

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Initiation and Authorization of Death Exit request by Nodal Office/Aggregator

Version 1.4

© 2026 Protean eGov Technologies Limited, All rights reserved. Property of Protean eGov Technologies Limited.

No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying or recording, for any purpose, without the express written consent of Protean eGov Technologies Limited.

REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	09.02.2024	1.1	-	Mandatory Name verification during Penny Drop
3	20.12.2024	1.2	-	Content (w.r.t. Online bank details verification, Withdrawal timeline) reviewed and updated
4	25.07.2025	1.3	-	Quality monitoring process added.
5	06.01.2026	1.4	-	Changes in Withdrawal eligibility criteria

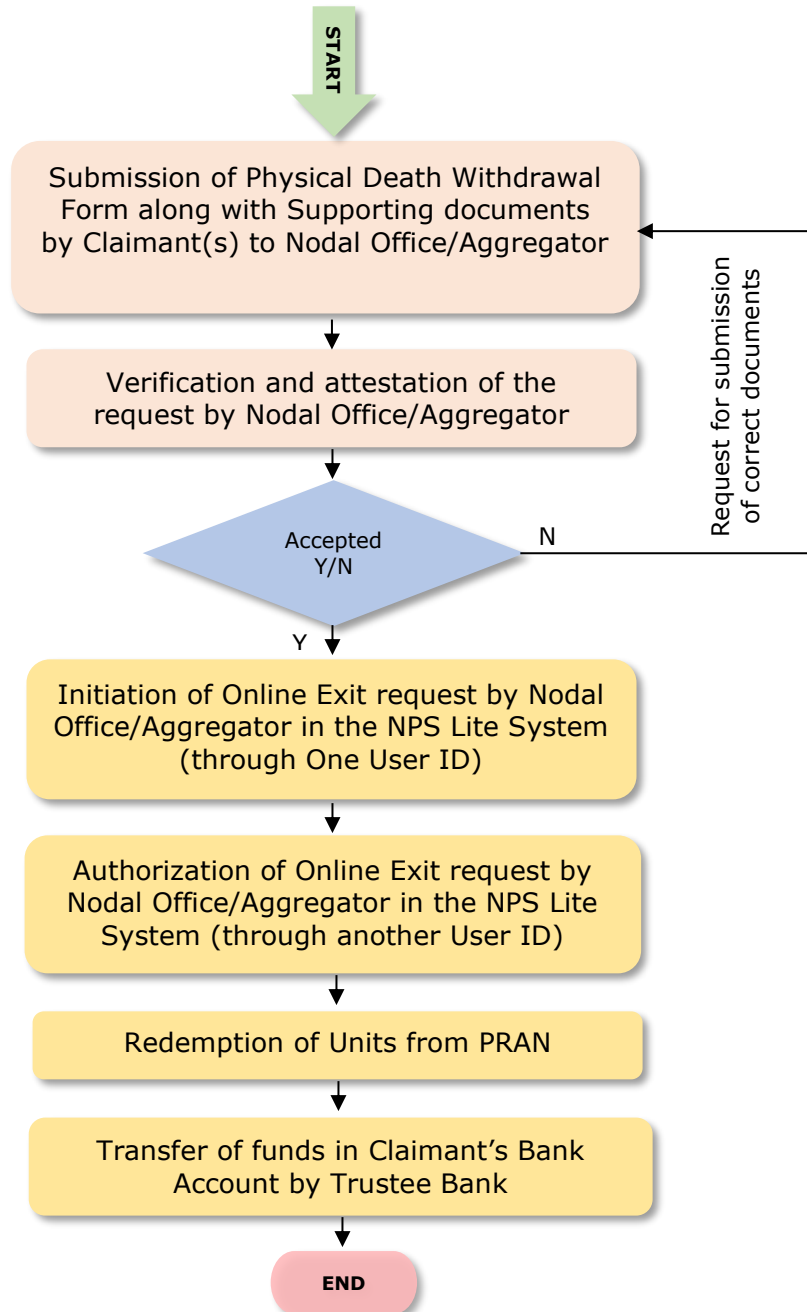
Index

Sr. No	Topic	Page No.
1	Abbreviations	4
2	Process Flow – Processing of Online Death Exit request by Nodal Office/Aggregator	5
3	Preface	6
4	Procedure for Processing Online Death Exit request of Subscriber	7
5	Initiation of Online Death Exit request in NPS Lite System by Nodal Office/Aggregator	9
6	Authorization of Online Death Exit request in NPS Lite System by Nodal Office/Aggregator	18
7	Withdrawal Timeline	22

1. Abbreviations:

Abbreviation	Expansion
ASP	Annuity Service Provider
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
Nodal Office/Aggregator	NLOO/NLAO/NLCC registered under NPS Lite
NPS	National Pension Scheme

2. Process Flow – Processing of Online Death Exit request by Nodal Office/Aggregator:



3. Preface:

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, in case of Death of Subscriber, 100% of the accumulated pension wealth of the Subscriber shall be paid as lumpsum to the nominee(s) or legal heir(s).

