

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

**Initiation of Online Exit request by Subscriber
and**

**Verification & Authorization of Exit request by
Point of Presence (POP)**

Version 1.8

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	22.01.2024	1.1	-	Mandatory Name verification during Penny Drop
3	19.07.2024	1.2	-	Multiple annuity scheme at the time of processing of final exit request
4	20.12.2024	1.3	-	Contents (w.r.t. PAN, Online bank details verification, Claim ID, etc.) reviewed and updated.
5	30.01.2025	1.4	-	Subscriber expired after lump sum payment, but before purchasing annuity.
6	22.07.2025	1.5	-	Withdrawal Timeline updated and quality monitoring process added.
7	22.01.2026	1.6	-	Website Update – Subscriber and POP Login Menu Revamp and Changes in Withdrawal eligibility criteria.
8	31.03.2026	1.7	-	Changes in Withdrawal eligibility criteria and threshold limit.
9	20.06.2026	1.8	-	Changes in Withdrawal Share and Screen-Based Updates

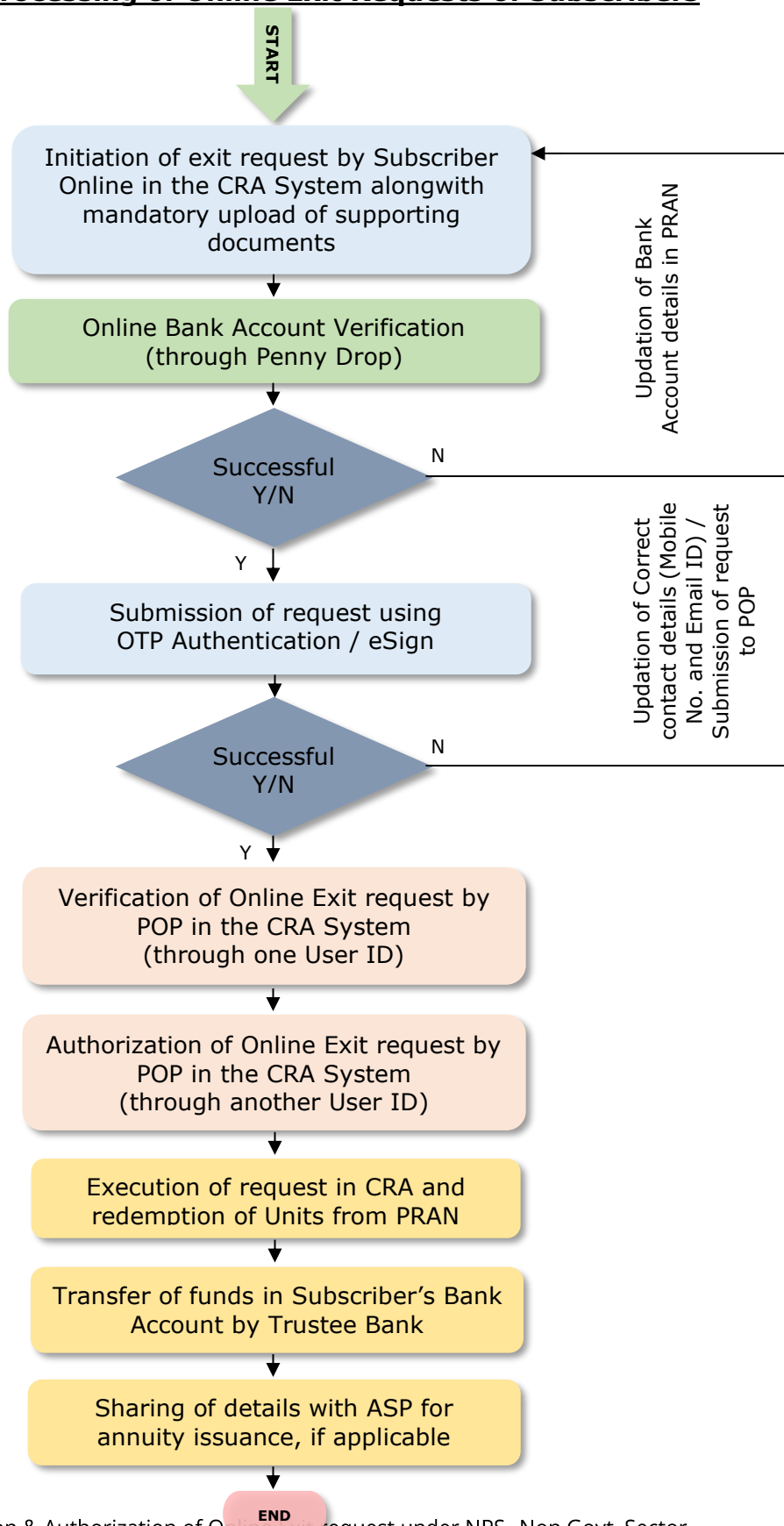
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1. Abbreviations

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

2. Process Flow – Processing of Online Exit Requests of Subscribers



3. Preface

A. Subscribers who have joined NPS before sixty years of age under All Citizens of India sector and Subscribers who have joined NPS under Corporate sector:

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers:

- **Superannuation Exit:**

- a) When a Subscriber reaches the age of Superannuation (Corporate Sector)/attains 60 years of age or upon completing the subscription period of 15 years in a pension scheme, whichever is earlier (All Citizens of India), at least 20% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth shall be paid to the subscriber in lump sum or through periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.
- b) A corporate sector subscriber of a statutory body or any body corporate or other entity under the ownership and control, either of the Central Government or any State Government or a Government Company, upon superannuation or retirement in accordance with the service rules applicable, his/her exit shall be governed by clause (a) of sub-regulation (1) of regulation 3. In such cases, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber.

In case, total corpus in NPS account is less than or equal to Rs. 8 Lakh, Subscriber can avail the option to withdraw the entire accumulated pension wealth in lump sum or avail periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

By using Lump Sum share, Subscriber can opt for Systematic LumpSum Withdrawal (SLW) or Systematic Unit Redemption on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 85 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW / SUR, please visit www.npscra.proteantech.in.

if the total corpus in NPS account is more than Rs. 8 Lakh but does not exceed Rs. 12 Lakh, the subscriber shall have the option to withdraw an amount not exceeding Rs. 6 Lakh as lump sum or avail periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority, and the balance of the accumulated pension wealth shall be utilized to avail periodic payouts in the form of systematic unit redemption for at least 6 years or annuity or other options as may be approved by the Authority.

- **Incapacitation Exit:** If a Subscriber is physically incapacitated or has suffered a bodily disability leading to his incapability to continue with his individual pension account under National Pension System then subscriber can exit under Exit Category **Incapacitation**. The subscriber is required to submit a disability certificate from a Government surgeon or Doctor (treating such disability or invalidation of subscriber) stating the nature and extent of disability and also certifying that:

a) the affected subscriber shall not be in a position to perform his regular duties and there is a real possibility of the affected subscriber, being not able to work for the remaining period of his life.; and

b) Percentage of disability is more than seventy-five percent.

Under **Incapacitation Exit** category, at least 20% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth shall be paid to the subscriber in lump sum or through periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

In case, total corpus in NPS account is less than or equal to Rs. 8 Lakh, subscriber can avail the option to withdraw the entire accumulated pension wealth in lump sum or avail periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) or Systematic Unit Redemption on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 85 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW / SUR, please visit www.npscra.proteantech.in.

If the total corpus in NPS account is more than Rs. 8 Lakh but does not exceed Rs. 12 Lakh, the subscriber shall have the option to withdraw an amount not exceeding Rs. 6 Lakh as lump sum or avail periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority, and the balance pension wealth shall be utilized to avail periodic payouts in the form of systematic unit redemption for at least 6 years or annuity or other options as may be approved by the Authority.

- **Pre-mature Exit:** In case of pre-mature exit from NPS (exit before attaining the age of superannuation/attaining 60 years of age), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth shall be paid to the subscriber in lump sum or through periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

In case, total corpus in NPS account is less than or equal to Rs. 5 Lakh, Subscriber can avail the option to withdraw the entire accumulated pension wealth in lump sum or avail periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) or Systematic Unit Redemption on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 85 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW / SUR, please visit www.npscra.proteantech.in.

B. Subscribers who have joined NPS on or after sixty years of age under All Citizens of India Sector:

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers:

- **Superannuation Exit:** In case, Subscriber who have joined NPS on or after sixty years of age under All citizens of India Sector, at least 20% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth shall be paid to the subscriber in lump sum or through periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

In case, total corpus in NPS account is less than or equal to Rs. 12 Lakh, Subscriber can avail the option to withdraw the entire accumulated pension wealth in lump sum or avail periodic payouts in the form of systematic lump sum withdrawal or systematic unit redemption or in accordance with other options approved by the Authority.

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) or Systematic Unit Redemption on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 85 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW / SUR, please visit www.npskra.proteantech.in.

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

4. Procedure for Processing Online Exit requests of Subscribers

A. Pre-requisite for Exit:

10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of 60 years/superannuation of Subscriber. Claim ID is communicated to Subscribers through alerts by CRA. At the time of initiating superannuation exit request in CRA, Claim ID gets auto-populated in online exit request. In case of superannuation, the Subscriber can initiate Exit request in the CRA system six months before reaching 60 years/superannuation. Though, request will get executed in CRA system on completion of 60 years/superannuation.

In case of pre-mature exit under Corporate Sector, the Subscriber is required to approach associated Corporate office / Point of Presence (POP) for generation of Claim ID in CRA. On receipt of Claim ID from POP, the Subscriber can initiate pre-mature exit request online in CRA.

In case of Incapacitation under All Citizens of India and Corporate Sector, the Subscriber is required to approach associated Corporate office / Point of Presence (POP) for generation of Claim ID in CRA.

