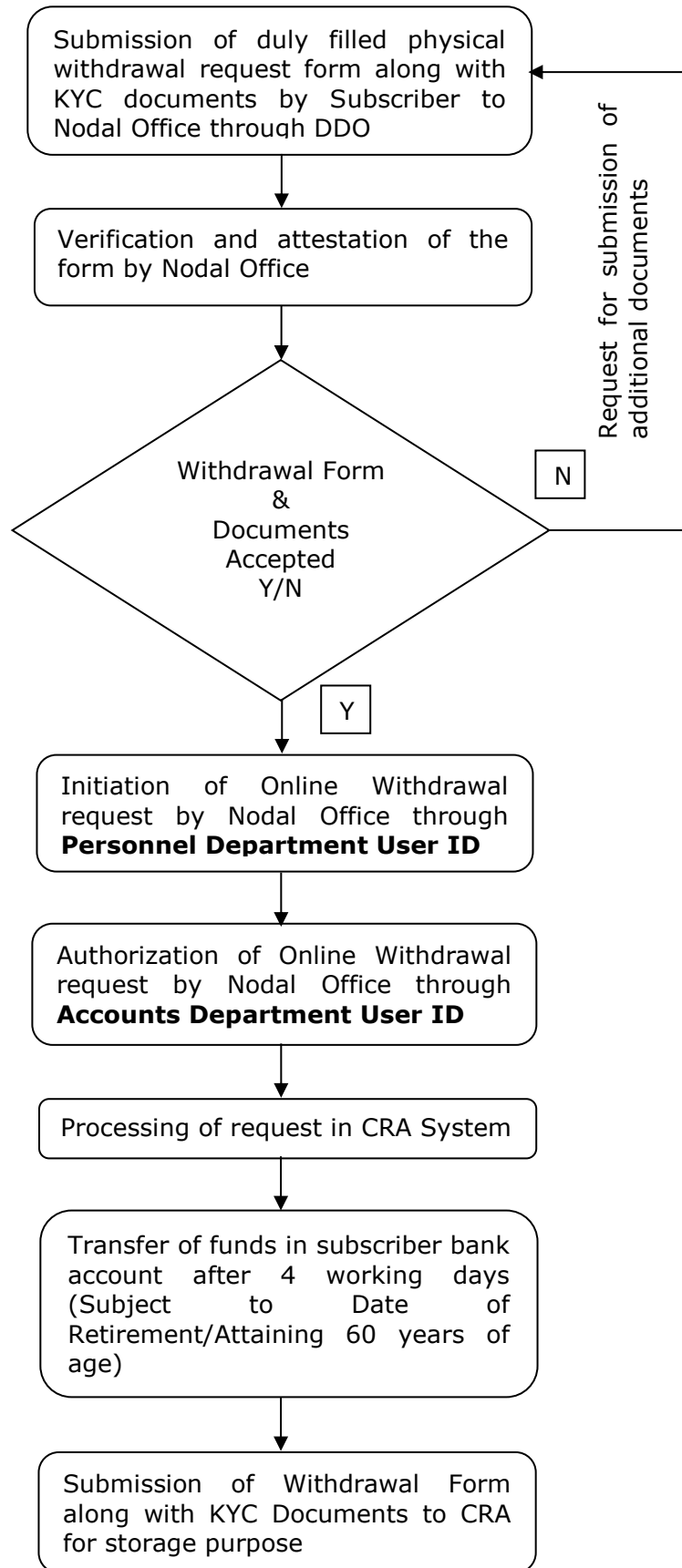
**by  
Nodal Office under Ministry of Railways**

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

## Index

| Sr. No | Topic                                                      |
|--------|------------------------------------------------------------|
| 1      | <a href="#">Online Withdrawal Process Flow</a>             |
| 2      | <a href="#">Steps to be follow</a>                         |
| 3      | <a href="#">Initiation of Online Withdrawal Request</a>    |
| 4      | <a href="#">Authorization of Online Withdrawal Request</a> |

## 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 (XXXXXXXX00 OR XXXXXXXX01)**
  - ✓ Authorisation of online withdrawal request by Nodal Office through **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**
  - ✓ 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 (XXXXXXXX00 OR XXXXXXXX01)**
  - ✓ Authorization of online withdrawal request through **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**
  - ✓ 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

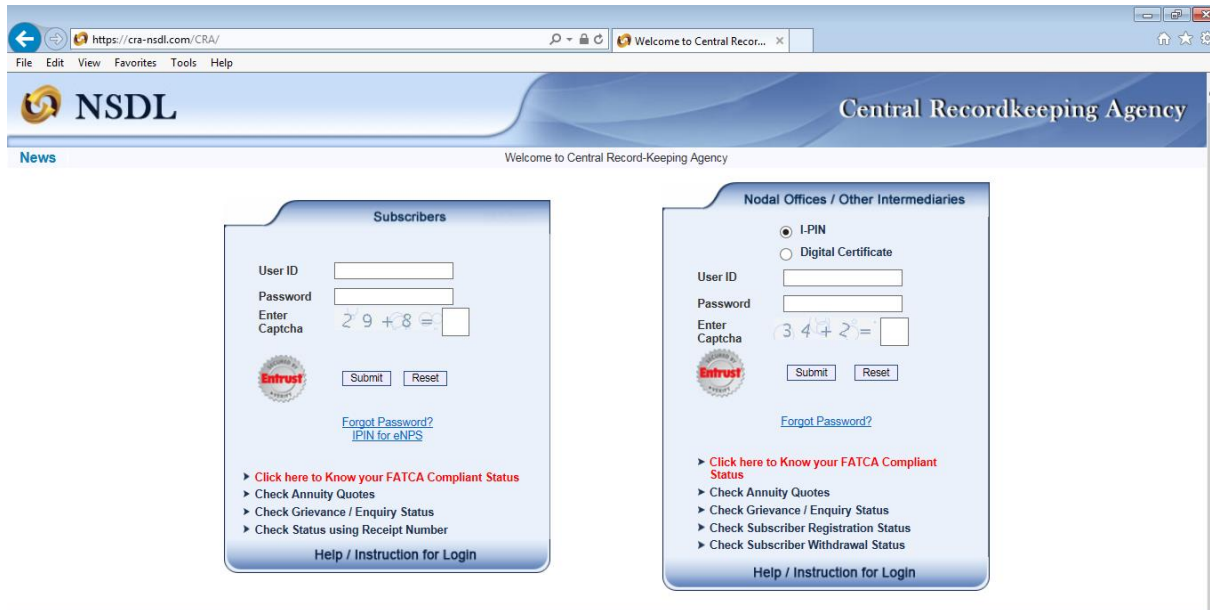
In case of superannuation, a subscriber can get maximum of 60% as lump sum and minimum of 40% needs to be utilized towards purchase of Annuity. If corpus of the subscriber is less than Rs. 2,00,000 as on Date of Retirement/Date of Attaining 60 years of age then subscriber can withdraw full amount.

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 [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Personnel Department User ID (XXXXXXXX00 OR XXXXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.



**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**.



**Figure 2**

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

The screenshot displays the NSDL Central Recordkeeping Agency website. The header includes the NSDL logo and the text 'Central Recordkeeping Agency'. Below the header, there is a navigation bar with links: 'Welcome Pay and Accounts Office-1001019700', '12-Oct-2018', and 'Home | Logout'. A secondary navigation bar contains links: 'Transaction', 'Grievance', 'Exit Withdrawal Request', 'User Maintenance', 'Document Management', 'Views', 'Dashboard', 'CGMS BackOffice', and 'Master Download'. A third navigation bar includes 'Nodal Offices Upload', 'Recruitment Monitoring', and 'Knowledge Centre'. The main content area features a form with a label 'PRAN \*' and a text input field containing '110021386043'. Below the input field are 'Submit' and 'Reset' buttons. A link 'View Annuity Quotes' is present. A note states: 'Request for Complete Withdrawal would automatically redeem all units lying in Tier 2 account of the subscriber, if any.' The footer contains links: 'Home', 'Contact Us', 'System Configuration', 'Entrust Secured', 'Privacy Policy', and 'Grievance Redressal Policy'. A disclaimer at the bottom reads: '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 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

Total Valuation as on Date 390513.35

Claim ID 1811304444

Date Of Birth 05/01/1959

Withdrawal due to \* Superannuation

Withdrawal Type \* Full Withdrawal

Complete Withdrawal sub type \* ☒ Lump-Sum and ASP Withdrawal

Valuation as on Date of Retirement/Attaining 60 years 381965.72

Date of Retirement 13/12/2017

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

Towards Annuity (in % \*) 40 Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

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

**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

Spouse Alive \* Alive

Spouse Gender \* Female

Spouse First Name \* Sureshdevi

Spouse Middle Name

Spouse Last Name

Spouse DOB \* 02/10/1963 (dd/mm/yyyy)

Spouse PAN

Mother Alive Select

Father Alive Select

Child 1 Alive Select

Child 2 Alive Select

Child 3 Alive Select

Pension Frequency \* Monthly

ASP Names \* Life Insurance Corporation of India

Scheme Names \* Annuity payable for life with 100% annuity payable to spouse on death of a

Beneficiary Name \* JOGENDEV THINGH

Relation with Subscriber \* Self

**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**.

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

Withdrawal Request Initiation Screen

**Subscriber Details**

|                              |                             |
|------------------------------|-----------------------------|
| PRAN                         | 110021386043                |
| Subscriber Name              | JOGENDECV THNGH             |
| Claim ID                     | 1811304444                  |
| Date Of Birth                | 05/01/1959                  |
| Subscriber Gender            | Male                        |
| Maiden Name                  | <input type="text"/>        |
| CKYC Number                  | <input type="text"/>        |
| Marital status               | Married                     |
| Spouse Alive                 | ALIVE                       |
| Spouse Gender                | Female                      |
| Spouse Name                  | Sureshdevi                  |
| Spouse DOB                   | 02/10/1963                  |
| Spouse PAN                   |                             |
| 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(in %)     | 60                          |
| Towards Annuity(in %)        | 40                          |