Further, Nodal Office/Aggregator can raise Online Death Exit request in NPS Lite System (<https://apy.nps-proteantech.in>) with Maker and Checker concept.

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

4. Procedure for Processing Online Death Exit request of Subscriber:

The brief steps to be followed by Nodal Office/Aggregator

- **Pre-requisite for Processing of Death Withdrawal request:**

- ✓ Physical Death Withdrawal Form duly filled and signed by Nominee/Claimant.
- ✓ Copy of death certificate of the subscriber (Duly attested by Nodal Office/Aggregator)
- ✓ KYC documents (ID and Address proof) and Bank Proof of nominee/claimant.
- ✓ In case of multiple nominees, Relinquishment deed from nominee who is willing to release and relinquish his/her respective shares in the claim under NPS and Indemnity bond from nominee who is claiming the NPS corpus. Relinquishment deed and Indemnity bond should be on minimum Rs. 100 stamp paper and duly notarized.
- ✓ Additional documents required by Nodal Office/Aggregator in support of Death Claim.
- ✓ Bank details should be correct/valid - *During request initiation, Bank Account no., Bank IFS Code and Name of the Nominee/Claimant will be verified through online Bank Account Verification (Penny drop facility). **If Online Bank Account Verification (Penny drop) fails, request initiation will not be allowed.*** Hence, Bank account number and IFS Code should be active and operative. Also Name of Claimant as per CRA and bank record should match.
- ✓ Nominations should be as per Clause 32 of PFRDA (Exits & Withdrawals under NPS) Regulations 2015

- **Verification & Attestation of Death Exit Request**

- ✓ The Nodal Office/Aggregator shall verify the Physical Death Withdrawal Form & supporting documents [such as Death Certificate, KYC Documents (Id Proof & Address Proof), Bank Account Proof and other required documents] submitted by the Claimant(s). The Death Withdrawal Form is available on CRA website www.npskra.proteantech.in.
- ✓ ***Nodal Office/Aggregator, upon receiving the withdrawal request, shall take the necessary steps to identify the Claimant(s). It is the responsibility of the Nodal Office/Aggregator to check the veracity of the supporting documents submitted by the claimant(s) along with claim and may obtain additional supporting documents if required to ensure that claim amount is given to the legitimate claimant(s).***
- ✓ On successful verification, the Nodal Office/Aggregator shall attest the withdrawal Form and supporting documents. Also, note that the clear/legible scanned documents will have to upload while capturing Death Withdrawal request.

- **Initiation and Authorization of Online Death Exit request in NPS Lite System**

- ✓ On successful verification of Death Withdrawal Form and supporting documents, Nodal Office/Aggregator shall initiate withdrawal request in the NPS Lite System through One User ID.
- ✓ Mandatory upload of valid and legible Physical Death Withdrawal Form, copy of death certificate of the subscriber, KYC documents (ID & Address Proof) & Bank Proof of nominee/claimant, Copy of PRAN Card/ePRAN and other supporting documents if any. Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- ✓ Submission of Death Withdrawal request in NPS Lite System.

- ✓ Authorization of request by Nodal Office/Aggregator in the NPS Lite System through Other User ID.

The detailed procedure to be followed by the Nodal Office/Aggregator for processing Online **Death Exit** requests in the NPS Lite System is provided below:

5. Steps to initiate Online Death Exit request in NPS Lite System by Nodal Office/Aggregator:

In order to initiate Online Death Exit request, Nodal Office/Aggregator needs to login to NPS Lite system <https://apy.nps-proteantech.in> with one User ID as given below in **Figure 1**.

Figure 1

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

Figure 2

At this stage, User needs to enter PRAN number of subscriber for initiating Exit request as shown below in **Figure 3**.

The screenshot shows the 'Withdrawal Request Initiation Screen' on the Protean website. At the top, there are logos for NSDL e-Gov and protean, along with the text 'Atal Pension Yojana / NPS Lite'. Below the logos is a navigation menu with items like 'Contribution Details', 'Authorize Request', 'Pay-Out Details', 'Grievance', 'Exit Withdrawal Request', 'Views', 'Transaction', and 'Download'. The main content area has a heading 'Withdrawal Request Initiation Screen' and a red asterisk indicating mandatory fields. A text input field labeled 'PRAN *' contains the value '500043524000'. Below the input field are 'Submit' and 'Reset' buttons.

Figure 3

At this stage, User needs to select Withdrawal type as "Death" from the Drop down menu as shown below in **Figure 4**.

The screenshot shows the 'Withdrawal Request Initiation Screen' with more fields filled in. The 'PRAN' field now contains '500001816244'. Below it, a message states 'Superannuation cannot be initiated since Date Of Retirement is still beyond 180 days'. There are fields for 'Total Valuation as on Date' (14259.50) and 'Date Of Birth' (01/06/1970). The 'Withdrawal due to *' dropdown menu is open, showing options: '- Select -', 'Death', and 'Premature Exit'. The 'Death' option is highlighted with a red box. Below the dropdown are 'Submit' and 'Cancel' buttons. A link 'View Annuity Quotes' is also visible.