The Subscriber should ensure following before initiating Exit request:

- ✓ NPS account is FATCA compliant – Exit from NPS is not allowed if PRAN is not FATCA-compliant.
- ✓ PAN is registered in NPS account wherever applicable.
- ✓ Subscriber details (like address, contact details, etc.) are updated in NPS account.
- ✓ Bank details should be correct/valid - *During request initiation, Bank Account No., Bank IFS Code and Name of the Subscriber 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 Subscriber as per CRA and bank record should match.*
- ✓ Subscriber is required to submit the withdrawal request using OTP Authentication / eSign using Aadhaar. Hence, valid Mobile Number and email ID of the Subscriber should be registered in CRA to receive OTP as part of OTP Authentication. Or, for eSign using Aadhaar, Subscriber's Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign. *eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI*

If required, the Subscriber can update above details online in CRA system (www.cra.nps-proteantech.in) by logging with PRAN as User ID & Password. Alternatively, the Subscriber can submit physical request to POP for modification of details and then initiate exit request.

B. **Brief steps to be followed by Subscriber and POP:**

• **Initiation of online request by Subscriber:**

- ✓ Initiation of Exit request by Subscriber online in CRA system (www.cra.nps-proteantech.in) by logging with PRAN as User ID & Password. *During request initiation, Bank Account No., Bank IFS Code and Name of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility).*
- ✓ Mandatory Upload of valid and legible KYC Documents (Identity & Address Proof). Subscriber can also upload copy of Bank Proof as a supporting document, however, KYC documents are mandatory to upload. Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- ✓ Verification of Exit request through OTP sent on registered Mobile Number.
- ✓ Submission of request using digital signature (OTP Authentication / eSign).

• **Verification & Authorization of online request by POP:**

- ✓ Verification of Exit request by POP in the CRA System (www.cra.nps-proteantech.in) with One User ID. ***POP, upon receiving the withdrawal request, shall take the necessary steps to identify the Subscriber. It is the responsibility of the POP to check the veracity of the supporting documents submitted by the Subscriber along with claim and may obtain additional supporting documents if required to ensure that claim amount is given to the Subscriber.***
- ✓ Authorization of Exit request by POP in the CRA System with Other User ID.
- ✓ On authorization of Exit request by POP, the request will get executed in the CRA system.
- ✓ For Superannuation Exit, if Subscriber has not completed 60 years/Superannuation, request will get executed in CRA system after completion of 60 years/Superannuation.

• **Paperless Process - Physical Withdrawal Form is not required to be submitted to POP:**

- ✓ Exit process is a paperless process wherein Subscriber is not required to submit any physical documents or not required to visit POP to process his/her Exit request.
- ✓ Subscriber is mandatorily required to upload valid & legible scanned documents [Identity & Address Proof, copy of PRAN card/ePRAN and Bank Proof] while initiating exit request online in CRA and submit through digital signature (OTP Authentication/eSign).

This document describes the detailed procedure to be followed by Subscribers and POPs for processing Exit requests. **The process mentioned below is for Superannuation exit. Similar process/steps are applicable for Pre-mature exit as well. The conditions mentioned above for Superannuation exit, Pre-mature exit, PRAN generation before 60 years & PRAN generation after 60 years, as relevant would be applicable while initiating exit request.**

5. Steps to initiate Online Exit request in CRA System by Subscriber

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

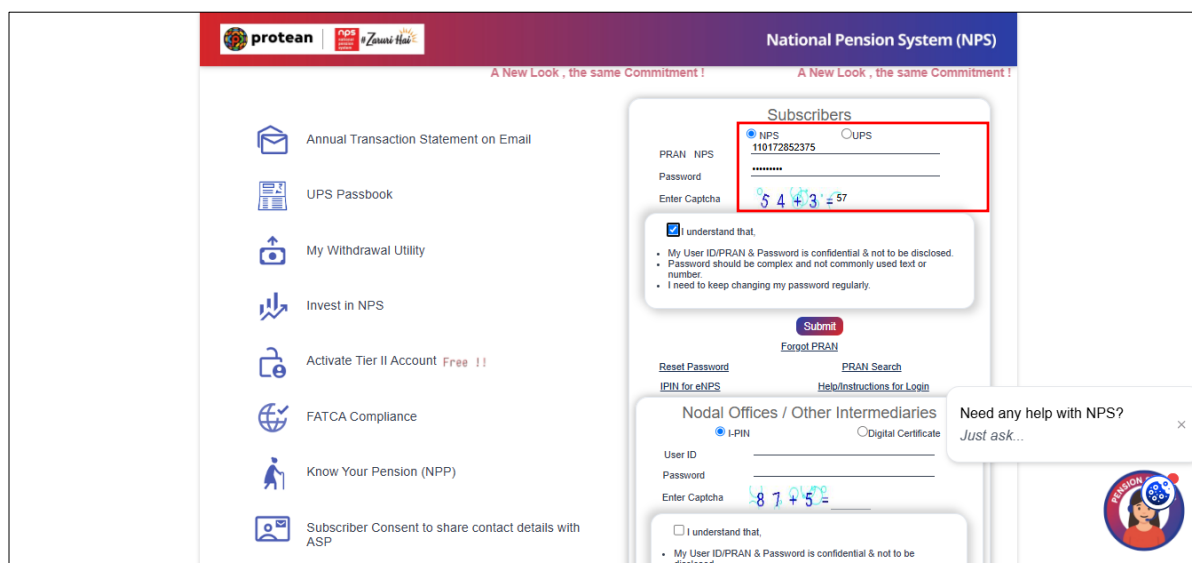


Figure 1

Subscriber needs to click on Menu **"Exit from NPS"** and select sub menu **"Initiate Request"** under **"Manage My Withdrawal"** Tab as given below in **Figure 2**.

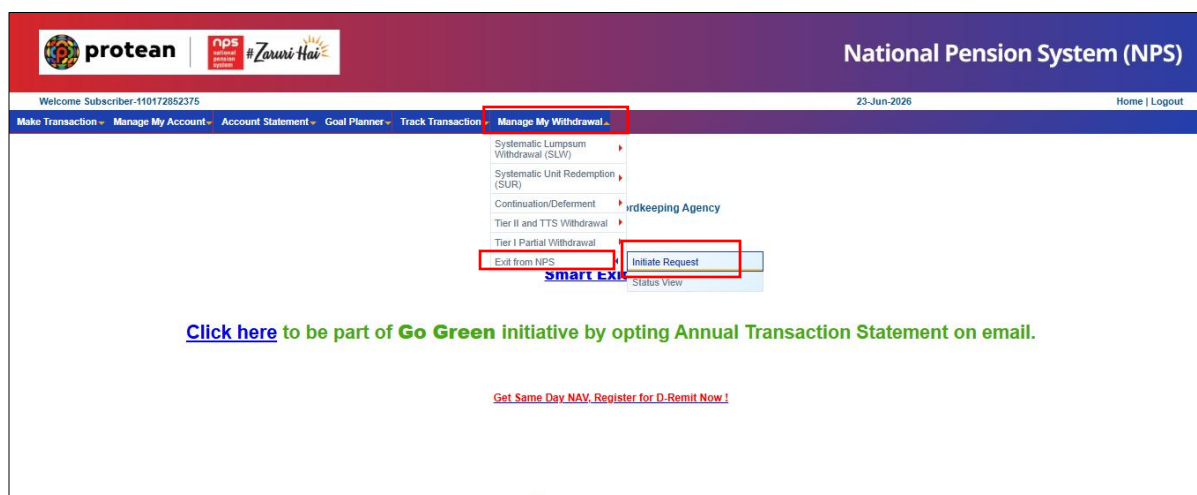


Figure 2

At this stage, Subscriber needs to select Withdrawal type as "Exit at 60" from the Drop down menu as shown below in **Figure 3**. In case Premature Exit, the Subscriber will select withdrawal type as "Premature Exit".

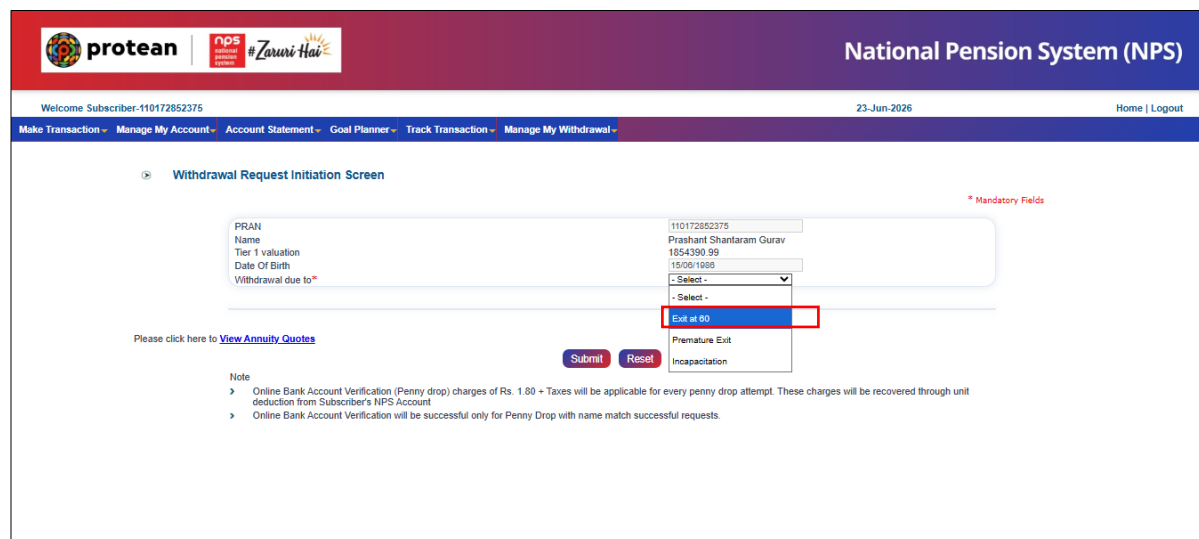


Figure 3

At this stage, System will display a Pop-up message after selecting Withdrawal Type. Pop-up message will contain information related to Verification of request through OTP, Mandatory upload of documents, OTP authentication/eSign of withdrawal request etc. Subscriber is required to click on 'OK' button. Please refer to **Figure 4**.