**ASP Withdrawal Details**

|                                  |                                                                                    |
|----------------------------------|------------------------------------------------------------------------------------|
| Amount to be invested in Annuity | 156205.34                                                                          |
| Name of ASP                      | Life Insurance Corporation of India                                                |
| Scheme                           | Annuity payable for life with 100% annuity payable to spouse on death of annuitant |
| Beneficiary Name                 | JOGENDECV THNGH                                                                    |
| Relation with Subscriber         | Self                                                                               |

**Subscriber Correspondence Address**

|               |                          |
|---------------|--------------------------|
| Father's Name | BVBX THNGH               |
| Address 1     | HONO-91/92 SARNG BIHAR   |
| Address 2     | BALAJIPURM PO-AURANGABAD |
| Address 3     | TEH-MATHURA              |
| City          | DIST-MATHURA             |
| Pin           | 280006                   |
| State         | Uttar Pradesh            |
| Country       | India                    |

Note

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

**Figure 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(in %)     | 60                          |
| Towards Annuity(in %)        | 40                          |

|                                |            |
|--------------------------------|------------|
| <b>Subscriber Bank Details</b> |            |
| 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 *                    | 1234567899 |

**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 Withdrawal sub type | Lump-Sum and ASP Withdrawal |
| Date of Retirement           | 13/12/2017                  |
| Towards Withdrawal(in %)     | 60                          |
| Towards Annuity(in %)        | 40                          |

|                                |                     |
|--------------------------------|---------------------|
| <b>Subscriber Bank Details</b> |                     |
| Transaction Type *             | Electronic          |
| Bank Account Number *          | *****               |
| Confirm Bank Account Number *  | 12345678901         |
| Bank IFS Code*                 | SBIN0000123         |
| Bank Name *                    | State Bank of India |
| Bank Branch *                  | Kamla Mill          |
| Bank Address *                 | Lower Parel         |
| Bank Address Pin*              | 400013              |
| Bank MICR Code                 |                     |
| Mobile No *                    | 1234567899          |
| Alternate Phone Number         |                     |
| Email ID *                     | abc@nsdl.co.in      |
| PAN                            | AQDPN64110          |
| 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**.

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**Nominee Details**

☐ Tier 2 nominees same as Tier1

**Tier 1 Details**

Nominee 1

First Name \* Middle Name Last Name / Surname

Date of Birth (dd/mm/yyyy) Relationship \* Major/Minor \* -Select-

Percentage Share \* 0 % Guardian Date of Birth (dd/mm/yyyy)

Guardian Name \* Guardian Middle Name Guardian Last Name / Surname

**Nominee Address:**

Address 1 \* Address 2 Address 3

Pin Code \* City \* State \* Select

Country \* Select Mobile No Alternate 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**.

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**Nominee Details**

☐ Tier 2 nominees same as Tier1

**Tier 1 Details**

Nominee 1

First Name \* Sureshdevi Middle Name Last Name / Surname

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

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

Guardian Name \* Guardian Middle Name Guardian Last Name / Surname

**Nominee Address:**

Address 1 \* JO-91/92 SARNG BIHAR Address 2 JRM PO-AURANGABAD Address 3 TEH-MATHURA

Pin Code \* 280006 City \* MATHURA State \* Uttar Pradesh

Country \* India Mobile No 9876543210 Alternate Contact No.

Email ID poi@nsdl.com X

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**

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Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person No

Are you related to a Politically Exposed Person No

Do you have any history of conviction under any criminal proceedings in India or Abroad No

☒ Declaration by the Subscriber\*:

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

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

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

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

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

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

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

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

☒ Declaration by Nodal Office/POP/Aggregator\*:

1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.

2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).

3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.


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




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Withdrawal Request Initiation Document Checklist

Withdrawal - Superannuation / Exit at the age of 60

\* Mandatory Fields

| Sr. No. |                                     | Document Name                                                            |
|---------|-------------------------------------|--------------------------------------------------------------------------|
| 1       | <input checked="" type="checkbox"/> | Withdrawal form duly filled and signed stamped by Nodal Office *         |
| 2       | <input checked="" type="checkbox"/> | Advanced Stamped Receipt - Signed alongwith revenue stamp *              |
| 3       | <input type="checkbox"/>            | NPS - ASP Form (for purchase of Annuity)                                 |
| 4       | <input type="checkbox"/>            | Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)    |
| 5       | <input type="checkbox"/>            | Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook |

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

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

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

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

Submit
Reset
Cancel

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

☒ Declaration by Nodal Office/POP/Aggregator\*:

1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).
3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
4. It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber's as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

Figure 13

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

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Withdrawal Request Initiation - Complete

|                              |                             |
|------------------------------|-----------------------------|
| PRAN                         | 110021386043                |
| Name                         | JOGENDECV THNGH             |
| Claim ID                     | 1811304444                  |
| Date of Birth                | 05/01/1959                  |
| 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 (in %)    | 60                          |
| Towards Annuity (in %)       | 40                          |
| Acknowledgement No.          | 181130444401                |

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

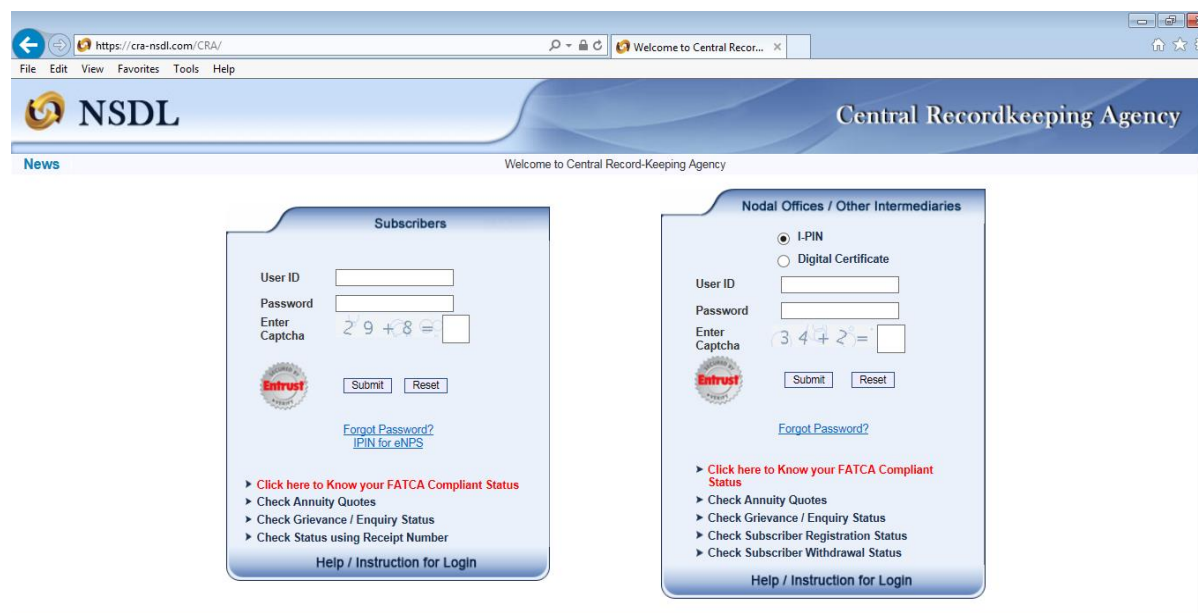
Subscriber Withdrawal Request has been Captured. Awaiting Verification.  
 Captured Timestamp 12/10/2018 23:11

Figure 14

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXXXX02 OR XXXXXXXXX03)**.

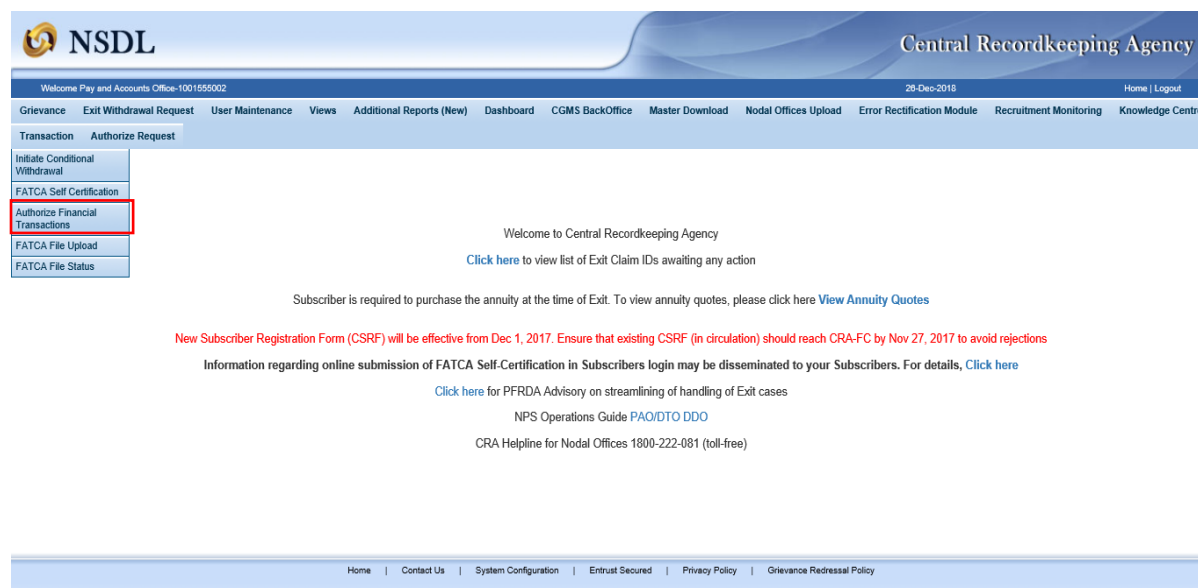
## B. Authorization of Online Withdrawal request By Nodal Office

In order to authorise online withdrawal request, Nodal Office User needs to click on the link [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)** & Password to login to CRA system as given below in **Figure 15**.