Figure 4

At this stage, corpus of the Subscriber as on date is displayed at the field "Total Valuation as on Date". User needs to enter date of death of the Subscriber.

Please refer to **Figure 5**.

Withdrawal Request Initiation Screen

PRAN: 500001816244

Total Valuation as on Date: 14259.50
Superannuation cannot be initiated since Date Of Retirement is still beyond 180 days

Claim ID: Claim ID is not generated

Date Of Birth: 01/06/1970

Withdrawal due to: **Death**

Withdrawal Type: Full Withdrawal

Date of Death: 11/01/2023 (dd/mm/yyyy)

Towards Withdrawal (in %): 100 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %): 0 Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension.

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

Submit Cancel

Nominee details as well as bank details of the nominee are mandatory.
 In case of no nomination, the POP to add the legal heir as the nominee after carrying out due diligence in identifying him/her. The legal heir to provide bank details.
 In case of existing nominee, please ensure that bank details of the nominee have been collected before processing the request.

Figure 5

At this stage, Subscriber's details and existing address are displayed to the User. Please refer to **Figure 6**.

Subscriber Details

PRAN	500001816244
Subscriber Name	RAIBEN RAMJIBHAI KUMBHAR
Date Of Birth	1970-06-01
Entity Reg. No.	8019314
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Complete Withdrawal sub type	Lump-Sum and ASP Withdrawal
Date of Death	11/01/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Subscriber Correspondence Address

Father's Name	RAMJIBHAI PASABHAI KUMBHAR
Address 1	2-125
Address 2	TAMBOLIYA
Address 3	HARIJ
City	MEHSANA DIST
Pin	384220
State	Gujarat
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

At this stage, existing nomination details of the Subscriber are displayed. **User needs to click on "Edit" button to enter Nominee address.** If required, User can add/update nominee details. Please refer to **Figure 7**.

is now

Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Oversight Office-160078200 Home | Logout

Contribution Details
Authorize Request
Pay-Out Details
Grievance
Exit Withdrawal Request
Views
Transaction
Download

CGMS BackOffice
Master Download
User Maintenance
Authorize Online Registration Request
Dashboard

▾ Withdrawal Request Initiation Screen

Subscriber Details

PRAN	500001816244
Subscriber Name	RAIBEN RAMJIBHAI KUMBHAR
Date Of Birth	01/06/1970
Entity Reg. No.	8019314
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	11/01/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Nominee Details