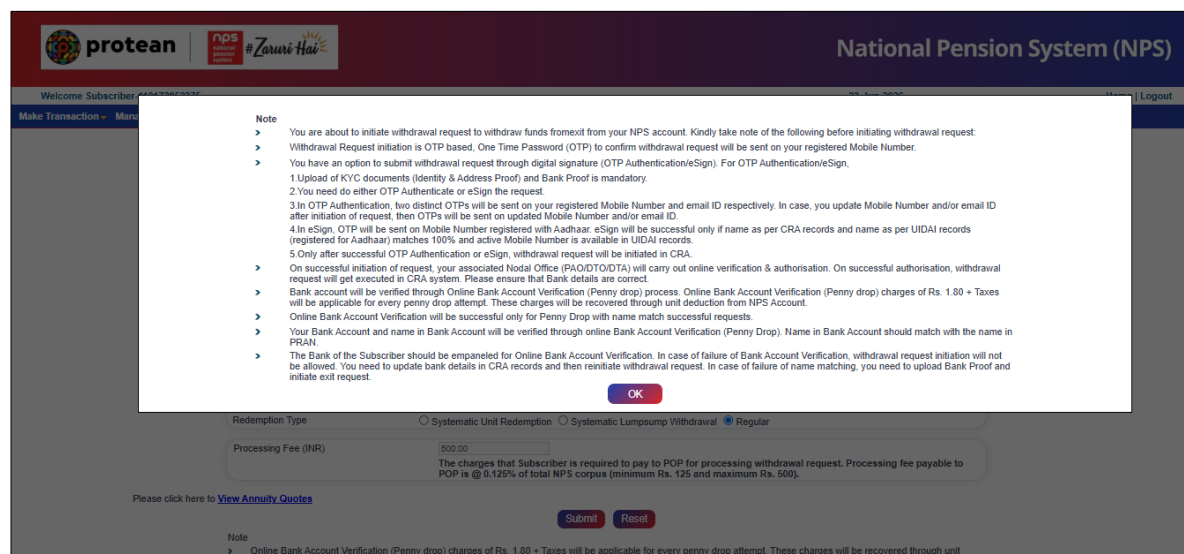


Figure 4

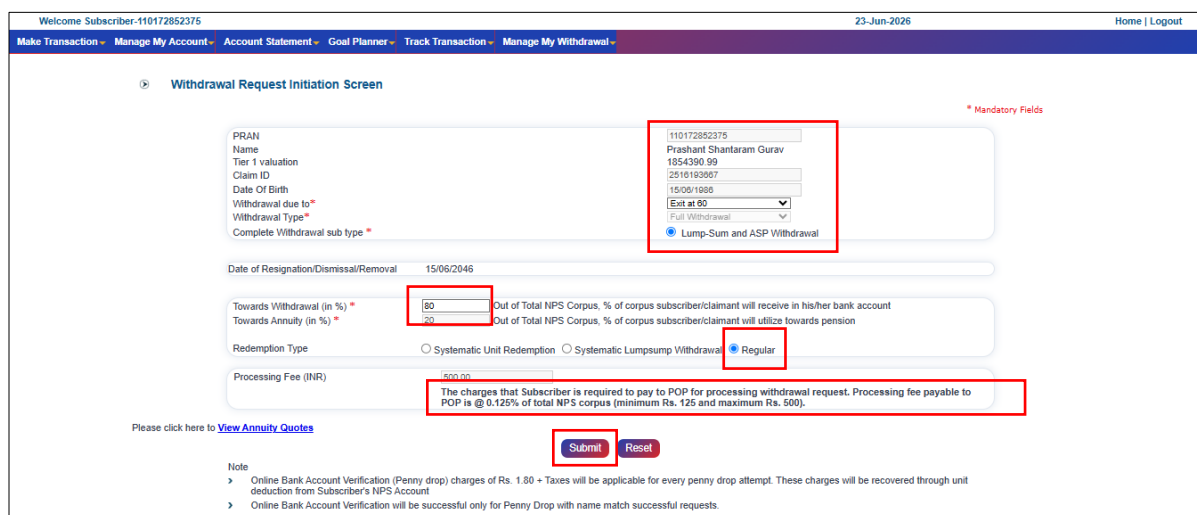
At this stage, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date" which helps Subscriber to identify whether he is eligible for complete withdrawal or not.

Subscriber needs to provide withdrawal fund allocation percentage. In case corpus is greater than Rs. 8 Lakhs, then percentage towards Lump sum is displayed as 80% and percentage towards

annuity as 20%. Subscriber can also utilize more than 20% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 8 Lakhs, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%.

Further, at this stage, three radio buttons will be displayed to the Subscriber viz. **"Systematic Unit Redemption"**, **"Systematic Lumpsum Withdrawal"** and **"Regular"**. Subscriber has to select 'Regular' radio button if he/she wishes to opt for Lumpsum and annuity withdrawal.

The charges that Subscriber is required to pay to POP for processing of exit request are also displayed alongwith relevant instructions. Please refer to **Figure 5**.



Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Make Transaction - Manage My Account - Account Statement - Goal Planner - Track Transaction - Manage My Withdrawal

Withdrawal Request Initiation Screen

* Mandatory Fields

PRAN: 110172852375
 Name: Prashant Shantaram Gurav
 Tier 1 valuation: 1854390.99
 Claim ID: 2510193067
 Date Of Birth: 15/06/1986
 Withdrawal due to:
 Withdrawal Type:
 Complete Withdrawal sub type:

Date of Resignation/Dismissal/Removal: 15/06/2046

Towards Withdrawal (in %): 80 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
 Towards Annuity (in %): 20 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension

Redemption Type: ☐ Systematic Unit Redemption ☐ Systematic Lumpsum Withdrawal ☒ Regular

Processing Fee (INR): 1600.00

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

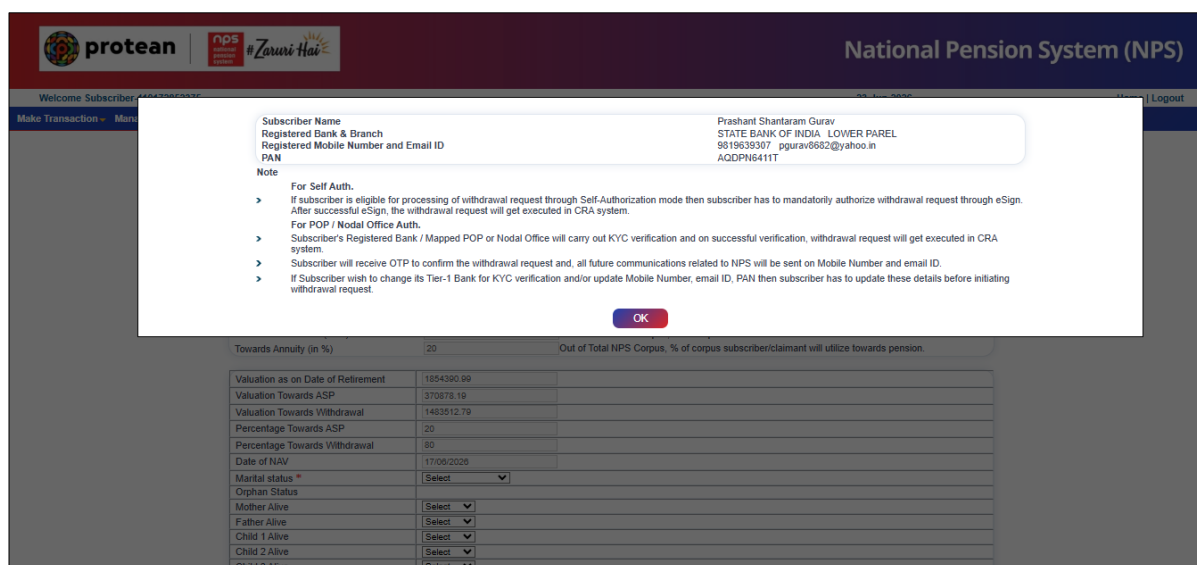
Please click here to [View Annuity Quotes](#)

Note

- Online Bank Account Verification (Penny drop) charges of Rs. 1.00 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 5

At this stage, System will display a Pop-up message after clicking on "Submit" button. Subscriber is required to click on 'OK' button. The Pop-up contains information on Subscriber's Bank, Mobile Number, email ID and other instructions. Please refer to **Figure 6**.



protean nps #Zaruri Hai National Pension System (NPS)

Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Make Transaction - Manage My Account - Account Statement - Goal Planner - Track Transaction - Manage My Withdrawal

Subscriber Name: Prashant Shantaram Gurav
 Registered Bank & Branch: STATE BANK OF INDIA - LOWER PAREL
 Registered Mobile Number and Email ID: 9819639307 pgurav6682@yahoo.in
 PAN: AQDPW6411T