**Figure 15**

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



**Figure 16**

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

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Transaction Authorize Request

Authorize Transaction

Transaction Type **Online** **Withdrawal Request** \* Mandatory Fields

PRAN

Ack No/PRN \*\*

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Search Reset

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

Home | Contact Us | System Configuration | Bitnet Secured | Privacy Policy | Grievance Redressal Policy

**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**.

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Welcome Pay and Accounts Office-1001550002 25-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 Transaction

Transaction Type \* **Withdrawal Request** \* Mandatory Fields

PRAN **11000298438**

Ack No/PRN \*\*

Claim ID

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Complete Withdrawal sub type **Lump-Sum and ASP Withdrawal**

Search Reset

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

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Transaction Authorize Request

Authorize Withdrawal Initiation - Result

| ACKNOWLEDGEMENT NO. | PRAN         | REGISTRATION DATE | REGISTERED BY | REQUEST TYPE |
|---------------------|--------------|-------------------|---------------|--------------|
| 181100455301        | 110000298438 | 26-12-2018        | 1001555000    | WITHDRAWAL   |

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**Figure 19**

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**.

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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

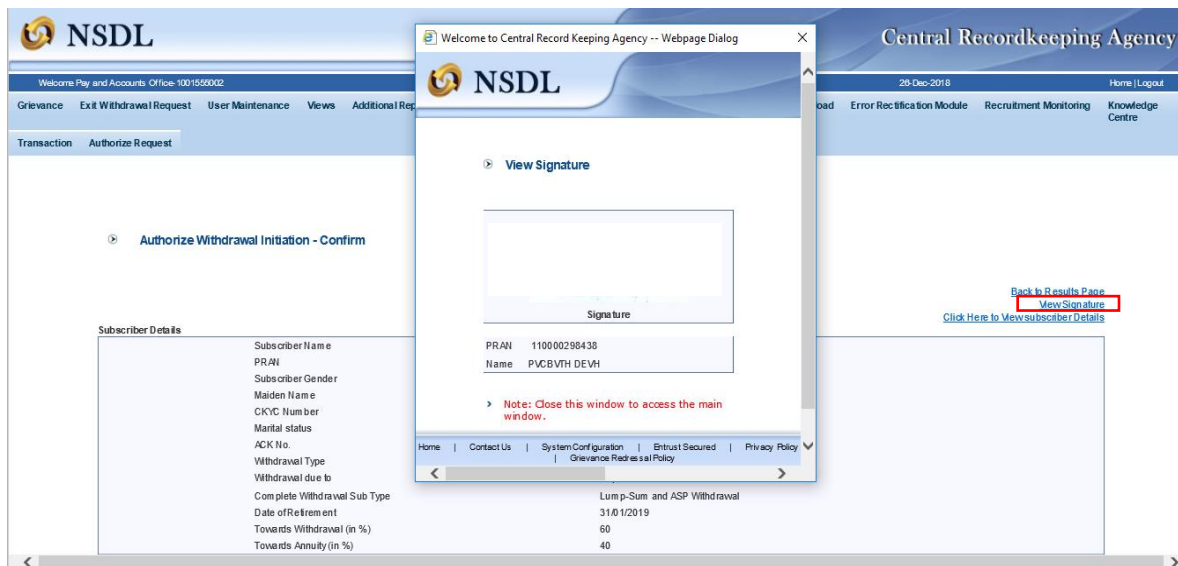
Authorize Withdrawal Initiation - Confirm

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

| Subscriber Details           |                             |
|------------------------------|-----------------------------|
| Subscriber Name              | PVCBETH DEVI                |
| PRAN                         | 110000298438                |
| Subscriber Gender            | Female                      |
| Maiden Name                  |                             |
| CKYC Number                  |                             |
| Marital status               | Unmarried                   |
| ACK No.                      | 181100455301                |
| Withdrawal Type              | Full Withdrawal             |
| Withdrawal due to            | Superannuation              |
| Complete Withdrawal Sub Type | Lump Sum and ASP Withdrawal |
| Date of Retirement           | 31/01/2019                  |
| Towards Withdrawal (in %)    | 60                          |
| Towards Annuity (in %)       | 40                          |

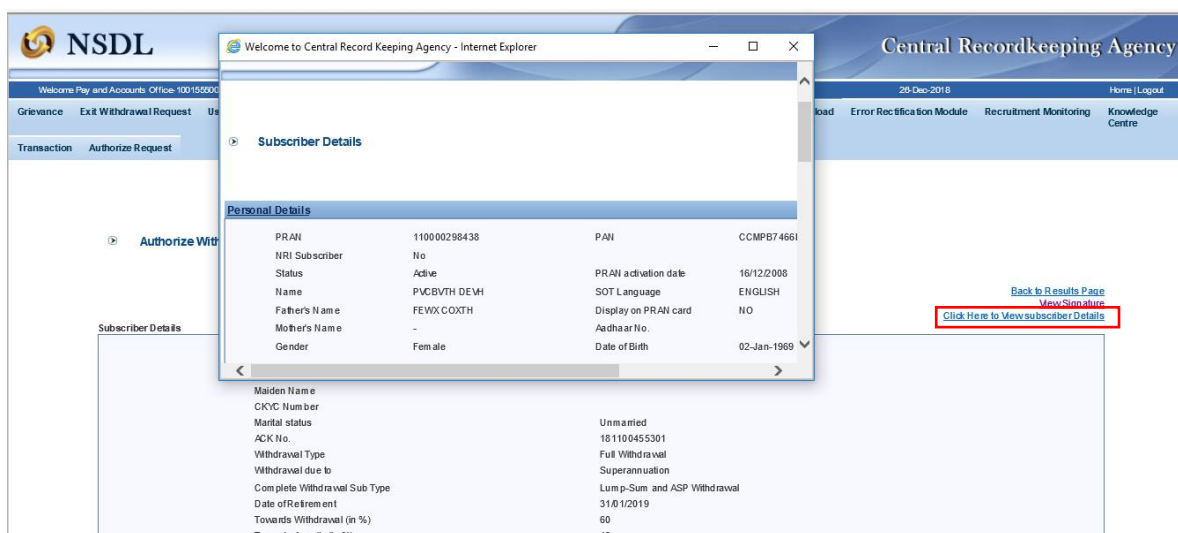
**Figure 20**

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**.



**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**.



**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**.



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

| Withdrawal Request Document Checklist     |                                                                |  |
|-------------------------------------------|----------------------------------------------------------------|--|
| Withdrawal - Normal/Exit at the age of 60 |                                                                |  |
| Sr. No.                                   | Document Name                                                  |  |
| 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                 | Voters Identity Card with Photograph and residential address. |  |

| Proof of Address |                                                               |  |
|------------------|---------------------------------------------------------------|--|
| Sr. No.          | Document Name                                                 |  |
| 1                | Voters Identity Card 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 I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.

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

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

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

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

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

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

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

**Declaration by Nodal Office/POP/Aggregator\*:**

☒ 1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals and authorized this application for processing of the subject claim of the Subscriber / Claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber / Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.

2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).

3. That identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

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

☒ Authorize ☐ Reject

Reason for Rejection

**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.

NSDL Central Recordkeeping Agency

Welcome Pay and Accounts Office: 1001555002 26-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

Withdrawal Request - Complete

[Back to Results Page](#)

|               |              |
|---------------|--------------|
| PRAN          | 110000298438 |
| Name          | PVCBVTH DEVI |
| Claim ID      | 1811004553   |
| Date of Birth | 02/01/1969   |

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

|                                      |                  |
|--------------------------------------|------------------|
| Withdrawal Request has been Verified |                  |
| Acknowledgement No                   | 181100455301     |
| Verification Timestamp               | 26/12/2018 15:37 |

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

Home | Contact Us | System Configuration | Bitrus1 Secured | Privacy Policy | Grievance Redressal Policy

**Figure 24**

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

### **Single Point of Contact:**

Mr. Vishal Masurkar (022-40904533, [vishalm@nsdl.co.in](mailto:vishalm@nsdl.co.in))

### **Escalations:**

Mr. Vijay Hegde (022-40904298, [vijayh@nsdl.co.in](mailto: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](http://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

## Index

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**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 [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Personnel Department User ID (XXXXXXXX00 OR XXXXXXXX01)** & Password to login to CRA system as given below in **Figure 1**.