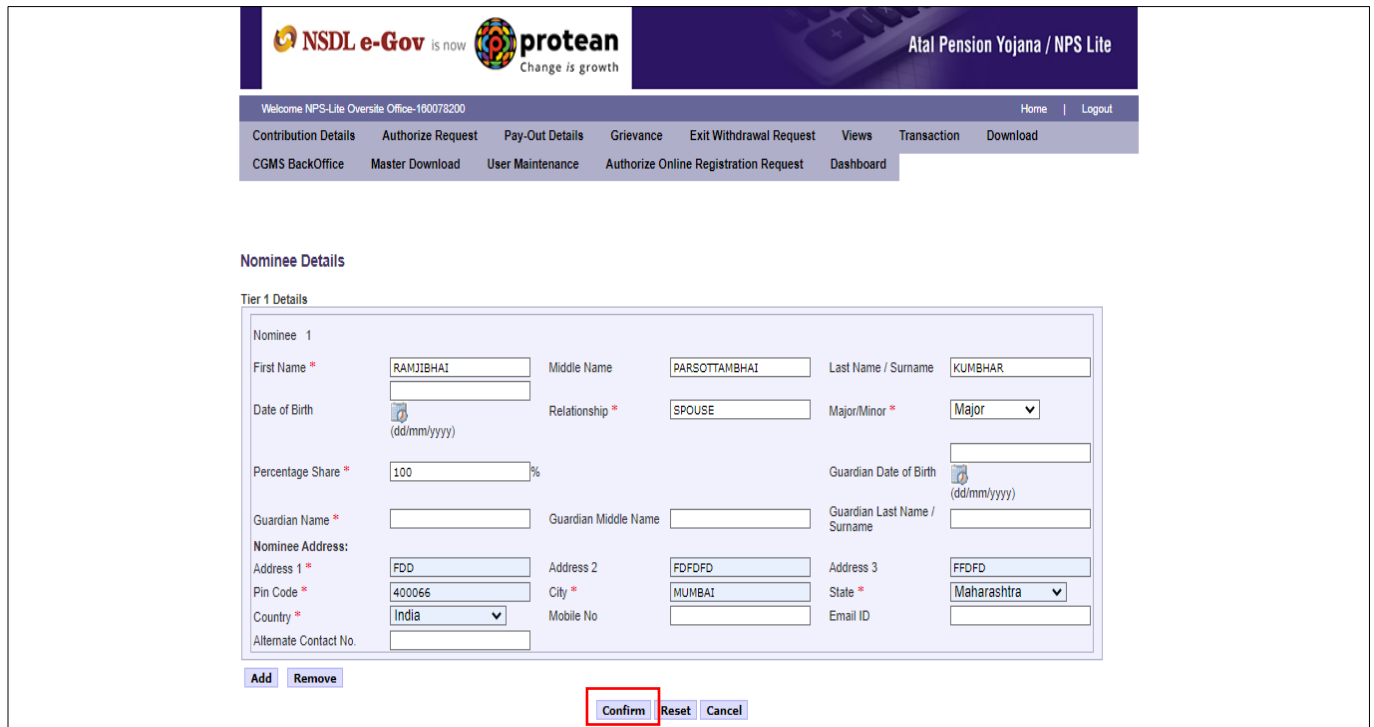
TIER 1 Details

Nominee Serial Number	1	
Nominee Name	RAMJIBHAI PARSOTTAMBHAI KUMBHAR	Nominee Adress 1
Nominee Date of Birth		Nominee Adress 2
Nominee Relation	HUSBAND	Nominee Adress 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin
Nominee Share	100 %	State
Mobile No		Country
Email ID		Alternate Contact No.

Note
 Nomination details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the nomination details. It would not be changed at later date.

Figure 7

User can enter maximum of three nominees. User needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, User needs to click on "Confirm" button to proceed further. Please refer to **Figure 8**.



The screenshot displays the 'Nominee Details' section of the NPS Lite application. At the top, there is a navigation bar with the NPS Lite logo and the text 'Atal Pension Yojana / NPS Lite'. Below this is a menu with various options like 'Contribution Details', 'Authorize Request', etc. The main content area is titled 'Nominee Details' and 'Tier 1 Details'. It contains a form for 'Nominee 1' with the following fields:

- First Name: RAMJIBHAI
- Middle Name: PARSOTTAMBHAI
- Last Name / Surname: KUMBHAR
- Date of Birth: (dd/mm/yyyy)
- Relationship: SPOUSE
- Major/Minor: Major
- Percentage Share: 100%
- Guardian Date of Birth: (dd/mm/yyyy)
- Guardian Name, Middle Name, Last Name / Surname: (empty)
- Nominee Address:
 - Address 1: FDD
 - Address 2: FDFDFD
 - Address 3: FDFDFD
 - Pin Code: 400066
 - City: MUMBAI
 - State: Maharashtra
 - Country: India
 - Mobile No: (empty)
 - Email ID: (empty)
 - Alternate Contact No: (empty)

At the bottom of the form, there are buttons for 'Add', 'Remove', 'Confirm', 'Reset', and 'Cancel'. The 'Confirm' button is highlighted with a red box.

Figure 8

At this stage, User needs to enter bank details of Claimant and click on "Confirm" button to proceed further. Please refer to **Figure 9**.

NSDL e-Gov is now

Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Oversight Office-160078200
Home | Logout

Contribution Details
Authorize Request
Pay-Out Details
Grievance
Exit Withdrawal Request
Views
Transaction
Download

CGMS BackOffice
Master Download
User Maintenance
Authorize Online Registration Request
Dashboard

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	500001816244
Entity Reg.No.	8019314
Date Of Birth	01/06/1970
Subscriber Name	RAIBEN RAMJIBHAI KUMBHAR
Withdrawal Type	Death
Reason of Withdrawal	Complete Withdrawal
Date of Death	11/01/2023

Nominee Details * Mandatory Fields

TIER 1 Details

Nominee Serial Number	1	Bank Type *	Savings
Nominee Name	RAMJIBHAI PARSOTTAMBHAI KUMBHAR	Bank Account Number *	123456
Nominee Date of Birth		Confirm Bank Account Number *	*****
Nominee Relation	SPOUSE	Bank IFS Code *	SBIN0001234
Nominee Major/Minor	MAJOR	Bank Name *	STATE BANK OF INDIA
Nominee Guardian Name		Bank Branch *	AJDF
Nominee Share	100 %	Bank Address *	FDD
Nominee Mobile No.		Bank Address Pin *	400013
Nominee Email Id		Bank MICR Code	
Nominee Address 2	FDFDFD	Nominee Address 1	FDD
Pin	400066	Nominee Address 3	FFDFD
State	Maharashtra	City	MUMBAI
		Country	India

Confirm
Cancel

Figure 9

At this stage, document Check List is displayed to the User. After selection of document check list, User needs to click on **"Submit"** button. Please refer to **Figure 10**.