Note

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

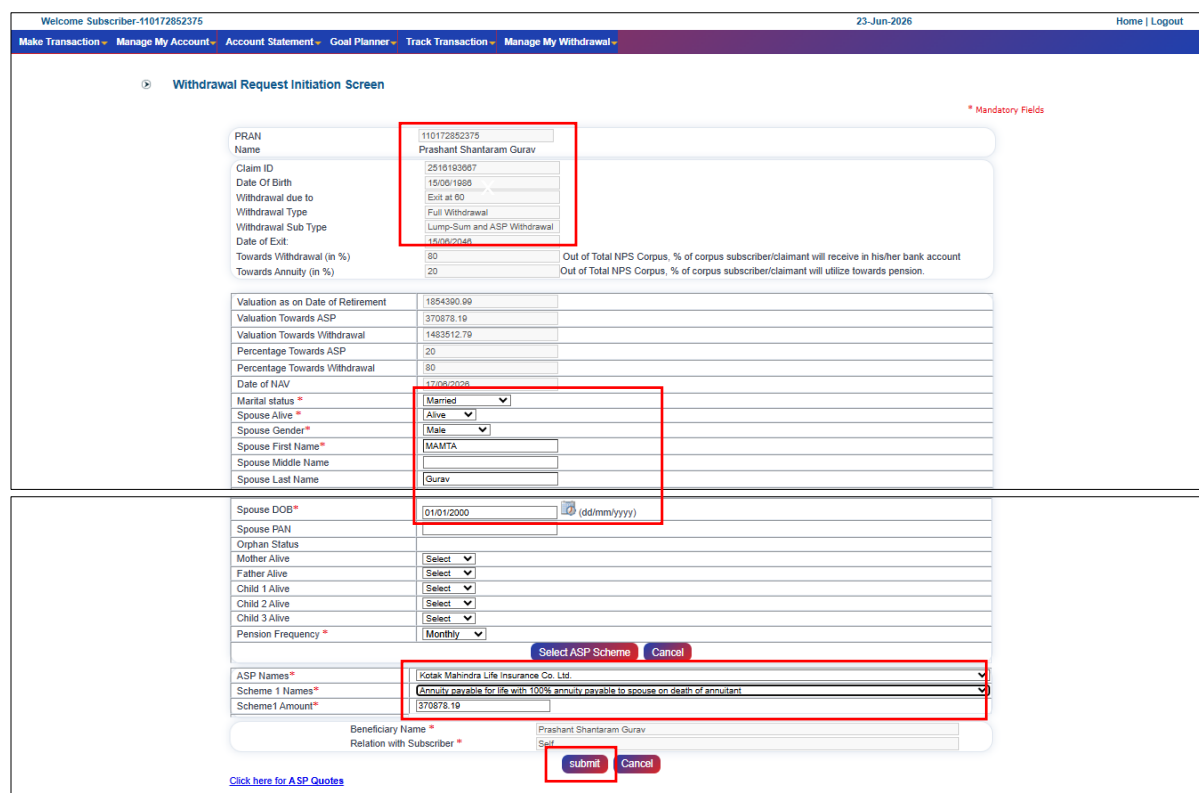
Towards Annuity (in %): 20 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.

Valuation as on Date of Retirement: 1854390.99
 Valuation Towards ASP: 370878.19
 Valuation Towards Withdrawal: 1483512.79
 Percentage Towards ASP: 20
 Percentage Towards Withdrawal: 80
 Date of NAV: 17/06/2026
 Marital status:
 Orphan Status:
 Mother Alive:
 Father Alive:
 Child 1 Alive:
 Child 2 Alive:
 Child 3 Alive:

Figure 6

At this stage, Subscriber needs to select his/her Marital Status. If Subscriber is Married & Spouse is alive, then Subscriber needs to enter Spouse Name, Spouse Gender, Spouse DOB etc. Similarly, the Subscriber may also capture other family member's (Mother, father and children) details.

Then Subscriber needs to select Annuity Service Provider from the drop down list. List of the Annuity Service Providers is displayed on the basis of Age and Corpus of the Subscriber. Further, Subscriber needs to select Annuity Scheme. Under 'Select Annuity Scheme', The option of multiple Annuities from the same ASP is available for those Subscribers who earmark the annuity corpus more than Rs 10 lakhs wherein Rs 5 lakhs utilized to buy each annuity scheme. List of Annuity Schemes is displayed on the basis of Marital Status of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer to **Figure 7**.



The screenshot displays the 'Withdrawal Request Initiation Screen' for a subscriber with PRAN 110172852375. The form is divided into several sections:

- Personal Information:** Includes fields for Name (Prashant Shantaram Gurav), Claim ID (2510103007), Date of Birth (15/06/1988), Exit at 60, Withdrawal Type (Full Withdrawal), Withdrawal Sub Type (Lump-Sum and ASP Withdrawal), and Date of Exit (15/06/2026).
- Valuation and Withdrawal Details:** Shows Valuation as on Date of Retirement (1854390.99), Valuation Towards ASP (370878.19), Valuation Towards Withdrawal (1483512.79), Percentage Towards ASP (20), and Percentage Towards Withdrawal (80).
- Marital and Spouse Information:** Marital status is set to 'Married'. Spouse is 'Alive', Gender is 'Male', and Name is 'MAMTA'. Spouse DOB is 01/01/2000.
- Family Information:** Fields for Mother, Father, and three Children, each with a 'Select' dropdown for their status.
- ASP and Annuity Selection:** Pension Frequency is 'Monthly'. Under 'ASP Names', 'Kotak Mahindra Life Insurance Co. Ltd.' is selected. Under 'Scheme 1 Names', 'Annuity payable for life with 100% annuity payable to spouse on death of annuitant' is selected. Scheme 1 Amount is 370878.19.
- Beneficiary Information:** Beneficiary Name is 'Prashant Shantaram Gurav' and Relation with Subscriber is 'Self'.

Red boxes highlight the PRAN field, the Marital/Spouse section, the Spouse DOB field, and the ASP/Scheme selection area. A 'submit' button is visible at the bottom right.

Figure 7

At this stage, various options selected along with existing address are displayed to the Subscriber. Also option is available to the Subscriber to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer to **Figure 8**.

Welcome Subscriber-110172852375
23-Jun-2026
Home | Logout

Make Transaction
Manage My Account
Account Statement
Goal Planner
Track Transaction
Manage My Withdrawal

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110172852375
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date Of Birth	15/06/1986
Subscriber Gender	Female
Maiden Name (optional)	
CKYC Number (optional)	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAMTA Gurav
Spouse DOB	01/01/2000
Spouse PAN	
Entity Reg. No.	6971661
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

ASP Withdrawal Details

Amount to be invested in Annuity	370878.19
Name of ASP	Kotak Mahindra Life Insurance Co. Ltd.
Scheme 1	Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Withdrawal Amount from Scheme 1	370878.19
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self

Subscriber Correspondence Address

Father's Name	TXCENDCV WXZVC THWVCH
Address 1	CHASTA BHAVAN
Address 2	KAPASAN
Address 3	KAPASAN
City	CHITT
Pin	312202
State	Rajasthan
Country	India

Proceed Cancel

Note

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

Figure 8

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification"** Tab to proceed further. Please refer to **Figure 9**.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110172852375
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date Of Birth	15/06/1986
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAMTA Gurav
Spouse DOB	01/01/2000
Spouse PAN	
Entity Reg. No.	6971661
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details

Transaction Type *	Electronic
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	312026028
Mobile No	9819639307

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

Alternate Phone No	
Email ID	pgurav8682@yahoo.in
PAN	AQDPN6411T
Aadhaar No	

Online bank a/c verification

Confirm & Proceed

Edit

Cancel

Note

- Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.
- Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 9

At this stage, after clicking on **"Online bank a/c Verification"** tab, Bank Account No., Bank IFS Code and Name of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the Subscriber i.e. **"Online bank a/c verification is successful"**. Subscriber needs to click on "OK" button and then click on "Confirm & Proceed" button to proceed further. Please refer to **Figure 10** and **11**.

Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details	
Transaction Type *	Electronic
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	312026028
Mobile No	9819639307

Note :

Online bank a/c verification is successful.

OK

Online bank a/c verification

Confirm & Proceed **Edit** **Cancel**

Note

- > Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.
- > Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 10

Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details	
Transaction Type *	Electronic
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	312026028
Mobile No	9819639307

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

Alternate Phone No	
Email ID	pgurav8682@yahoo.in
PAN	AQDPN6411T
Aadhaar No	

Online bank a/c verification

Confirm & Proceed **Edit** **Cancel**

Note

- > Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.
- > Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 11

At this stage, existing nomination details of the Subscriber are displayed. Subscriber needs to enter Nominee address. If required, Subscriber can add/update nominee details. Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer to **Figure 12**.

Welcome Subscriber:110172852375 23-Jun-2026 Home | Logout

Make Transaction Manage My Account Account Statement Goal Planner Track Transaction Manage My Withdrawal

Nominee Details

☐ Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1

First Name * MAMTA Middle Name Last Name / Surname Gurav

Date of Birth Relationship * SPOUSE Major/Minor * Major

Percentage Share * 100 % Relationship-Other

Nominee Address:

Address 1 CHASTA BHAVAN Address 2 OLD BUS STAND KAPASAR Address 3

Pin Code 400066 City Mumbai State Maharashtra

Country India Mobile No Alternate Contact No.

Email ID prashantgurav66916@gmail.com

Add Remove Confirm Reset Cancel

Figure 12

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

Further, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer to **Figure 13**.

Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person No

Are you related to a Politically Exposed Person No

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

☒ Declaration by the Subscriber/Claimant:

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

☒ Declaration by the Proposer:

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

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

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

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

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

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

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

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

9. I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.

10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Confirm Cancel

Figure 13

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer to **Figure 14**.

* 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	☐ Claimant (Annuitant) - Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook (for Annuity)
2	☐ Ration Card with Photograph.
3	☐ Bank pass book or Certificate with Photograph
4	☐ Voters Identity Card with Photograph and residential address.
5	☐ Valid Driving license with photograph.
6	☒ PAN Card issued by income tax department.
7	☐ Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly
8	☒ Aadhar Card/Letter issued by Unique Identification Authority of India.
9	☐ Job Cards issued by NREGA duly signed by an officer of the State Government.
10	☐ Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	☐ Ex-Service Man Card issued by Ministry of Defence to their employees
12	☐ Photo credit Card.
13	☐ Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc.

* Atleast one field should be checked

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

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

Figure 14

At this stage, details entered by the Subscriber are displayed for confirmation.

It is mandatory for Subscriber to upload valid and legible scanned copies of KYC documents (Identity & Address Proof) as selected in document checklist for seamless processing of Exit and annuity request. Subscriber is required to upload all documents in a single scanned file. Please refer to **Figure 15**.

After uploading documents, Subscriber needs to click on "Send OTP" button to receive OTP. OTP will be sent by CRA on registered mobile number. Subscriber needs to enter OTP and click on "Submit OTP" button to complete initiation process.