The screenshot shows the CRA-NSDL login page. The browser address bar displays <https://cra-nsdl.com/CRA/>. The page header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there are two main login sections: "Subscribers" and "Nodal Offices / Other Intermediaries". Both sections have fields for "User ID", "Password", and "Enter Captcha". The "Subscribers" section has a captcha of "2 9 + 8 =". The "Nodal Offices / Other Intermediaries" section has a captcha of "3 4 + 2 =". Both sections have "Submit" and "Reset" buttons. Below the login fields, there are links for "Forgot Password? IPIN for eNPS" and a list of links: "Click here to Know your FATCA Compliant Status", "Check Annuity Quotes", "Check Grievance / Enquiry Status", and "Check Status using Receipt Number". At the bottom of each section is a link for "Help / Instruction 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**

The screenshot shows the CRA-NSDL menu. The header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there is a navigation bar with the following items: "Security", "Grievance", "Exit Withdrawal Request", "User Maintenance", "Document Management", "Views", "Transaction", and "Additional Reports (New)". The "Exit Withdrawal Request" item is highlighted with a red box. Below the navigation bar, there is a list of links: "Master Download", "Data", "Activation / Reactivation", "CGMS BackOffice", "Nodal Offices Upload", "S1 Submission Details", and "Recruitment Monitoring". The "Data" link is highlighted with a red box. Below the list of links, there is a "Notification" section with a "Transaction Type" table. The table has one row: "Withdrawal Request Verification". Below the table, there is a "View Annuity Quotes" link. At the bottom of the page, there is a "New 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" message. Below this message, there is a link for "Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, Click here". At the bottom of the page, there is a link for "Click here for PFRDA Advisory on streamlining of handling of Exit cases" and a link for "NPS Operations Guide PAO/DTO DDO". At the very bottom, there is a link for "CRA Helpline for Nodal Offices 1800-222-081 (toll-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.

NSDL Central Recordkeeping Agency

Welcome Pay and Accounts Office-1003078100 17-Dec-2018 Home | Logout

Security Grievance Exit Withdrawal Request User Maintenance Document Management Views Transaction Additional Reports (New) Master Download

Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload S1 Submission Details Recruitment Monitoring Knowledge Centre

Authorize Request

PRAN \* 110070624273 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.

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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 “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 Pay and Accounts Office-1003078100 17-Dec-2018 Home | Logout

Security Grievance Exit Withdrawal Request User Maintenance Document Management Views Transaction Additional Reports (New) Master Download

Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload S1 Submission Details Recruitment Monitoring Knowledge Centre

Authorize Request

PRAN 110070624273

Superannuation cannot be initiated since Date Of Retirement is still beyond 180 days

Total Valuation as on Date 851141.54

Claim ID Claim ID is not generated

Date Of Birth 01/01/1950

Withdrawal due to \* Death

Withdrawal Type \* Full Withdrawal

Date of Death: \* 01/12/2018 (dd/mm/yyyy)

Towards Withdrawal (in %) \* 20 Out of Total NPS Corpus, % of corpus subscriber will receive in his/her bank account

Towards Annuity (in %) \* 80 Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

Please click here to [View 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**.

Withdrawal Request Initiation Screen

Subscriber Details

|                              |                             |
|------------------------------|-----------------------------|
| PRAN                         | 110070624273                |
| Subscriber Name              | NVCENDCV WXYZV 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 |
| Address 1     | 153/1           |
| Address 2     | TRIMURTI NAGER  |
| Address 3     | TEHSIL DHAR     |
| City          | DHAR            |
| Pin           | 454001          |
| State         | Madhya Pradesh  |
| Country       | India           |

Note

> For subscriber- to change the non-editable fields, subscribers have to go to the PAO to change these fields.

Proceed Cancel

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           |                             |
|------------------------------|-----------------------------|
| PRAN                         | 110070624273                |
| Subscriber Name              | NVCENDCV WXZVC THHND        |
| 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 Withdrawal |
| Towards Withdrawal(in %)     | 20                          |
| Towards Annuity(in %)        | 80                          |

| Nominee Details       |                       |                       |                |
|-----------------------|-----------------------|-----------------------|----------------|
| TIER 1 Details        |                       |                       |                |
| Nominee Serial Number | 1                     | Nominee Address 1     | 153/1          |
| Nominee Name          | NEHA SHINDE           | Nominee Address 2     | TRIMURTI NAGER |
| Nominee Date of Birth | 19/08/1992            | Nominee Address 3     | dhar           |
| Nominee Relation      | wife                  | Nominee City          | dhar           |
| Nominee Major/Minor   | MAJOR                 | Pin                   | 454001         |
| Nominee Guardian Name | NARENDRA KUMAR SHINDE | State                 | 18             |
| Nominee Guardian DOB  |                       | Country               | IN             |
| Nominee Share         | 100 %                 | Alternate Contact No. |                |
| Mobile No             |                       |                       |                |
| Email ID              |                       |                       |                |

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         |
| <b>Nominee Address:</b>                                                                                           |                |                      |                |                              |                |
| 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 |                      |                |                              |                |
| <b>Nominee 2</b>                                                                                                  |                |                      |                |                              |                |
| First Name *                                                                                                      | RENUKA         | Middle Name          |                | Last Name / Surname          | SHINDE         |
| Date of Birth                                                                                                     |                | Relationship *       | MOTHER         | Major/Minor *                | Major          |
| Percentage Share *                                                                                                | 50 %           |                      |                | Guardian Date of Birth       |                |
| Guardian Name *                                                                                                   |                | Guardian Middle Name |                | Guardian Last Name / Surname |                |
| <b>Nominee Address:</b>                                                                                           |                |                      |                |                              |                |
| 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                                                                                                          |                |                      |                |                              |                |
| <input type="button" value="Add"/> <input type="button" value="Remove"/>                                          |                |                      |                |                              |                |
| <input type="button" value="Confirm"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/> |                |                      |                |                              |                |

Figure 7



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

| Subscriber Details   |                      |
|----------------------|----------------------|
| PRAN                 | 110070624273         |
| Entity Reg.No.       | 4000463              |
| Date Of Birth        | 01/01/1950           |
| Subscriber Name      | NVCENDCV WXZVC THHDE |
| Withdrawal Type      | Death                |
| Reason of Withdrawal | Complete Withdrawal  |
| Date of Death        | 01/12/2018           |

| Nominee Details       |                |
|-----------------------|----------------|
| TIER 1 Details        |                |
| Nominee Serial Number | 1              |
| Nominee Name          | NEHA SHINDE    |
| Nominee Date of Birth |                |
| Nominee Relation      | wife           |
| Nominee Major/Minor   | MAJOR          |
| Nominee Guardian Name |                |
| Nominee Share         | 50 %           |
| Nominee Mobile No.    | 1234567890     |
| Nominee Email Id      | abc@nsdl.co.in |
| Nominee Address 2     | TRIMURTI NAGER |
| Pin                   | 454001         |
| State                 | Madhya Pradesh |
| Bank Type *           | Savings        |
| Bank Account Number * | 123456789      |
| Bank IFS Code *       | SBIN0000001    |
| Bank Name *           | SBI            |
| Bank Branch *         | KAMLA MILL     |
| Bank Address *        | LOWER PAREL    |
| Bank Address Pin *    | 400013         |
| Bank MICR Code        |                |
| Nominee Address 1     | 153/1          |
| Nominee Address 3     | dhar           |
| City                  | dhar           |
| Country               | India          |
| Nominee Serial Number | 2              |
| Nominee Name          | RENUKA SHINDE  |
| Nominee Date of Birth |                |
| Nominee Relation      | MOTHER         |
| Nominee Major/Minor   | MAJOR          |
| Nominee Guardian Name |                |
| Nominee Share         | 50 %           |
| Nominee Mobile No.    |                |
| Nominee Email Id      |                |
| Nominee Address 2     | TRIMURTI NAGER |
| Pin                   | 454001         |
| State                 | Madhya Pradesh |
| Bank Type *           | Savings        |
| Bank Account Number * | 147852369      |
| Bank IFS Code *       | HDFC0000001    |
| Bank Name *           | HDFC BANK      |
| Bank Branch *         | CHURCHGATE     |
| Bank Address *        | CHURCHGATE     |
| Bank Address Pin *    | 400001         |
| Bank MICR Code        |                |
| Nominee Address 1     | 153/1          |
| Nominee Address 3     | dhar           |
| City                  | dhar           |
| Country               | India          |

Note  
 > Fields marked with \* are mandatory.