NSDL e-Gov is now
Change is growth

Atal Pension Yojana / NPS Lite

Welcome NPS-Life Overseer Office-160078200
Home | Logout

Contribution Details
Authorize Request
Pay-Out Details
Grievance
Exit Withdrawal Request
Views
Transaction
Download

CGMS BackOffice
Master Download
User Maintenance
Authorize Online Registration Request
Dashboard

◀ Withdrawal Request Initiation Document Checklist

Withdrawal - Death * Mandatory Fields

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 checked="" 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 type="checkbox"/>	Nominee 1 - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook
8	<input 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 * Atleast one field should be checked

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 Identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/>	Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/>	Photo credit Card.
13	<input type="checkbox"/>	Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc



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

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 type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	Valid Driving license with photograph and residential address.
6	<input type="checkbox"/>	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc
7	<input type="checkbox"/>	Certificate of Identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input checked="" type="checkbox"/>	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
9	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
10	<input type="checkbox"/>	Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).
11	<input type="checkbox"/>	Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).
12	<input type="checkbox"/>	Latest property/house Tax Receipt (not more than one year old).
13	<input type="checkbox"/>	Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).
14	<input type="checkbox"/>	Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc

Submit
Reset
Cancel

Figure 10

At this stage, details entered by the User are displayed for confirmation. Further, at this stage, it is the responsibility of Nodal Office/Aggregator to upload valid, complete and legible documents such as Death Withdrawal Form, copy of death certificate, KYC Documents (Identity & Address Proof) and bank proof of Nominee/Claimant(s) and other additional documents required by Nodal Office/Aggregator as selected in document checklist for seamless processing of Exit. User is required to upload all documents in a single file. User needs to click on **"Confirm"** button to complete initiation process. Please refer to **Figure 11**.


is now

Atal Pension Yojana / NPS Lite

Welcome NPS-Life Overseas Office-160078200
Home | Logout

Contribution Details
Authorize Request
Pay-Out Details
Grievance
Exit Withdrawal Request
Views
Transaction
Download

CGMS BackOffice
Master Download
User Maintenance
Authorize Online Registration Request
Dashboard

▸ **Withdrawal Request Initiation Confirmation Screen**

Subscriber Details [Hide](#)

PRAN	500001816244
Name	RAIBEN RAMJIBHAI KUMBHAR
Date of Birth	01/06/1970
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	11/01/2023

Subscriber Corresponding Address [Hide](#)

Address 1	2-125
Address 2	TAMBOLIYA
Address 3	HARIJ
City	MEHSANA DIST
Pin	384220
State	Gujarat
Country	India

Nominee Details [Hide](#)

TIER 1 Details [Hide](#)

Nominee Serial Number	1	Bank Type	SAVINGS
Nominee Name	RAMJIBHAI PARSOTTAMBHAI KUMBHAR	Bank Account Number	123456
Nominee Date of Birth		Bank Name	STATE BANK OF INDIA
Nominee Relation	SPOUSE	Bank Branch	AJFD
Nominee Major/Minor	MAJOR	Bank Address	FDD
Nominee Guardian Name		Bank Address Pin	400013
Nominee Share	100 %	Bank IFS Code	SBIN0001234
Nominee Mobile No.		Bank MICR Code	
Nominee Email Id		Nominee Address 1	FDD
Nominee Address 2	FDFDFD	Nominee Address 3	FFDFD
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India
Nominee Alternate Contact No.		Nominee Guardian DOB	

Nominee Document Checklist [Hide](#)

Withdrawal - Death

Sl. 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
4	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)

Sr. No.	1	Form 103/ 303/ 503 duly filled and signed-stamped by map	172.18.75.138 says
	2	Advanced Stamped Receipt - Signed alongwith revenue sta	
	3	Original Death Certificate/Attested copy by mapped Nodal O	
	4	Original PRAN Card / Notarised Affidavit (if PRAN card not	docs.zip uploaded successfully.

Tier1: Nominee 1

Proof of Identity

Sr. No.	1	Valid Passport issued by Government of India.
---------	---	---

Proof of Address

Sr. No.	1	Valid Passport issued by Government of India.	Document Name
---------	---	---	---------------

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 Dinesh Chandrakant Dalvi with PRAN 500040753620 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.

Select File to Upload * : docs.zip

Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 5 MB, Number of File can be uploaded: 1)

Figure 11

On clicking on “**Confirm**” button, Exit request will get captured in the NPS Lite System and an Acknowledgement Number will get generated.

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

Please refer to **Figure 12**.

Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Oversight Office-160078200 Home | Logout

Contribution Details
Authorize Request
Pay-Out Details
Grievance
Exit Withdrawal Request
Views
Transaction
Download

CGMS BackOffice
Master Download
User Maintenance
Authorize Online Registration Request
Dashboard

Withdrawal Request Initiation - Complete

PRAN	500001816244
Name	RAIBEN RAMJIBHAI KUMBHAR
Date of Birth	01/06/1970
Withdrawal due to	Death
Withdrawal Type	
Date of Death	11/01/2023
Acknowledgement No.	239010061601
Click Here to view withdrawal form.	

Withdrawal Request Claim ID has been successfully generated.

Claim ID: 2390100616

Subscriber Withdrawal Initiation Request Details has been Captured. Awaiting Verification.

Captured Timestamp 05/06/2023 15:34

Figure 12

Once Exit request is successfully initiated, Nodal Office / Aggregator needs to authorize the same in NPS Lite system with another User ID.