National Pension System (NPS)

Welcome Subscriber-110172852375
23-Jun-2026
Home | Logout

Make Transaction
Manage My Account
Account Statement
Goal Planner
Track Transaction
Manage My Withdrawal

Withdrawal Request Initiation Confirmation Screen

Subscriber Details

PRAN110172852375
NamePrashant Shantaram Gurav
Claim ID2516193667
Date of Birth15/06/1986
Subscriber GenderFemale
Maiden Name
CKYC Number
Marital statusMarried
Spouse AliveALIVE
Spouse GenderMale
Spouse NameMAMTA Gurav
Spouse DOB01/01/2000
Spouse Pan
Orphan Status
Corpus at Initiation1854390.99
Processing Fee (INR)500.00
Withdrawal due toExit at 60
Withdrawal Category
Date of Resignation/Dismissal/Removal15/06/2046

ASP Withdrawal Details

Amount to be invested in Annuity370878.19
Name of ASPKotak Mahindra Life Insurance Co. Ltd.
Scheme 1Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Withdrawal Amount from Scheme 1370878.19
Beneficiary NamePrashant Shantaram Gurav
Relation with SubscriberSelf
FrequencyMonthly

Subscriber Correspondence Address

Address 1CHASTA BHAVAN
Address 2KAPASAN
Address 3KAPASAN
CityCHITT
Pin312202
StateRajasthan
CountryIndia

Withdrawal Details

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

Subscriber Bank Details

Transaction TypeElectronic
Bank Account Number04141140005616
Bank NameSTATE BANK OF INDIA
Bank BranchLOWER PAREL
Bank AddressKAMALA MILLS
Bank Address Pin400092
Bank IFS CodeHDFC0000414

Bank MICR Code312026028
Mobile No9819639307
Alternate Phone Number
Email Idpgurav8682@yahoo.in
PANAQDPN6411T
Aadhaar No

Nominee Details

TIER 1 Details

Nominee Serial Number1
Nominee NameMAMTA Gurav
Nominee Date of Birth
Nominee RelationSPOUSE
Nominee Major/MinorMAJOR
Nominee Share100 %
Nominee Mobile No.
Nominee Email Idprashantgurav66916@gmail.com
Nominee Address 2OLD BUS STAND KAPASAN
Nominee CityMumbai
Nominee StateMaharashtra
Nominee Alternate Contact No.

Nominee Address 1CHASTA BHAVAN
Nominee Address 3
Nominee City Pin400066
Nominee CountryIndia

SOP on Initiation & Authorization of Online Exit request under NPS_ Non-Govt. Sector

Withdrawal Request Declarations

Hide

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

Withdrawal Request Document Checklist

Hide

Proof of Identity

Sr. No.	Document Name
1	PAN Card issued by income tax department.
2	Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address

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

☒ Declaration by the Subscriber/Claimant*:

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

☒ Declaration by the Proposer*:

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

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

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

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

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

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

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

8. I hereby authorize the company to provide me 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.

9. I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.

10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Select File to Upload * :

Choose File

KYC.pdf

Upload

Remove

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)
 Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.
 Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

Send OTP

Cancel

☒ Declaration by the Subscriber/Claimant*:

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

☒ Declaration by the Proposer*:

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

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

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

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

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

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

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

8. I hereby authorize the company to provide me 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.

9. I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.

10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Select File to Upload * :

Choose File

KYC.pdf

Upload

Remove

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)
 Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.
 Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

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

Please Enter OTP Pin

Submit OTP

Regenerate OTP

Figure 15

At this stage, after clicking on "Submit OTP" button, an Acknowledgement Number will get generated.

Subscriber needs to proceed with OTP Authentication/eSign. Withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign. Subscriber has a choice to select any of the options.

Please refer to **Figure 16**.

Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Make Transaction [Manage My Account](#) [Account Statement](#) [Goal Planner](#) [Track Transaction](#) [Manage My Withdrawal](#)

Withdrawal Request Initiation - Complete

PRAN	110172852375
Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date of Birth	15/06/1986
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Acknowledgement No.	251619366701

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

Please click to view the uploaded document : [View](#)

Captured Timestamp 23/06/2026 14:34

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

☐ OTP ☐ eSign

Figure 16

Process of submission of exit request through OTP Authentication/eSign is explained below in two sections viz. Section-I (for OTP Authentication) and Section-II (For eSign).

Section-I

- Process for completion of exit request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

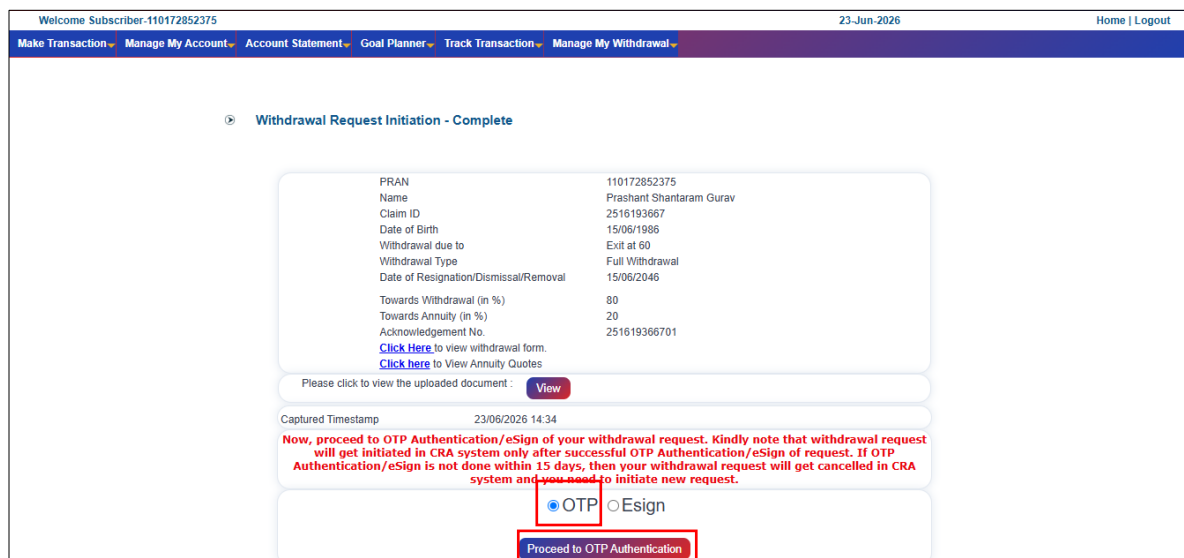
Section-II

- Process for completion of exit request using eSign.
- One Time Password (OTP) will be sent on Mobile Number registered with Aadhaar.
- eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.

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

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

At this stage, Subscriber needs to select “OTP” radio button and then click on “Proceed to OTP Authentication” tab. Please refer to **Figure 17**.



Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Make Transaction Manage My Account Account Statement Goal Planner Track Transaction Manage My Withdrawal

Withdrawal Request Initiation - Complete

PRAN	110172852375
Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date of Birth	15/06/1986
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Acknowledgement No.	251619366701

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[Click here](#) to View Annuity Quotes

Please click to view the uploaded document : [View](#)

Captured Timestamp 23/06/2026 14:34

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

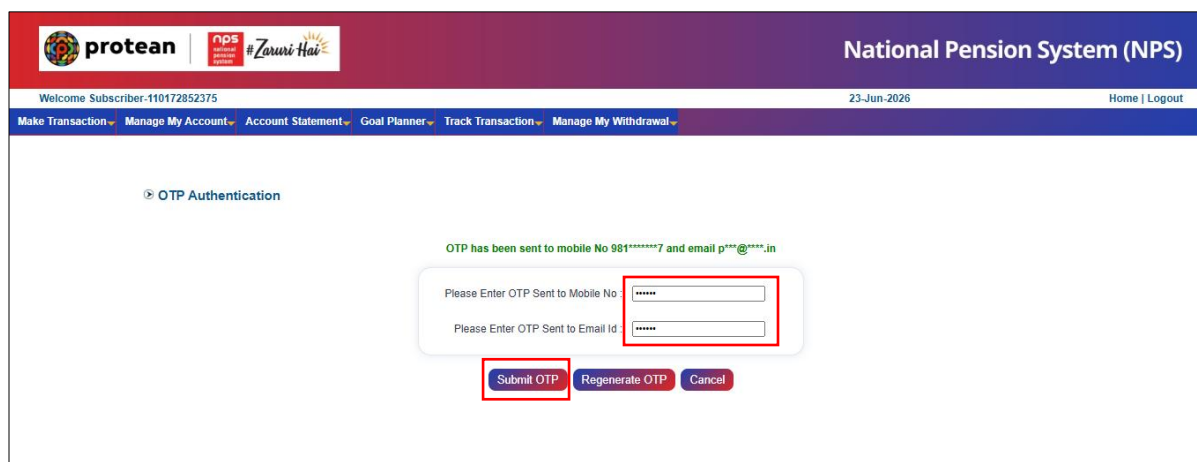
☒ OTP ☐ Esign

[Proceed to OTP Authentication](#)

Figure 17

After clicking on “Proceed to OTP Authentication” Tab, Dual OTP Authentication screen will be displayed to the User. User needs to enter One Time Password (OTP) sent on Mobile Number and email ID registered in CRA at the designated place and click on “Submit OTP” button to complete the process.