**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**.

| Withdrawal - Death                                                                                                                       |                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sr. No.                                                                                                                                  | Document Name                                                                                                                                                                                                                                                                                                                   |
| 1                                                                                                                                        | <input checked="" type="checkbox"/> Form 103/ 303/ 503 duly filled and signed-stamped by mapped Nodal Office. *                                                                                                                                                                                                                 |
| 2                                                                                                                                        | <input checked="" type="checkbox"/> Advanced Stamped Receipt - Signed alongwith revenue stamp *                                                                                                                                                                                                                                 |
| 3                                                                                                                                        | <input checked="" type="checkbox"/> Original Death Certificate/Attested copy by mapped Nodal Office *                                                                                                                                                                                                                           |
| 4                                                                                                                                        | <input type="checkbox"/> Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)                                                                                                                                                                                                                                  |
| 5                                                                                                                                        | <input type="checkbox"/> Family Members Certificate                                                                                                                                                                                                                                                                             |
| 6                                                                                                                                        | <input type="checkbox"/> Legal heir certificate issued by First Class Magistrate                                                                                                                                                                                                                                                |
| 7                                                                                                                                        | <input checked="" type="checkbox"/> Nominee 1 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook                                                                                                                                                                                                        |
| 8                                                                                                                                        | <input checked="" type="checkbox"/> Nominee 2 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook                                                                                                                                                                                                        |
| 9                                                                                                                                        | <input type="checkbox"/> Nominee 3 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook                                                                                                                                                                                                                   |
| * In case of multiple claimants/nominees, each claimant/nominee needs to fill separate withdrawal form alongwith the required documents. |                                                                                                                                                                                                                                                                                                                                 |
| Tier1: Nominee 1                                                                                                                         |                                                                                                                                                                                                                                                                                                                                 |
| Proof of Identity - All KYC Documents Need to be attested by Mapped Nodal Office                                                         |                                                                                                                                                                                                                                                                                                                                 |
| Sr. No.                                                                                                                                  | Document Name                                                                                                                                                                                                                                                                                                                   |
| 1                                                                                                                                        | <input type="checkbox"/> Valid Passport issued by Government of India.                                                                                                                                                                                                                                                          |
| 2                                                                                                                                        | <input type="checkbox"/> Ration Card with Photograph.                                                                                                                                                                                                                                                                           |
| 3                                                                                                                                        | <input type="checkbox"/> Bank pass book or Certificate with Photograph                                                                                                                                                                                                                                                          |
| 4                                                                                                                                        | <input type="checkbox"/> Voters Identity Card with Photograph and residential address.                                                                                                                                                                                                                                          |
| 5                                                                                                                                        | <input type="checkbox"/> Valid Driving license with photograph.                                                                                                                                                                                                                                                                 |
| 6                                                                                                                                        | <input checked="" type="checkbox"/> PAN Card issued by income tax department.                                                                                                                                                                                                                                                   |
| 7                                                                                                                                        | <input type="checkbox"/> Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.                                                                                                                                                                                            |
| 8                                                                                                                                        | <input type="checkbox"/> Aadhar Card/Letter issued by Unique Identification Authority of India.                                                                                                                                                                                                                                 |
| 9                                                                                                                                        | <input type="checkbox"/> Job Cards issued by NREGA duly signed by an officer of the State Government.                                                                                                                                                                                                                           |
| 10                                                                                                                                       | <input type="checkbox"/> Photo Identity card issued by Government Defence, Paramilitary and Police Departments.                                                                                                                                                                                                                 |
| 11                                                                                                                                       | <input type="checkbox"/> Ex-Service Man Card issued by Ministry of Defence to their employees                                                                                                                                                                                                                                   |
| 12                                                                                                                                       | <input type="checkbox"/> Photo credit Card.                                                                                                                                                                                                                                                                                     |
| 13                                                                                                                                       | <input type="checkbox"/> Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc |
| Proof of Address - All KYC Documents Need to be attested by Mapped Nodal Office                                                          |                                                                                                                                                                                                                                                                                                                                 |
| Sr. No.                                                                                                                                  | Document Name                                                                                                                                                                                                                                                                                                                   |
| 1                                                                                                                                        | <input type="checkbox"/> Valid Passport issued by Government of India.                                                                                                                                                                                                                                                          |
| 2                                                                                                                                        | <input type="checkbox"/> Ration card with photograph and residential address.                                                                                                                                                                                                                                                   |
| 3                                                                                                                                        | <input checked="" type="checkbox"/> Bank Pass book or certificate with photograph and residential address.                                                                                                                                                                                                                      |
| 4                                                                                                                                        | <input type="checkbox"/> Voters Identity Card with Photograph and residential address.                                                                                                                                                                                                                                          |
| 5                                                                                                                                        | <input type="checkbox"/> Valid Driving license with photograph and residential address.                                                                                                                                                                                                                                         |
| 6                                                                                                                                        | <input type="checkbox"/> Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc                                                                                                        |
| Tier1: Nominee 2                                                                                                                         |                                                                                                                                                                                                                                                                                                                                 |
| Proof of Identity - All KYC Documents Need to be attested by Mapped Nodal Office                                                         |                                                                                                                                                                                                                                                                                                                                 |
| Sr. No.                                                                                                                                  | Document Name                                                                                                                                                                                                                                                                                                                   |
| 1                                                                                                                                        | <input type="checkbox"/> Valid Passport issued by Government of India.                                                                                                                                                                                                                                                          |
| 2                                                                                                                                        | <input type="checkbox"/> Ration Card with Photograph.                                                                                                                                                                                                                                                                           |
| 3                                                                                                                                        | <input checked="" type="checkbox"/> Bank pass book or Certificate with Photograph                                                                                                                                                                                                                                               |
| 4                                                                                                                                        | <input type="checkbox"/> Voters Identity Card with Photograph and residential address.                                                                                                                                                                                                                                          |
| 5                                                                                                                                        | <input type="checkbox"/> Valid Driving license with photograph.                                                                                                                                                                                                                                                                 |
| 6                                                                                                                                        | <input type="checkbox"/> PAN Card issued by income tax department.                                                                                                                                                                                                                                                              |
| 7                                                                                                                                        | <input type="checkbox"/> Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.                                                                                                                                                                                            |
| 8                                                                                                                                        | <input type="checkbox"/> Aadhar Card/Letter issued by Unique Identification Authority of India.                                                                                                                                                                                                                                 |
| 9                                                                                                                                        | <input type="checkbox"/> Job Cards issued by NREGA duly signed by an officer of the State Government.                                                                                                                                                                                                                           |
| 10                                                                                                                                       | <input type="checkbox"/> Photo Identity card issued by Government Defence, Paramilitary and Police Departments.                                                                                                                                                                                                                 |
| 11                                                                                                                                       | <input type="checkbox"/> Ex-Service Man Card issued by Ministry of Defence to their employees                                                                                                                                                                                                                                   |
| 12                                                                                                                                       | <input type="checkbox"/> Photo credit Card.                                                                                                                                                                                                                                                                                     |
| 13                                                                                                                                       | <input type="checkbox"/> Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc |
| Proof of Address - All KYC Documents Need to be attested by Mapped Nodal Office                                                          |                                                                                                                                                                                                                                                                                                                                 |
| Sr. No.                                                                                                                                  | Document Name                                                                                                                                                                                                                                                                                                                   |
| 1                                                                                                                                        | <input type="checkbox"/> Valid Passport issued by Government of India.                                                                                                                                                                                                                                                          |
| 2                                                                                                                                        | <input type="checkbox"/> Ration card with photograph and residential address.                                                                                                                                                                                                                                                   |
| 3                                                                                                                                        | <input checked="" type="checkbox"/> Bank Pass book or certificate with photograph and residential address.                                                                                                                                                                                                                      |

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 Request Initiation Confirmation Screen

Subscriber Details

|                              |                             |
|------------------------------|-----------------------------|
| 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 Withdrawal |
| Date of Death                | 01/12/2018                  |

Subscriber Correspondence Address

|           |                |
|-----------|----------------|
| Address 1 | 153/1          |
| Address 2 | TRIMURTI NAGER |
| Address 3 | TEHSIL DHAR    |
| City      | DHAR           |
| Pin       | 454001         |
| State     | Madhya Pradesh |
| Country   | India          |

Nominee Details

|                               |                |                      |             |
|-------------------------------|----------------|----------------------|-------------|
| Nominee Serial Number         | 1              | Bank Type            | SAVINGS     |
| Nominee Name                  | NEHA SHINDE    | Bank Account Number  | 123456789   |
| Nominee Date of Birth         |                | Bank Name            | SBI         |
| Nominee Relation              | wife           | Bank Branch          | KAMLA MILL  |
| Nominee Major/Minor           | MAJOR          | Bank Address         | LOWER PAREL |
| Nominee Guardian Name         |                | Nominee Guardian DOB |             |
| Nominee Share                 | 50 %           | Bank IFS Code        | SBIN0000001 |
| Nominee Mobile No.            | 1234567890     | Bank MICR Code       |             |
| Nominee Email Id              | abc@nsdl.co.in | Nominee Address 1    | 153/1       |
| Nominee Address 2             | TRIMURTI NAGER | Nominee Address 3    | dhar        |
| Nominee City                  | dhar           | Nominee City Pin     | 454001      |
| Nominee State                 | Madhya Pradesh | Nominee Country      | India       |
| Nominee Alternate Contact No. | 7412589630     |                      |             |
| Nominee Serial Number         | 2              | Bank Type            | SAVINGS     |
| Nominee Name                  | RENUKA SHINDE  | Bank Account Number  | 147852369   |
| Nominee Date of Birth         |                | Bank Name            | HDFC BANK   |
| Nominee Relation              | MOTHER         | Bank Branch          | CHURCHGATE  |
| Nominee Major/Minor           | MAJOR          | Bank Address         | CHURCHGATE  |
| Nominee Guardian Name         |                | Nominee Guardian DOB |             |
| Nominee Share                 | 50 %           | Bank IFS Code        | HDFC0000001 |
| Nominee Mobile No.            |                | Bank MICR Code       |             |
| Nominee Email Id              |                | Nominee Address 1    | 153/1       |
| Nominee Address 2             | TRIMURTI NAGER | Nominee Address 3    | dhar        |
| Nominee City                  | dhar           | Nominee City Pin     | 454001      |
| Nominee State                 | Madhya Pradesh | Nominee Country      | India       |
| Nominee Alternate Contact No. |                |                      |             |

| Nominee Document Checklist                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>Withdrawal - Death</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                      |
| Sr. No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Document Name                                                                        |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Form 103/ 303/ 503 duly filled and signed-stamped by mapped Nodal Office.            |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Advanced Stamped Receipt - Signed alongwith revenue stamp                            |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Original Death Certificate/Attested copy by mapped Nodal Office                      |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Nominee 1 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Nominee 2 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook |
| <b>Tier1: Nominee 1</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                      |
| <b>Proof of Identity</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                      |
| Sr. No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Document Name                                                                        |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | PAN Card issued by income tax department.                                            |
| <b>Proof of Address</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                      |
| Sr. No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Document Name                                                                        |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Bank Pass book or certificate with photograph and residential address.               |
| <b>Tier1: Nominee 2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                      |
| <b>Proof of Identity</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                      |
| Sr. No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Document Name                                                                        |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Bank pass book or Certificate with Photograph                                        |
| <b>Proof of Address</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                      |
| Sr. No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Document Name                                                                        |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Bank Pass book or certificate with photograph and residential address.               |
| <input checked="" type="checkbox"/> <b>Declaration by Nodal Office/POP/Aggregator*:</b><br>1. It is certified that above declaration has been signed/thumb impressed before me by the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir (s) of deceased subscriber late Sh/Smt/Kum <b>NVCENDCV WXYZC THHND</b> with PRAN <b>110070624273</b> as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.<br>2. That all the contributions including the subscriber's contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending. (applicable for government sector subscribers only)<br>3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.<br>4. The bank account details of nominee/claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.<br>5. It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we don't have any objection for release of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers only)<br>6. I/we have verified the documents as submitted by the claimant with the originals and authorized this application for processing of the subject claim of the claimant. It is certified that the details as provided in this application form are matching with the supporting documents provided by the claimant(s) and is to our satisfaction. |                                                                                      |
| <input type="button" value="Confirm"/> <input type="button" value="Cancel"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                      |
| Home   Contact Us   System Configuration   Entrust Secured   Privacy Policy   Grievance Redressal Policy<br>Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                      |