6. Steps to authorize Online Death Exit request in NPS Lite System by Nodal Office/Aggregator:

In order to authorize Online Death Exit request of Subscriber, Nodal Office/Aggregator needs to access NPS Lite System (<https://apy.nps-proteantech.in>) using another User ID as given below in **Figure 13**.

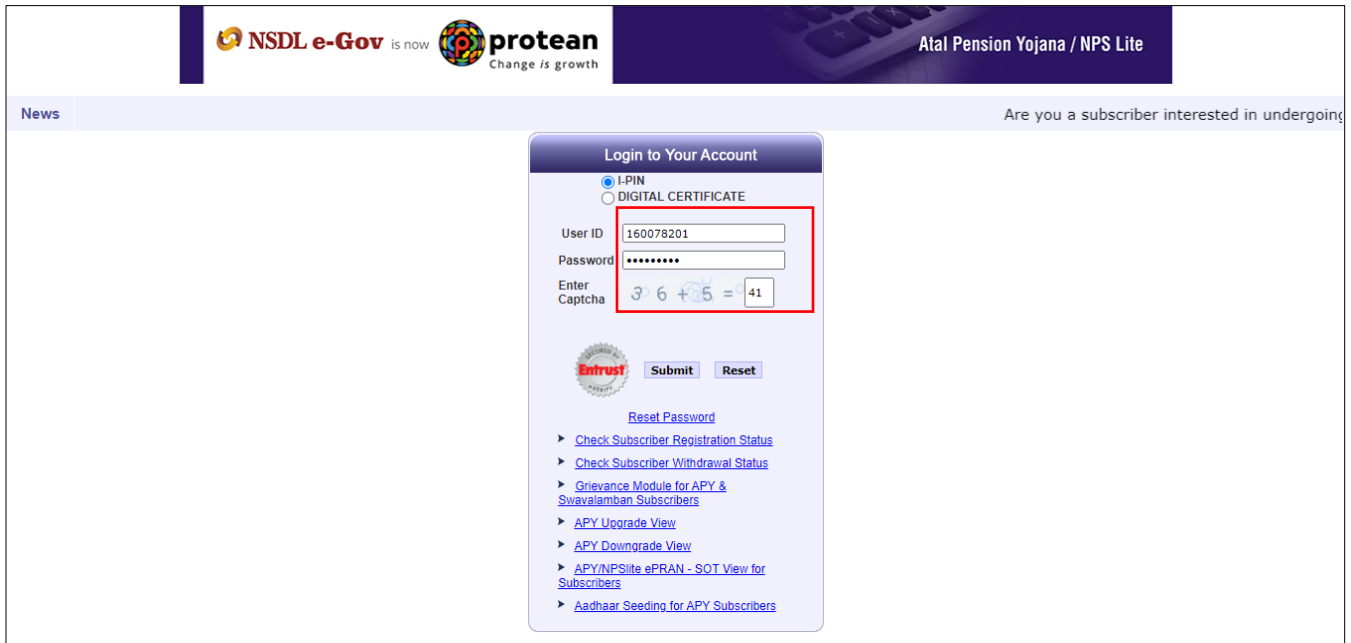


Figure 13

User needs to click on Menu "**Authorize Request**" and select Sub-Menu "**Subscriber**". Please refer to **Figure 14**.

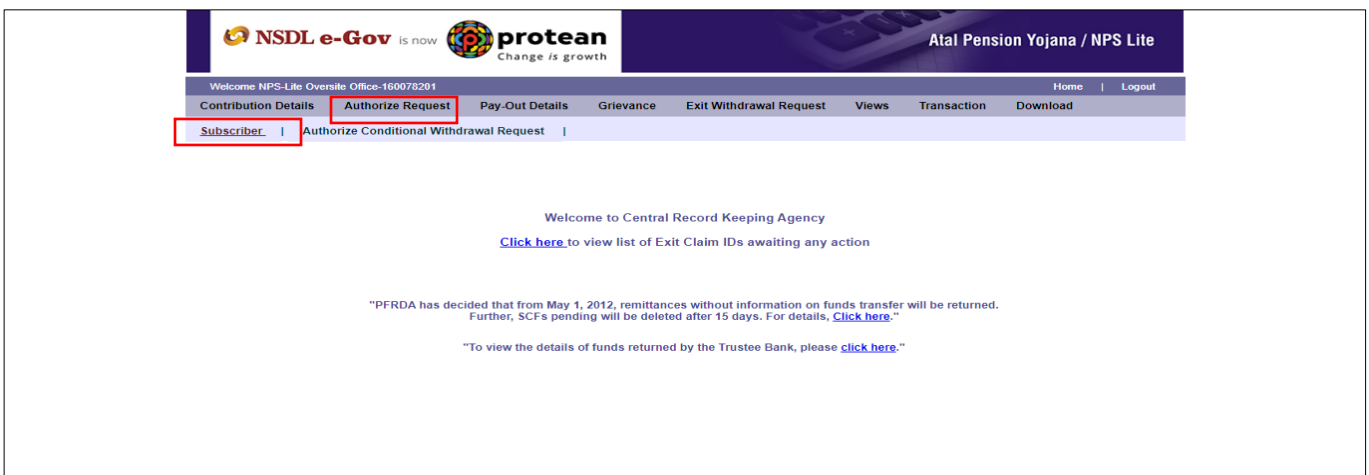


Figure 14

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 to **Figure 15**.