Please refer to **Figure 18**.



protean nps #Zaruri Hai National Pension System (NPS)

Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Make Transaction Manage My Account Account Statement Goal Planner Track Transaction Manage My Withdrawal

OTP Authentication

OTP has been sent to mobile No 981*****7 and email p****@****.in

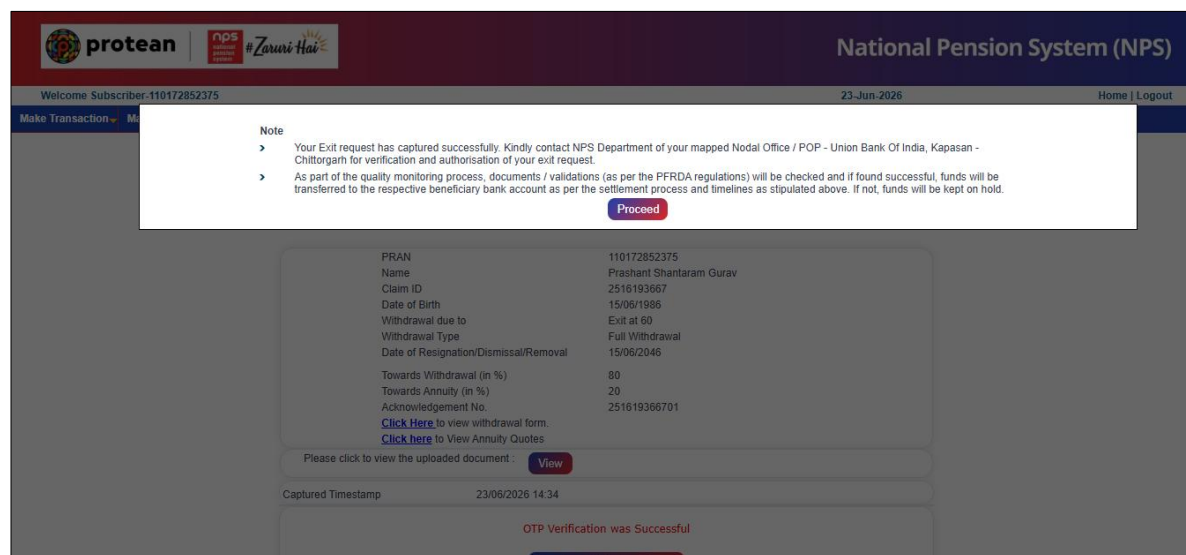
Please Enter OTP Sent to Mobile No :

Please Enter OTP Sent to Email Id :

[Submit OTP](#) [Regenerate OTP](#) [Cancel](#)

Figure 18

On clicking on 'Submit OTP' button, pop up message regarding verification/authorization of exit request and quality monitoring process will be displayed to the Subscriber. Subscriber needs to read the message and click on 'Proceed' button. Please refer to **Figure 19**.



protean **nps** **#ZaruriHai** **National Pension System (NPS)**

Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Note

- Your Exit request has captured successfully. Kindly contact NPS Department of your mapped Nodal Office / POP - Union Bank Of India, Kapasan - Chittorgarh for verification and authorisation of your exit request.
- As part of the quality monitoring process, documents / validations (as per the PFRDA regulations) will be checked and if found successful, funds will be transferred to the respective beneficiary bank account as per the settlement process and timelines as stipulated above. If not, funds will be kept on hold.

Proceed

PRAN	110172852375
Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date of Birth	15/06/1986
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Acknowledgement No.	251619366701

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

Please click to view the uploaded document : **View**

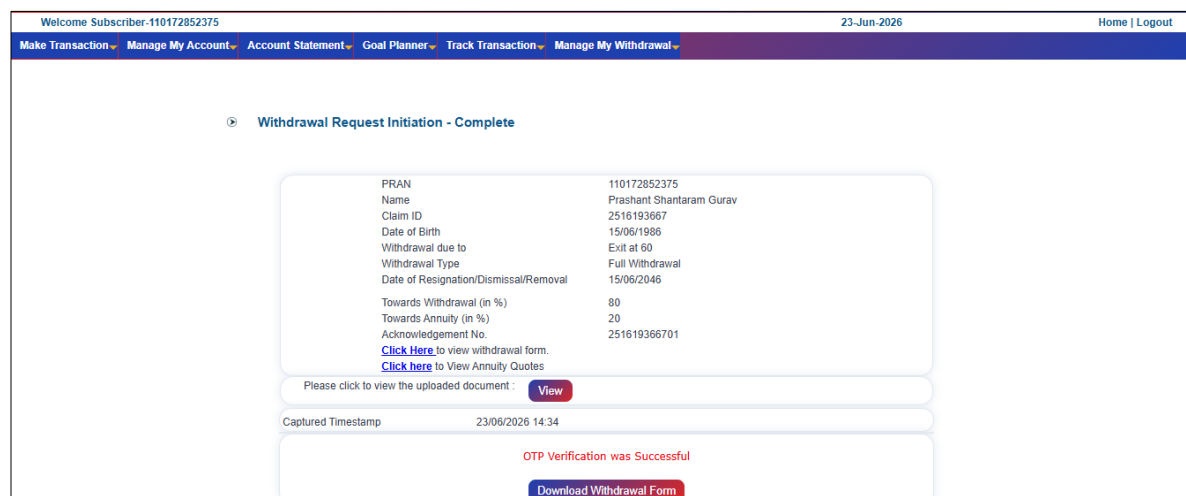
Captured Timestamp 23/06/2026 14:34

OTP Verification was Successful

Figure 19

Once Subscriber clicks on 'Proceed' button, exit request will get captured in the CRA system.

At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding completion of OTP Verification is also displayed. Refer to **Figure 20**.



Welcome Subscriber-110172852375 23-Jun-2026 Home | Logout

Make Transaction **Manage My Account** **Account Statement** **Goal Planner** **Track Transaction** **Manage My Withdrawal**

Withdrawal Request Initiation - Complete

PRAN	110172852375
Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date of Birth	15/06/1986
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Acknowledgement No.	251619366701

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

Please click to view the uploaded document : **View**

Captured Timestamp 23/06/2026 14:34

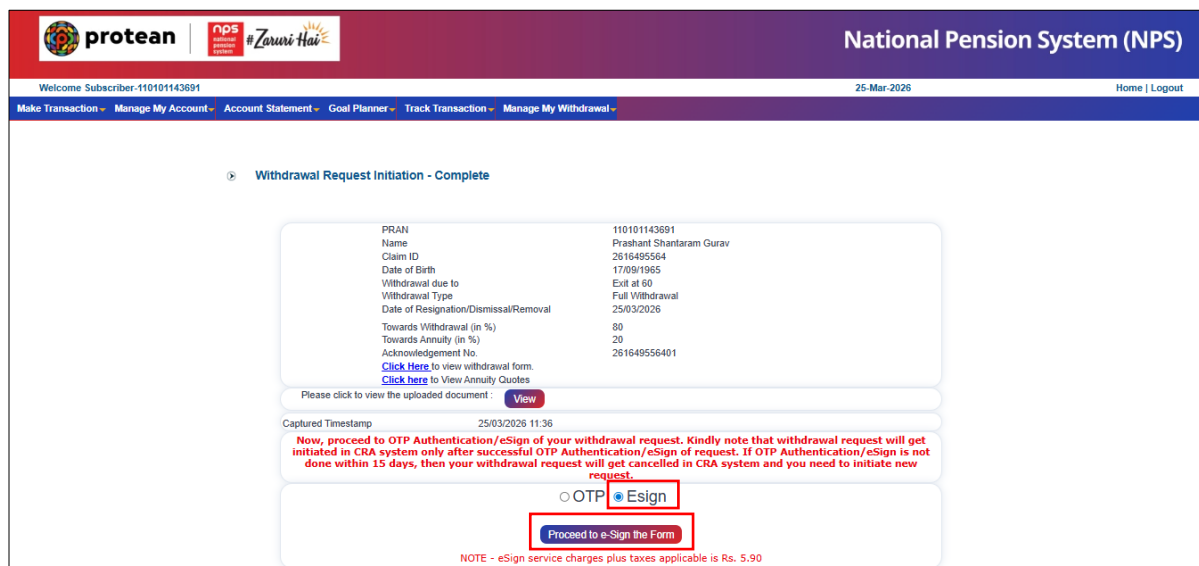
OTP Verification was Successful

Download Withdrawal Form

Figure 20

7. Section II- Process for completion of exit request using eSign:

At this stage, Subscriber needs to select “**Esign**” radio button and then click on “**Proceed to e-Sign the Form**” tab. Please refer below **Figure 21**.



Welcome Subscriber-110101143691 25-Mar-2026 Home | Logout

Make Transaction - Manage My Account - Account Statement - Goal Planner - Track Transaction - Manage My Withdrawal -

Withdrawal Request Initiation - Complete

PRAN	110101143691
Name	Prashant Shantaram Gurav
Claim ID	2616495564
Date of Birth	17/09/1965
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	25/03/2026
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Acknowledgement No.	261649556401

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

Please click to view the uploaded document: [View](#)

Captured Timestamp 25/03/2026 11:36

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

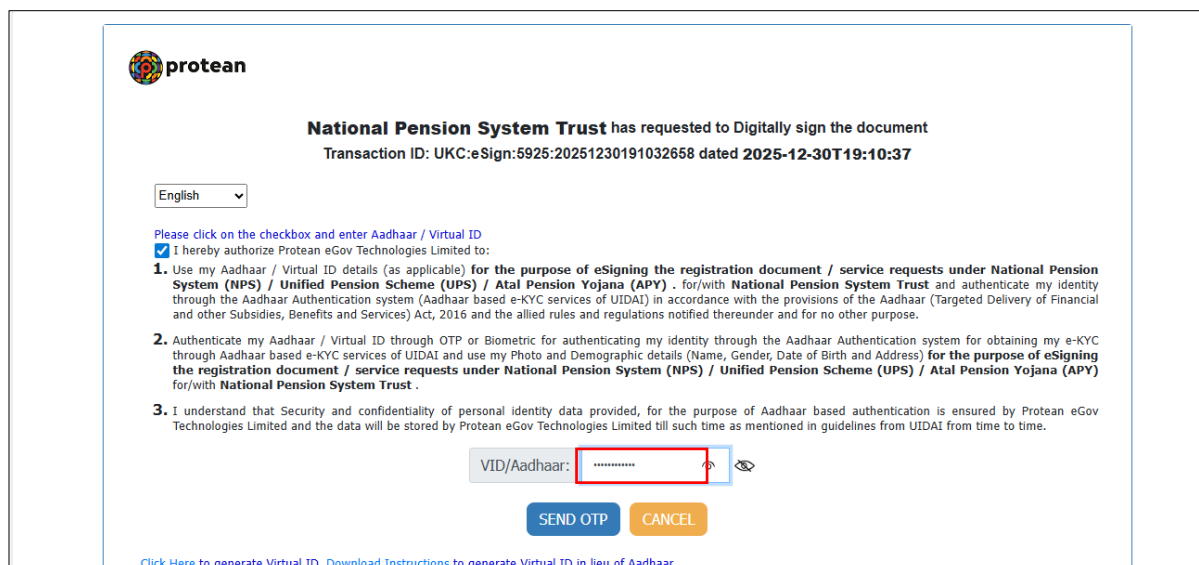
☐ OTP ☒ **Esign**

[Proceed to e-Sign the Form](#)

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

Figure 21

At this stage, once Subscriber clicks on “**Proceed to e-Sign the Form**” Tab, system will redirect Subscriber to eSign Service Provider’s Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on “Send OTP” button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 22**.