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 - Complete                                                                 |                             |
|----------------------------------------------------------------------------------------------------------|-----------------------------|
| PRAN                                                                                                     | 110070624273                |
| Name                                                                                                     | NVCENDCV WXYZC THHND        |
| Date of Birth                                                                                            | 01/01/1950                  |
| Withdrawal due to                                                                                        | Death                       |
| Withdrawal Type                                                                                          |                             |
| 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                |
| <a href="#">Click Here</a> to view withdrawal form.<br><a href="#">Click here</a> to View Annuity Quotes |                             |
| Withdrawal Request Claim ID has been successfully generated.                                             |                             |
| Claim ID:                                                                                                | <b>1811512167</b>           |
| Subscriber Withdrawal Request has been Captured. Awaiting Verification.                                  |                             |
| Captured Timestamp                                                                                       | 18/12/2018 00:42            |

Figure 11

Once request is captured, Nodal Office needs to authorize the same in CRA system with the help of **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)**.

## 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 [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Accounts Department User ID (XXXXXXXXX02 OR XXXXXXXXX03)** & Password to login to CRA system as given below in **Figure 12**.

The screenshot shows the CRA-NSDL login page. The browser address bar displays <https://cra-nsdl.com/CRA/>. The page header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there are two main login panels:

- Subscribers:** This panel contains fields for "User ID", "Password", and "Enter Captcha" (with a captcha image showing "2 9 + 8 ="). It also features a "Submit" button, a "Reset" button, a "Forgot Password? IPIN for eNPS" link, and a list of links: "Click here to Know your FATCA Compliant Status", "Check Annuity Quotes", "Check Grievance / Enquiry Status", and "Check Status using Receipt Number". A "Help / Instruction for Login" link is at the bottom.
- Nodal Offices / Other Intermediaries:** This panel has radio buttons for "I-PIN" (selected) and "Digital Certificate". It includes fields for "User ID", "Password", and "Enter Captcha" (with a captcha image showing "3 4 + 2 ="). It also features a "Submit" button, a "Reset" button, a "Forgot Password?" link, and a list of links: "Click here to Know your FATCA Compliant Status", "Check Annuity Quotes", "Check Grievance / Enquiry Status", "Check Subscriber Registration Status", and "Check Subscriber Withdrawal Status". A "Help / Instruction for Login" link is at the bottom.

Figure 12

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

The screenshot shows the CRA-NSDL Transaction menu. The browser address bar displays <https://cra-nsdl.com/CRA/>. The page header includes the NSDL logo and the text "Central Recordkeeping Agency". Below the header, there is a navigation bar with the following links: "Grievance", "Exit Withdrawal Request", "User Maintenance", "Views", "Additional Reports (New)", "Dashboard", "CGMS BackOffice", "Master Download", "Nodal Offices Upload", "Error Rectification Module", and "Recruitment Monitoring". The "Transaction" menu is expanded, showing a list of options: "Initiate Conditional Withdrawal", "FATCA Self Certification", "Authorize Financial Transactions" (highlighted with a red box), "FATCA File Upload", and "FATCA File Status".

Below the menu, the page content includes:

- Welcome to Central Recordkeeping Agency
- [Click here](#) to view list of Exit Claim IDs awaiting any action
- Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quotes](#)
- New 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
- Information regarding online submission of FATCA Self-Certification in Subscribers login 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/DTO DDO](#)
- CRA Helpline for Nodal Offices 1800-222-081 (toll-free)

The footer contains links: Home, Contact Us, System Configuration, Entrust Secured, Privacy Policy, Grievance Redressal Policy. It also states: "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**.

The screenshot shows the 'Authorize Transaction' form in the NSDL Central Recordkeeping Agency interface. The form includes the following fields and values:

- Transaction Type \*: Withdrawal Request
- PRAN: 11000296642
- Ack No/PRN \*\*: (empty)
- Claim ID: (empty)
- From Date: (empty)
- To Date: (empty)
- Complete Withdrawal sub type: All Withdrawal

A red box highlights the 'Search' button at the bottom of the form.

**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**.

The screenshot shows the 'Authorize Withdrawal Initiation - Result' page in the NSDL Central Recordkeeping Agency interface. It displays a table with the following data:

| ACKNOWLEDGEMENT NO. | PRAN        | REGISTRATION DATE | REGISTERED BY | REQUEST TYPE |
|---------------------|-------------|-------------------|---------------|--------------|
| 181121224101        | 11000296642 | 28-12-2018        | 1001555000    | WITHDRAWAL   |

A red box highlights the Acknowledgment Number '181121224101'.

**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 Withdrawal Initiation - Confirm**

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

### Subscriber Details

|                    |                           |                       |
|--------------------|---------------------------|-----------------------|
| Subscriber Details | Subscriber Name           | NVCENDCV WXZVC THHNDE |
|                    | PRAN                      | 110070624273          |
|                    | ACK No.                   | 181151216701          |
|                    | Withdrawal Type           | Full Withdrawal       |
|                    | Towards Annuity (in %)    | 80                    |
|                    | Towards Withdrawal (in %) | 20                    |
|                    | Withdrawal due to         | Death                 |

**Subscriber Correspondence Address**

|                                   |                |
|-----------------------------------|----------------|
| Subscriber Correspondence Address |                |
| Address 1                         | 153/1          |
| Address 2                         | TRIMURTI NAGER |
| Address 3                         | TEHSIL DHAR    |
| City                              | DHAR           |
| Pin                               | 454001         |
| State                             | Madhya Pradesh |
| Country                           | India          |

### Nominee Details

### TIER 1 Details

|                              |                |                     |             |
|------------------------------|----------------|---------------------|-------------|
| Nominee Serial Number        | 1              | Bank Type           | SAVINGS     |
| Nominee Name                 | NEHA SHINDE    | Bank Account Number | 123456789   |
| Nominee Date of Birth        |                | Bank Name           | SBI         |
| Nominee Relation             | wife           | Bank Branch         | KAMLA MILL  |
| Nominee Major/Minor          | MAJOR          | Bank Address        | LOWER PAREL |
| Nominee Guardian Name        |                | Bank Address Pin    | 400013      |
| Nominee Guardian DOB         |                |                     |             |
| Nominee Share                | 50 %           | Bank IFS Code       | SBIN0000001 |
| Nominee Mobile No.           | 1234567890     | Bank MICR Code      |             |
| Nominee Email Id             | abc@nsdl.co.in | Nominee Address 1   | 153/1       |
| Nominee Address 2            | TRIMURTI NAGER | Nominee Address 3   | dhar        |
| Nominee City                 | dhar           | Nominee City Pin    | 454001      |
| Nominee State                | Madhya Pradesh | Nominee Country     | India       |
| Nominee Alternate Contact No | 7412589630     |                     |             |

|                               |                |                     |             |
|-------------------------------|----------------|---------------------|-------------|
| Nominee Serial Number         | 2              | Bank Type           | SAVINGS     |
| Nominee Name                  | RENUKA SHINDE  | Bank Account Number | 147852369   |
| Nominee Date of Birth         |                | Bank Name           | HDFC BANK   |
| Nominee Relation              | MOTHER         | Bank Branch         | CHURCHGATE  |
| Nominee Major/Minor           | MAJOR          | Bank Address        | CHURCHGATE  |
| Nominee Guardian Name         |                | Bank Address Pin    | 400001      |
| Nominee Guardian DOB          |                |                     |             |
| Nominee Share                 | 50 %           | Bank IFS Code       | HDFC0000001 |
| Nominee Mobile No.            |                | Bank MICR Code      |             |
| Nominee Email Id              |                | Nominee Address 1   | 153/1       |
| Nominee Address 2             | TRIMURTI NAGER | Nominee Address 3   | dhar        |
| Nominee City                  | dhar           | Nominee City Pin    | 454001      |
| Nominee State                 | Madhya Pradesh | Nominee Country     | India       |
| Nominee Alternate Contact No. |                |                     |             |

**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**.



|   |                                                                        |
|---|------------------------------------------------------------------------|
| 1 | Bank Pass book or certificate with photograph and residential address. |
|---|------------------------------------------------------------------------|

Tier1: Nominee 2  
Proof of Identity

| Sr. No. | Document Name                                 |
|---------|-----------------------------------------------|
| 1       | Bank pass book or Certificate with Photograph |

Proof of Address

| Sr. No. | Document Name                                                          |
|---------|------------------------------------------------------------------------|
| 1       | Bank Pass book or certificate with photograph and residential address. |

Declaration by Nodal Office/POP/Aggregator\*:

1. It is certified that above declaration has been signed/thumb impressed before me by the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir (s) of deceased subscriber late Sh/Smt/Kum MVCENDCV WXZVC THHNDE with PRAN 110070624273 as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.
2. That all the contributions including the subscriber's contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending. (applicable for government sector subscribers only)
3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
- 4 The bank account details of nominee/claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.
5. It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we don't have any objection for release of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers only)
6. I/we have verified the documents as submitted by the claimant with the originals and authorized this application for processing of the subject claim of the claimant. It is certified that the details as provided in this application form are matching with the supporting documents provided by the claimant(s) and is to our satisfaction.