Welcome NPS-Life Oversight Office-160078201 Home | Logout

[Contribution Details](#)
[Authorize Request](#)
[Pay-Out Details](#)
[Grievance](#)
[Exit Withdrawal Request](#)
[Views](#)
[Transaction](#)
[Download](#)

[CGMS BackOffice](#)
[Master Download](#)
[User Maintenance](#)
[Authorize Online Registration Request](#)
[Dashboard](#)

➤ Authorize Transaction

Transaction Type* * Mandatory Fields

PRAN

Ack No/PRN **

Claim ID

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Complete Withdrawal sub type

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

Figure 15

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By and Request type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request. Please refer to **Figure 16**.

Welcome NPS-Life Oversight Office-160078201 Home | Logout

[Contribution Details](#)
[Authorize Request](#)
[Pay-Out Details](#)
[Grievance](#)
[Exit Withdrawal Request](#)
[Views](#)
[Transaction](#)
[Download](#)

[CGMS BackOffice](#)
[Master Download](#)
[User Maintenance](#)
[Authorize Online Registration Request](#)
[Dashboard](#)

➤ Authorize Withdrawal Initiation - Result

ACKNOWLEDGMENT NUMBER	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
239010061601	500001816244	05-06-2023	160078200	WITHDRAWAL

Figure 16

At this stage, if details entered are not correct, User needs to click on “**Reject**” radio button and click on “**Submit**” button. In case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on “**Authorize**” radio button and click on “**Submit**” button to complete the authorization process. Please refer to **Figure 17**.

NSDL e-Gov is now protean
Change is growth

Atal Pension Yojana / NPS Lite

Welcome NPS-Life Overseer Office-160078201 Home | Logout

[Contribution Details](#) | [Authorize Request](#) | [Pay-Out Details](#) | [Grievance](#) | [Exit Withdrawal Request](#) | [Views](#) | [Transaction](#) | [Download](#)
[CGMS BackOffice](#) | [Master Download](#) | [User Maintenance](#) | [Authorize Online Registration Request](#) | [Dashboard](#)

➤ **Authorize Withdrawal Initiation - Confirm**

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

Subscriber Details	
PRAN	500001816244
Subscriber Name	RAIBEN RAMJIBHAI KUMBHAR
ACK No.	239010061601
Withdrawal Type	Full Withdrawal
Towards Annuity (in %)	0
Towards Withdrawal (in %)	100
Withdrawal due to	Death
Date of death	11/01/2023

Subscriber correspondence Address	
Address 1	2-125
Address 2	TAMBOLIYA
Address 3	HARIJ
City	MEHSANA DIST

Pin	384220
State	Gujarat
Country	India

Nominee Details

TIER 1 Details

Nominee Serial Number	1	Bank Type	SAVINGS
Nominee Name	RAMJIBHAI PARSOTTAMBHAI KUMBHAR	Bank Account Number	123456
Nominee Date of Birth		Bank Name	STATE BANK OF INDIA
Nominee Relation	SPOUSE	Bank Branch	AFFD
Nominee Major/Minor	MAJOR	Bank Address	FDD
Nominee Guardian Name		Bank Address Pin	400013
Nominee Share	100 %	Bank IFS Code	SBIN0001234
Nominee Mobile No.		Bank MICR Code	
Nominee Email Id		Nominee Address 1	FDD
Nominee Address 2	FDFDFD	Nominee Address 3	FFDFD
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India
Nominee Alternate Contact No.		Nominee Guardian DOB	

Nominee Document Checklist	
Withdrawal - Death	
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
4	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)

Tier 1: Nominee-1 Proof of Identity	
Sr. No.	Document Name
1	Valid Passport issued by Government of India
Proof of Address	
Sr. No.	Document Name
1	Valid Passport issued by Government of India