 **protean**

National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:5925:20251230191032658 dated 2025-12-30T19:10:37

English

Please click on the checkbox and enter Aadhaar / Virtual ID

☒ I hereby authorize Protean eGov Technologies Limited to:

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

VID/Aadhaar:

[SEND OTP](#) [CANCEL](#)

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

Figure 22

Once OTP is received, User needs to enter OTP and click on “Verify OTP” button to complete eSigning of the request. Please refer to **Figure 23**.

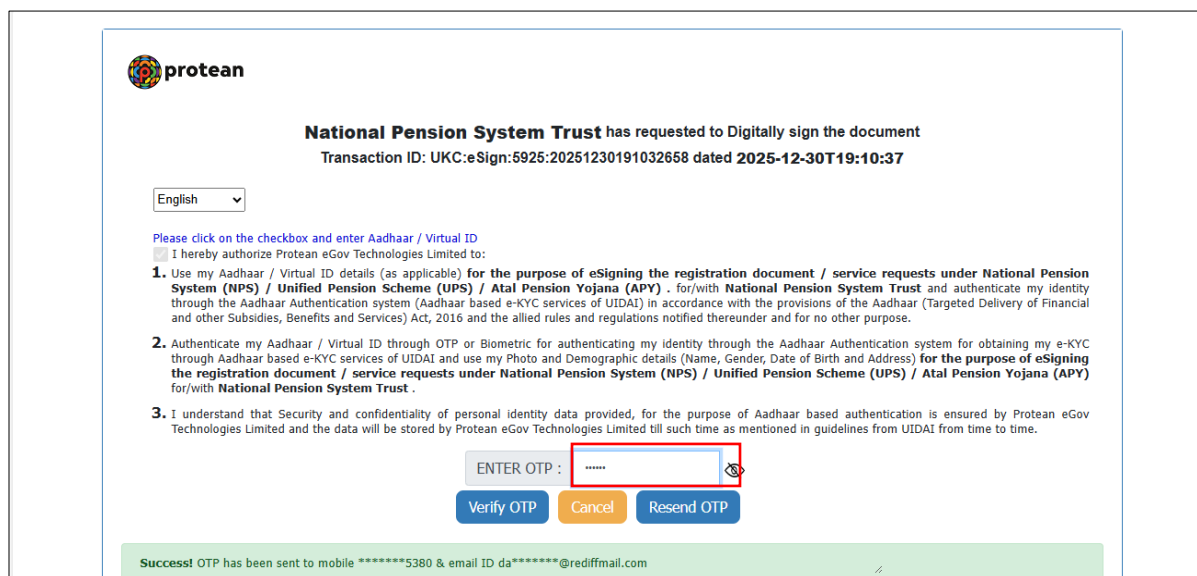


Figure 23

Once Subscriber clicks on ‘Verify OTP’ button, Exit request will get captured in the CRA system.

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

Once Exit request is successfully initiated by Subscriber, associated POP is required to verify and authorize the Exit request in CRA System.

8. Steps to verify Online Exit request in CRA System by POP

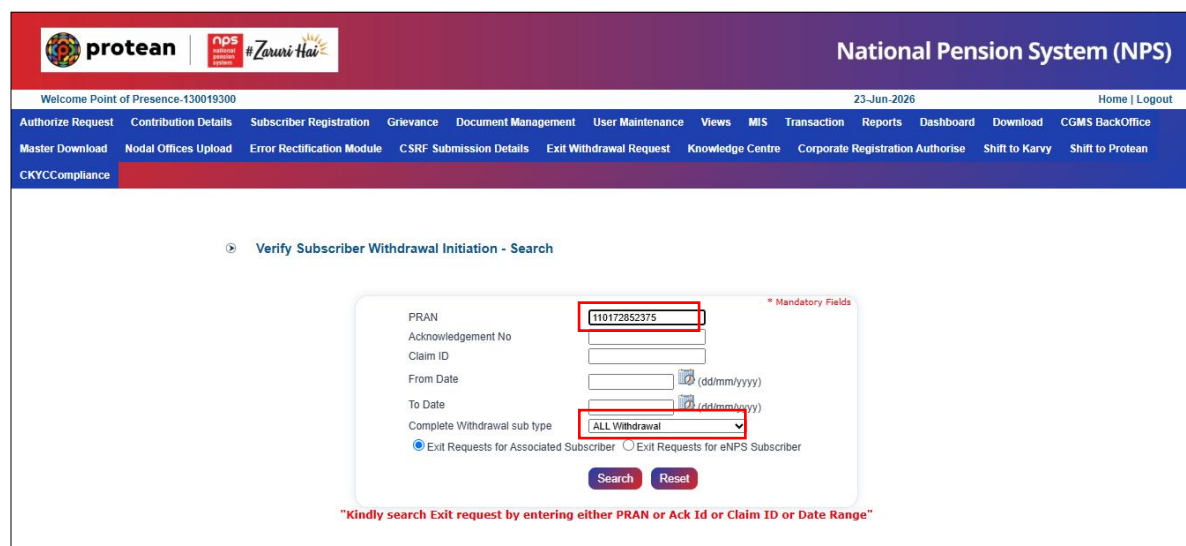
In order to verify Online Exit request of Subscriber, POP User needs to click on the link www.cra.nps-proteantech.in select the Digital Certificate option and enter User ID to login to CRA system as given below in **Figure 24**.

Figure 24

User needs to click on Menu “**Exit Withdrawal Request**” and select Sub-Menu “**Verify Subscriber Withdrawal Initiation**”. Please refer to **Figure 25**.

Figure 25

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "ALL Withdrawal". User needs to click on "Search" Button to search request. Please refer to **Figure 26**.



National Pension System (NPS)

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CKYCCompliance

Verify Subscriber Withdrawal Initiation - Search

PRAN: 110172852375 (Mandatory Fields)

Acknowledgement No.:

Claim ID:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Complete Withdrawal sub type: ALL Withdrawal

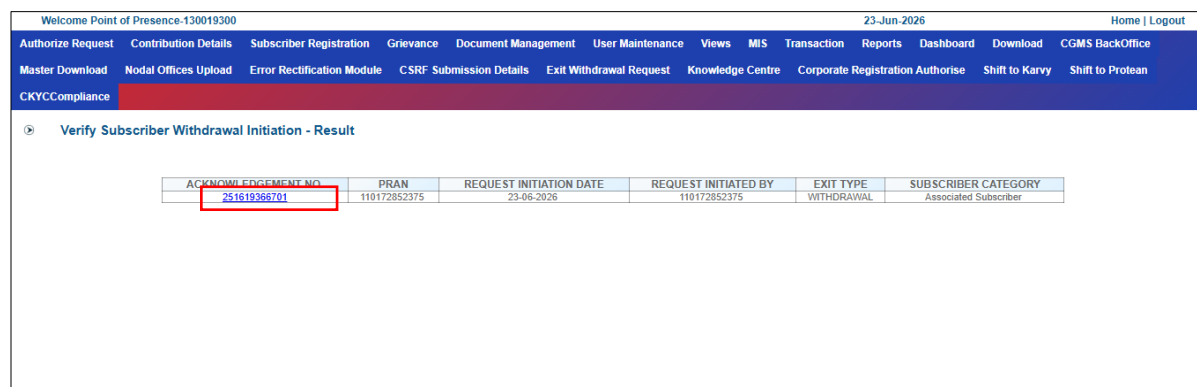
☒ Exit Requests for Associated Subscriber ☐ Exit Requests for eNPS Subscriber

Search Reset

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

Figure 26

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By and Exit type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request by Subscriber. Please refer to **Figure 27**.



National Pension System (NPS)

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Verify Subscriber Withdrawal Initiation - Result

ACKNOWLEDGEMENT NO.	PRAN	REQUEST INITIATION DATE	REQUEST INITIATED BY	EXIT TYPE	SUBSCRIBER CATEGORY
251619366701	110172852375	23-06-2026	110172852375	WITHDRAWAL	Associated Subscriber

Figure 27

At this stage, User can also check documents uploaded by the Subscriber by clicking on "View" button. It is the responsibility of POP to ensure that the uploaded documents are valid, complete and legible.

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 an exit request is rejected by the POP using a Maker ID, then that rejection must be authorized by the POP using a Checker ID.* If details entered are correct, User needs to click on "Verify" button to complete the verification process. Please refer to **Figure 28**.