☒ Authorize ☐ 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**

Central Recordkeeping 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](#)

Withdrawal Request - Complete

[Back to Results Page](#)

|               |               |
|---------------|---------------|
| PRAN          | 110000296642  |
| Name          | NEPVO ZDHWOCV |
| Claim ID      | 1811212241    |
| Date of Birth | 25/10/1973    |

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

|                                      |                  |
|--------------------------------------|------------------|
| Withdrawal Request has been Verified |                  |
| Acknowledgement No                   | 181121224101     |
| Verification Timestamp               | 28/12/2018 21:59 |

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

[Home](#)
[Contact Us](#)
[System Configuration](#)
[Entrust Secured](#)
[Privacy Policy](#)
[Grievance Redressal Policy](#)

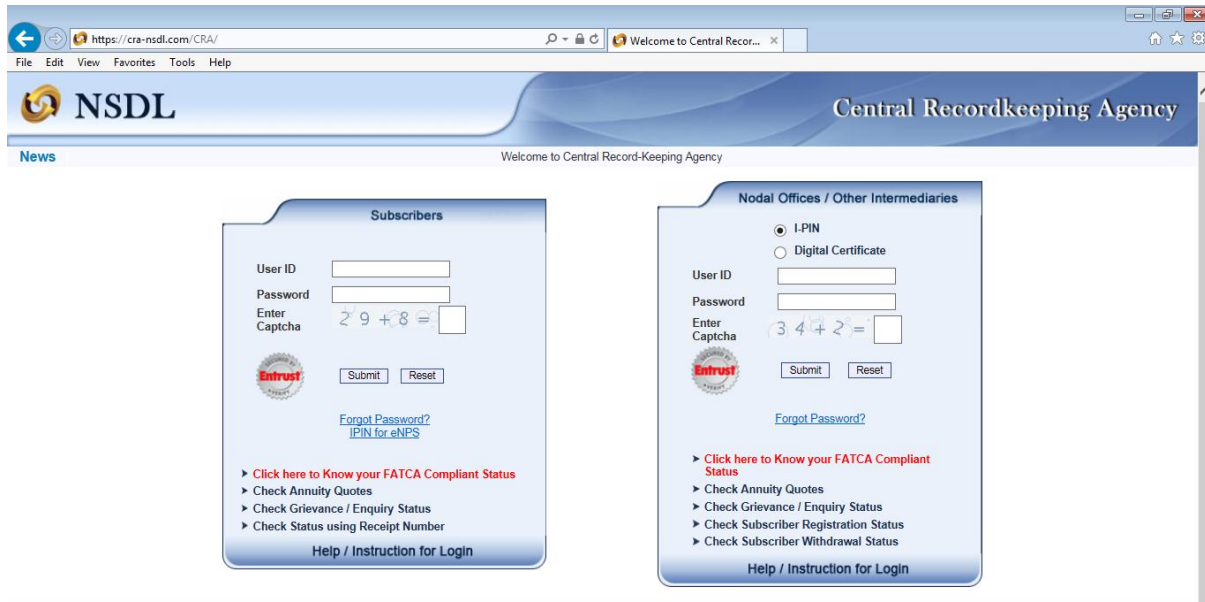
Figure 18

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 [www.cra-nsdl.com](http://www.cra-nsdl.com) and enter **Personnel Department User ID (XXXXXXXX00 OR XXXXXXXX01)** & Password to login to CRA system as given below in **Figure 19**.



**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**



**Figure 20**

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

NSDL Central Recordkeeping Agency

Welcome Pay and Accounts Office-1003078100 18-Dec-2018 Home | Logout

Security Grievance Exit Withdrawal Request User Maintenance Document Management Views Transaction Additional Reports (New) Master Download

Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload S1 Submission Details Recruitment Monitoring Knowledge Centre

Authorize Request

PRAN \* 110070624273 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

Best viewed in Internet Explorer 7.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 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 Pay and Accounts Office-1003078100 18-Dec-2018 Home | Logout

Security Grievance Exit Withdrawal Request User Maintenance Document Management Views Transaction Additional Reports (New) Master Download

Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload S1 Submission Details Recruitment Monitoring Knowledge Centre

Authorize Request

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 Withdrawal

Date of Death: \* 01/12/2018 (dd/mm/yyyy)

Towards Withdrawal (in %) \* 20 Out of Total NPS Corpus, % of corpus subscriber will receive in his/her bank account

Towards Annuity (in %) \* 80 Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

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

Note

**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:*                                                                    | NEHA         | Spouse Middle Name:   |                |
|                                                                                        |              | Spouse Last Name:     | SHINDE         |
|                                                                                        |              | Spouse DOB:*          | 31/12/1955     |
|                                                                                        |              |                       | (dd/mm/yyyy)   |
| Mother Alive:                                                                          | Alive        |                       |                |
| Mother's First Name:*                                                                  | lakshmi      | Mother's Middle Name: |                |
|                                                                                        |              | Mother's Last Name:   | SHINDE         |
|                                                                                        |              | Mother's DOB:*        | 31/12/1932     |
|                                                                                        |              |                       | (dd/mm/yyyy)   |
| Father Alive:                                                                          | Not Alive    |                       |                |
| Child 1:                                                                               | Alive        |                       |                |
| Child 1 First Name:*                                                                   | PINTU        | Child 1 Middle Name:  |                |
|                                                                                        |              | Child 1 Last Name:    | SHINDE         |
|                                                                                        |              | Child 1 DOB:*         | 31/12/1980     |
|                                                                                        |              |                       | (dd/mm/yyyy)   |
| Child 2:                                                                               | select       |                       |                |
| Child 3:                                                                               | select       |                       |                |
| Frequency:*                                                                            | Monthly      |                       |                |
| <input type="button" value="Select ASP Scheme"/> <input type="button" value="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**.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |                       |  |                     |        |                |              |               |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------|--|---------------------|--------|----------------|--------------|---------------|--|
| Mother's First Name:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | lakshmi                      | Mother's Middle Name: |  | Mother's Last Name: | SHINDE | Mother's DOB:* | 31/12/1932   | Mother's PAN: |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |                       |  |                     |        |                | (dd/mm/yyyy) |               |  |
| Father Alive:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Not Alive                    |                       |  |                     |        |                |              |               |  |
| Child 1:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Alive                        |                       |  |                     |        |                |              |               |  |
| Child 1 First Name:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | PINTU                        | Child 1 Middle Name:  |  | Child 1 Last Name:  | SHINDE | Child 1 DOB:*  | 31/12/1980   | Child 1 PAN:  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |                       |  |                     |        |                | (dd/mm/yyyy) |               |  |
| Child 2:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | select                       |                       |  |                     |        |                |              |               |  |
| Child 3:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | select                       |                       |  |                     |        |                |              |               |  |
| Frequency:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Monthly                      |                       |  |                     |        |                |              |               |  |
| <input type="button" value="Select ASP Scheme"/> <input type="button" value="Cancel"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                              |                       |  |                     |        |                |              |               |  |
| ASP Names:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ICICI Life Insurance Co. Ltd |                       |  |                     |        |                |              |               |  |
| Scheme Names:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | NPS - Family Income Option   |                       |  |                     |        |                |              |               |  |
| Beneficiary Name:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | NVCENDCV WXZVC TH            |                       |  |                     |        |                |              |               |  |
| Relationship with subscriber:*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | self                         |                       |  |                     |        |                |              |               |  |
| <input checked="" type="checkbox"/> I hereby declare that the details of the Aadhaar have been verified with the proof of Aadhaar (copy) submitted by the Subscribers. Further, I have collected Subscribers consent to authorize NSDL e-Gov as CRA to use his/her Aadhaar details for National Pension System (NPS) and only for the purpose of authenticating his/her identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder. |                              |                       |  |                     |        |                |              |               |  |
| Please click here to <a href="#">View ASP Quotes</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                              |                       |  |                     |        |                |              |               |  |
| <input type="button" value="Proceed"/> <input type="button" value="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. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.

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

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

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

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

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

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

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

**Declaration by Nodal office\*:**

☒ 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's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).

3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

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

**Submit** **Cancel**

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 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**.

|                                  |                                |
|----------------------------------|--------------------------------|
| PRAN                             | : 110070624273                 |
| Subscriber Name                  | : NVCENDCV WXZVC THHNDE        |
| Gender                           | : Male                         |
| Mobile No                        | : 1234569870                   |
| Email                            | : abc@nsdl.co.in               |
| PAN                              | : CBFT7688N                    |
| Aadhaar No                       | : XXXXXXXX8585                 |
| Amount to be invested in Annuity | : 680942.73                    |
| Name of ASP                      | : ICICI Life Insurance Co. Ltd |
| Scheme                           | : NPS - Family Income Option   |
| Beneficiary Name                 | : NVCENDCV WXZVC THHNDE        |
| Relationship with subscriber     | : SELF                         |
| Marital status                   | : Married                      |
| Spouse status                    | : Alive                        |
| Spouse Gender                    | : Female                       |
| Spouse Name                      | : NEHA SHINDE                  |
| Spouse DOB                       | : 31/12/1955                   |
| Spouse PAN                       | :                              |
| Father Alive                     | : Not Alive                    |
| Mother Alive                     | : Alive                        |
| Mother's Name                    | : lakshmi SHINDE               |
| Mother's DOB                     | : 31/12/1932                   |
| Mother's PAN                     | :                              |
| Child 1                          | : Alive                        |
| Child 1 Name                     | : PINTU SHINDE                 |
| Child 1 DOB                      | : 31/12/1980                   |
| Child 1 PAN                      | :                              |
| Child 2                          | :                              |
| Child 3                          | :                              |
| Frequency                        | : Monthly                      |

**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 assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.

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

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

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

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

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

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

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

**Declaration by Nodal office\*:**

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's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).