Please click to view the uploaded document: View

Authorize
 Reject

Reason for Rejection

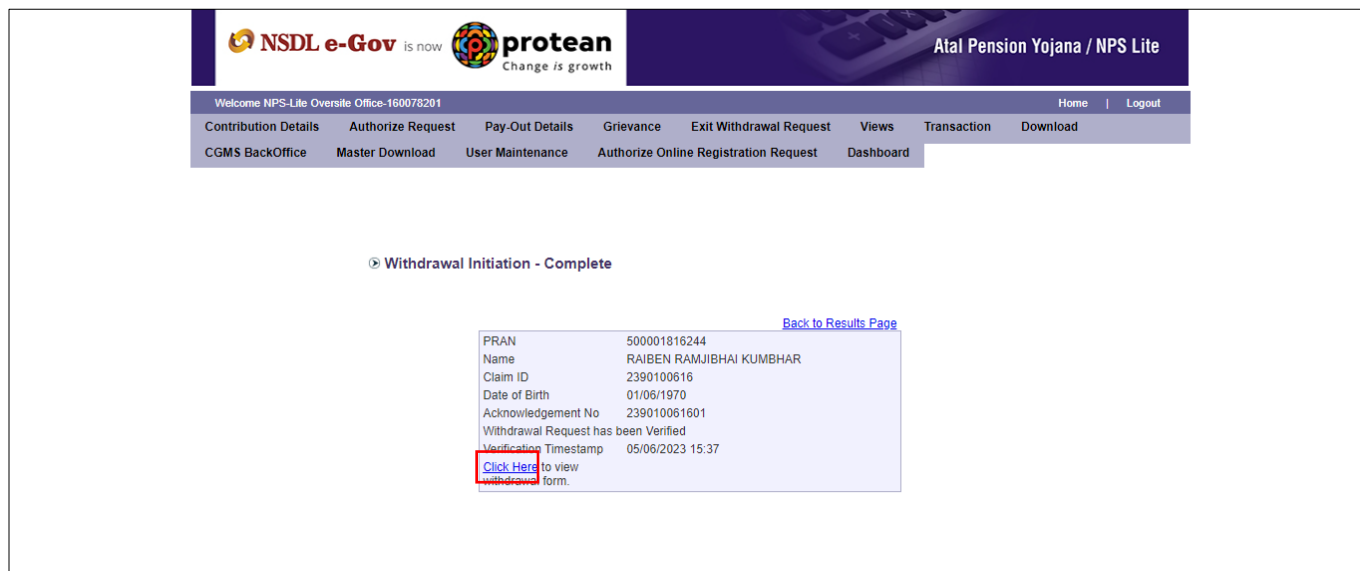
Submit

Figure 17

SOP On Initiation & Authorization of Death Withdrawal request_ NPS Lite

Once User clicks on “**Submit**” button, Exit request will get authorized in the NPS Lite System and confirmation window is displayed to the User as given below in **Figure 18**.

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



NSDL e-Gov is now protean Change is growth

Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Oversight Office-160078201 Home | Logout

Contribution Details Authorize Request Pay-Out Details Grievance Exit Withdrawal Request Views Transaction Download

CGMS BackOffice Master Download User Maintenance Authorize Online Registration Request Dashboard

Withdrawal Initiation - Complete

[Back to Results Page](#)

PRAN	500001816244
Name	RAIBEN RAMJIBHAI KUMBHAR
Claim ID	2390100616
Date of Birth	01/06/1970
Acknowledgement No	239010061601
Withdrawal Request has been Verified	
Verification Timestamp	05/06/2023 15:37
Click Here to view withdrawal form.	

Figure 18

On successful authorization of Exit request by Nodal Office/Aggregator, same will get executed in the NPS Lite system and Funds will be transferred to beneficiary’s Bank Account within the stipulated withdrawal timeline mentioned in point 7 below.

Nodal Office/Aggregator is requested to check the status of Death Withdrawal request by accessing **Exit Withdrawal Request-> Withdrawal Request Status View** after Capturing/Authorizing in System on Next Working Day whether request is Accepted or Rejected due to Penny Drop Failure after End of Working Day. If rejected due to penny drop failure, the request needs to be re-submitted with correct/active bank details of Nominee/Claimant.

7. Withdrawal Timeline:

- a. The process of withdrawal involves redemption of units from Subscriber's NPS account and then transfer of funds in beneficiary's Bank Account.
- b. In NPS Lite system, redemption of units happens only on working day (excluding Saturday, Sunday and holidays) which is called a Settlement Day. The settlement cycle runs between 10.30 AM* to 12.30 PM*.
- c. Once Nodal Office/Aggregator authorize Withdrawal request, then withdrawal request is considered for processing on next day settlement cycle (T). The redemption of units happens on next working day (Day T+1) with NAV of next working day (Day T+1) and then fund transfer happens on Day of redemption + 2 working days. *For example, if request is authorized by Nodal Office/Aggregator on January 2, 2024, the request will get considered for processing on next working day, redemption of units will happen on January 3, 2024 with NAV of January 3, 2024 and fund transfer will happen on January 5, 2024.*

Point to Note – Quality Check:

As part of the remittance monitoring process, documents / validations (as per the PFRDA regulations) are checked and if found successful, funds are transferred to the respective beneficiary's bank account as per the settlement process and timelines as stipulated above. If not, funds are kept on hold.

Cases for which funds are kept on hold are shared with respective Nodal Offices/Aggregators for necessary clarification/documents. On receipt of response from the Nodal Office/Aggregator along with valid supporting documents, reverification is carried out and if documents/clarifications are found to be in order, funds will be transferred within 3 working days of receipt of response from the Nodal offices/Aggregators. If no clarification is received from the Nodal Offices/Aggregators within 30 days, the funds will be reinvested in the PRAN.

Submission of Physical Documents:

Physical Death Withdrawal Form and supporting documents are not required to be submitted by Nodal Office/Aggregator to Protean-CRA for storage purpose.