3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

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

**Figure 26**

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



 **NSDL**

Central Recordkeeping Agency

Welcome Pay and Accounts Office-100307810018-Dec-2018Home | Logout

[Security](#) [Grievance](#) [Exit Withdrawal Request](#) [User Maintenance](#) [Document Management](#) [Views](#) [Transaction](#) [Additional Reports \(New\)](#) [Master Download](#)

[Dashboard](#) [Subscriber Deactivation / Reactivation](#) [CGMS BackOffice](#) [Nodal Offices Upload](#) [S1 Submission Details](#) [Recruitment Monitoring](#) [Knowledge Centre](#)

Authorize Request

[▶ ASP Withdrawal Captured Details](#)

|                        |                              |
|------------------------|------------------------------|
| PRAN                   | : 110070624273               |
| Acknowledgement Number | : 181151216702               |
| Name of Subscriber     | : NVCENDCV WXZVC THHNDE      |
| Timestamp              | : 2018-12-18 20:14:05.911111 |

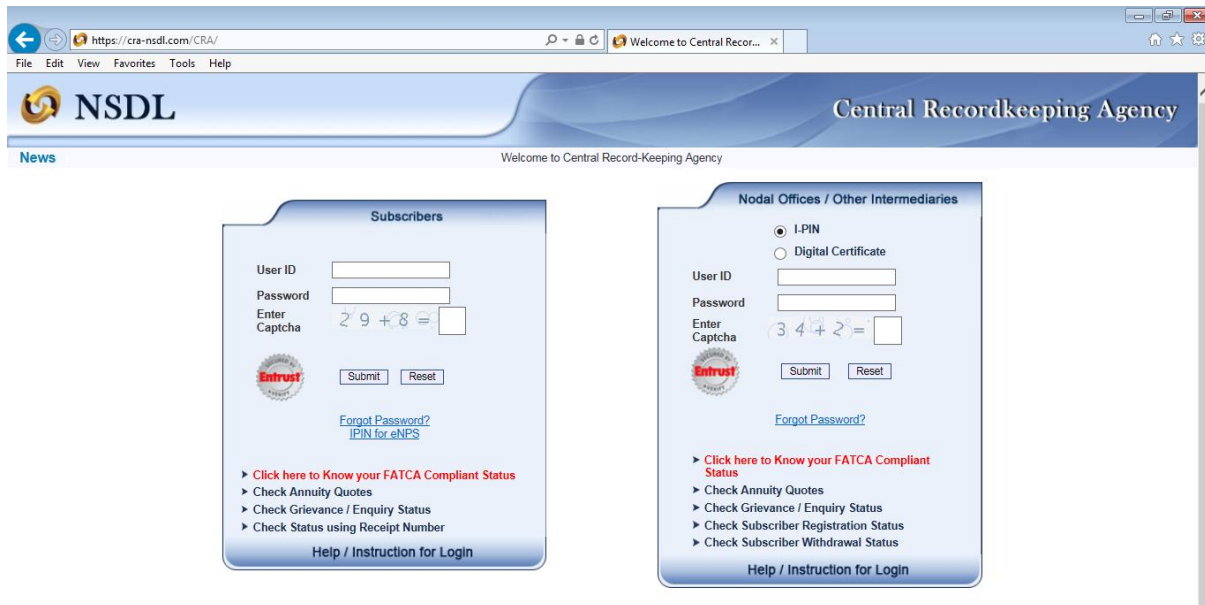
Request Captured successfully

Figure 27



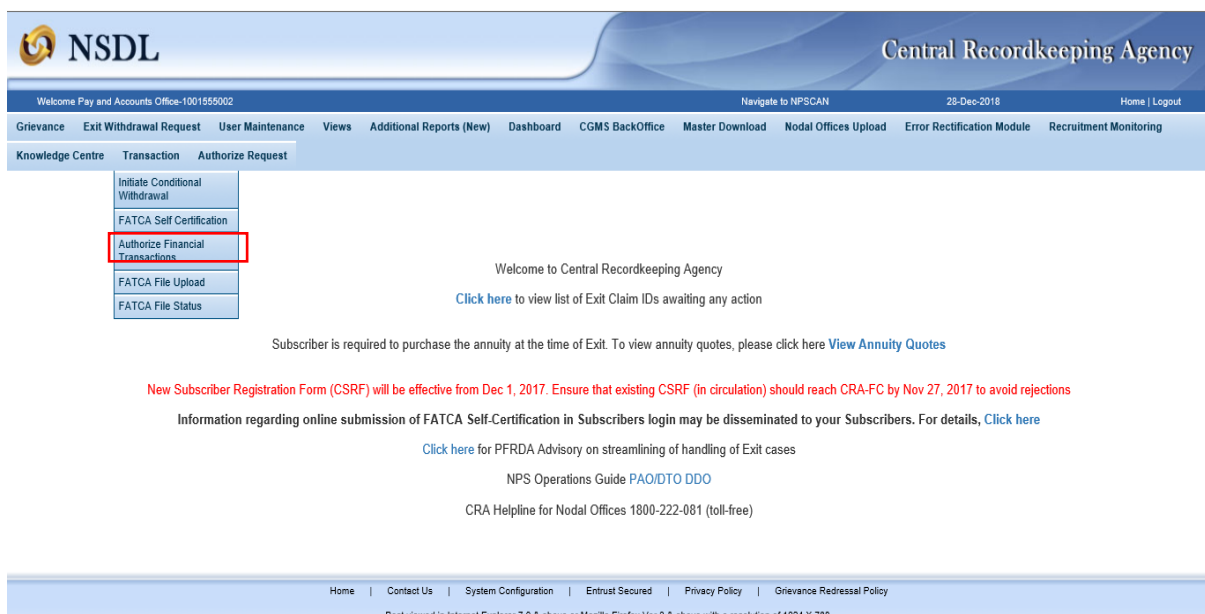
## D. Authorization of Online Withdrawal request By Nodal Office – Annuity Share

In order to authorise online withdrawal request, Nodal Office User needs to click on the link [www.cra-nsdl.com](http://www.cra-nsdl.com) and **Accounts Department User ID (XXXXXXXX02 OR XXXXXXXX03)** User Id & Password to login to CRA system as given below in **Figure 28**.



**Figure 28**

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



**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**.

The screenshot shows the 'Authorize Transaction' form in the NSDL Central Recordkeeping Agency interface. The form contains the following fields and values:

- Transaction Type \*: Withdrawal Request
- PRAN: 11000296642
- Adk No/PRN \*\*: (empty)
- Claim ID: (empty)
- From Date: (empty)
- To Date: (empty)
- Complete Withdrawal sub type: All Withdrawal

A red box highlights the 'Search' button at the bottom of the form.

**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**.

The screenshot shows the 'Authorize Withdrawal Initiation - Result' page. It displays a table with the following data:

| ACKNOWLEDGEMENT NO. | PRAN        | REGISTRATION DATE | REGISTERED BY | REQUEST TYPE |
|---------------------|-------------|-------------------|---------------|--------------|
| 181121224101        | 11000296642 | 28-12-2018        | 1001555000    | WITHDRAWAL   |

A red box highlights the Acknowledgement No. '181121224101'.

**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**.

ASP Withdrawal Captured Details

|                                    |                              |
|------------------------------------|------------------------------|
| PRAN:                              | 110070624273                 |
| Subscriber Name:                   | NVCENDCV WXZVC THHNDE        |
| Gender :                           | Male                         |
| Mobile No:                         | 1234569870                   |
| Email :                            | abc@nsdl.co.in               |
| Maiden Name :                      |                              |
| CKYC No :                          |                              |
| PAN :                              | CBFPT7688N                   |
| Amount to be invested in Annuity : | 680942.73                    |
| Name of ASP :                      | ICICI Life Insurance Co. Ltd |
| Scheme :                           | NPS - Family Income Option   |
| Beneficiary Name :                 | NVCENDCV WXZVC THHNDE        |
| Relationship with subscriber :     | SELF                         |
| Marital status :                   | Married                      |
| Spouse Status :                    | Alive                        |
| Spouse Gender:                     | Female                       |
| Spouse Name:                       | NEHA SHINDE                  |
| Spouse DOB:                        | 31/12/1955                   |
| Spouse PAN:                        |                              |
| Father Alive:                      | Not Alive                    |
| Mother Alive:                      | Alive                        |
| Mother's Name:                     | lakshmi SHINDE               |
| Mother's DOB:                      | 31/12/1932                   |
| Child 1 :                          | Alive                        |
| Child's Name:                      | PINTU SHINDE                 |
| Child's DOB:                       | 31/12/1980                   |
| 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 assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.

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

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

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

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

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

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

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

Declaration by 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's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office)

3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

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

Authorize Reject Edit

**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.



**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: [cghelpdesk@nsdl.co.in](mailto:cghelpdesk@nsdl.co.in)

Tel: (022) 4090 4242 (Extn. 3314/ 3315)

### **Single Point of Contact:**

Mr. Vishal Masurkar (022-40904533, [vishalm@nsdl.co.in](mailto:vishalm@nsdl.co.in))

### **Escalations:**

Mr. Vijay Hegde (022-40904298, [vijayh@nsdl.co.in](mailto: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](http://www.npscra.nsdl.co.in)

Facebook.com/nps.NSDL