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CKYCCompliance

Verify Subscriber Withdrawal Initiation - Confirm

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

Associated Subscriber Details
Hide

Subscriber Name	Prashant Shantaram Gurav
PRAN	110172852375
Date Of Birth	15/06/1986
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	Alive
Spouse Name	MAMTA Gurav
Spouse DOB	01/01/2000
Spouse Gender	Male
Spouse PAN	
Orphan Status	

Claim ID2516193667
Acknowledgement No.251619366701
Corpus at Initiation1854390.99
Processing Fee (INR)500.00
Withdrawal due toExit at 60
Date of Resignation/Dismissal/Removal15/06/2046
Towards Withdrawal (in %)80
Towards Annuity (in %)20
Withdrawal TypeFull Withdrawal
Complete Withdrawal Sub TypeLump-Sum and ASP Withdrawal
Subscriber CategoryAssociated Subscriber

ASP Withdrawal Details

Name of ASP	Kotak Mahindra Life Insurance Co. Ltd.
Scheme 1	Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Withdrawal Amount from Scheme 1	370878.19
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self
Frequency	Monthly

Subscriber Corresponding Address
Hide

Address 1	CHASTA BHAVAN
Address 2	KAPASAN
Address 3	KAPASAN
City	CHITT
Pin	312202
State	Rajasthan
Country	India

Bank Details

Subscriber Bank Details

Bank Account Number

04141140005616

Bank Name

STATE BANK OF INDIA

Bank Branch

LOWER PAREL

Bank Address

KAMALA MILLS

Bank Address Pin

400092

Bank IFS Code

HDFC0000414

Bank MICR Code

312026028

PAN

AQDPN6411T

Aadhaar No

Mobile No

9819639307

Alternate Phone No

Email Id

pgurav8682@yahoo.in

Nominee Details

TIER 1 Details

Nominee Serial Number

1

Nominee Name

MAMTA Gurav

Nominee Date of Birth

Nominee Relation

SPOUSE

Nominee Major/Minor

MAJOR

Nominee Share

100 %

Nominee Alternate Contact No.

Nominee Email Id

prashantgurav66916@gmail.com

Nominee Address 1

CHASTA BHAVAN

Nominee Address 2

OLD BUS STAND KAPASAN

Nominee Address 3

Nominee City

Mumbai

Nominee State

Maharashtra

Nominee City Pin

400066

Nominee Country

India

Withdrawal Request Declaration

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

Proof of Identity

Sr. No.

Document Name

1

PAN Card issued by income tax department.

2

Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address

Sr. No.

Document Name

1

Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

Declaration by the Subscriber/Claimant*:

☒ 1. I Prashant Shantaram Gurav with PRAN 110172852375 hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) / CRA to share information pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

☒ Declaration by the Proposer*:

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

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

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

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

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

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

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

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

9. I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.

10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

☒ Declaration by Nodal Office/POP/Aggregator*:

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

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

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

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

Please click to view the uploaded document :

View

☒ Verify
☐ Reject

Reason for Rejection

Submit

Figure 28

Once User clicks on "Submit" button, Exit request will get verified in the CRA system and confirmation window is displayed to the User as given below in **Figure 29**.

At this stage, option is provided to the User to view uploaded documents.

SOP on Initiation & Authorization of Online Exit request under NPS_ Non-Govt. Sector

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[Corporate Registration Authorise](#)
[Shift to Karvy](#)
[Shift to Protean](#)

CKYCCompliance

Withdrawal Request - Complete

[Back to Results Page](#)

PRAN110172852375
NamePrashant Shantaram Gurav
Claim ID2516193667
Date of Birth15/06/1986
Please click here to [View Annuity Quotes](#)

Withdrawal Request has been Verified
Acknowledgement No251619366701
Verification Timestamp23/06/2026 14:49
Please click to view the uploaded document : [View](#)

Figure 29

Once Exit request is successfully verified by associated POP, associated POP is required to authorize the Exit request in CRA System.

9. Steps to authorize Online Exit request in CRA System by POP

In order to authorize Online Exit request of Subscriber, POP User needs to click on the link www.cra.nps-proteantech.in and select the Digital Certificate option, enter another User ID to login to CRA system as given below in **Figure 30**.

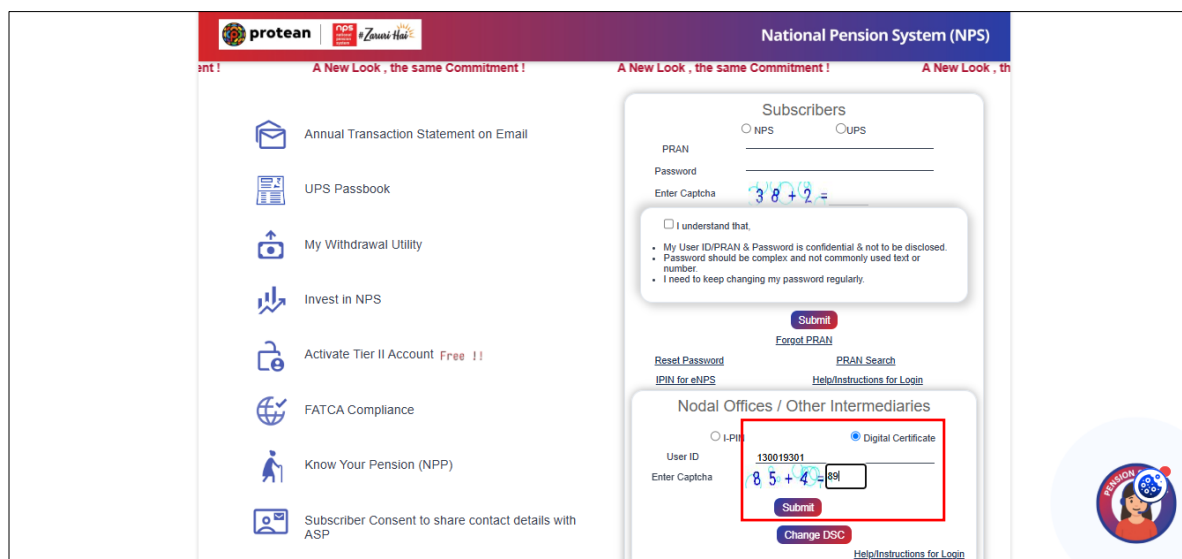


Figure 30

User needs to click on Menu 'Authorize Transaction' under 'Transaction' Tab as given below in **Figure 31**.

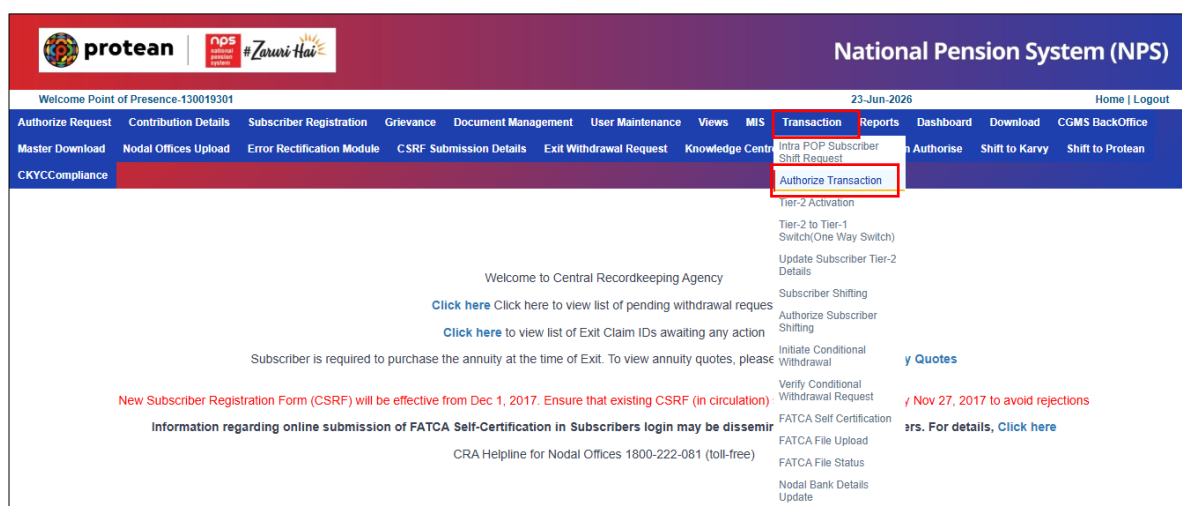


Figure 31

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Authorize Transaction

Transaction Type *

Withdrawal Request

PRAN

110172852379

Ack No/PRN **

Receipt No

Claim ID

From Date

To Date

Complete Withdrawal sub type

All Withdrawal

Search

Reset

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

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 33**.

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Shift to Protean

CKYCCompliance

Authorize Withdrawal Initiation - Result

ACKNOWLEDGEMENT NO.	RECEIPT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE	SUBSCRIBER CATEGORY
251819266701		110172852375	23-06-2026	110172852375	WITHDRAWAL	Associated Subscriber

At this stage, User can check details entered by Subscriber at the time of initiation of request. User can also check documents uploaded by the Subscriber by clicking on "View" button. Please refer to **Figure 34**.

SOP on Initiation & Authorization of Online Exit request under NPS Non-Govt. Sector

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Authorize Withdrawal Initiation - Confirm

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[Click Here to View subscriber Details](#)

Subscriber Details

Subscriber NamePrashant Shantaram Gurav
Subscriber CategoryAssociated Subscriber
PRAN110172852375
Subscriber GenderFemale
Maiden Name
CKYC Number
Marital statusMarried
Spouse AliveAlive
Spouse NameMAMTA Gurav
Spouse DOB01/01/2000
Spouse GenderMale
Spouse's Aadhaar
Spouse's PAN

Orphan Status
Corpus at Initiation
Processing Fee (INR)
ACK No.
Withdrawal Type
Withdrawal due to
Complete Withdrawal Sub Type
Date of Resignation/Dismissal/Removal
Towards Withdrawal (in %)
Towards Annuity (in %)

1854390.99
500.00
251619366701
Full Withdrawal
Exit at 60
Lump-Sum and ASP Withdrawal
15/06/2046
80
20

ASP Withdrawal Details

Name of ASPKotak Mahindra Life Insurance Co. Ltd.
Scheme 1Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Withdrawal Amount from Scheme 1370878.19
Beneficiary NamePrashant Shantaram Gurav
Relation with SubscriberSelf
Pension FrequencyMonthly

Subscriber Correspondence Address

Address 1CHASTA BHAVAN
Address 2KAPASAN
Address 3KAPASAN
CityCHITT
Pin312202
StateRajasthan
CountryIndia

Exit at the age of 60

PFM Name	Scheme Name	Total Units	Units to be Withdrawn
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME E - TIER I POP	229.3082	183.4423
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME C - TIER I POP	252.8007	202.2396
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I POP	4917.7204	3934.1801

Subscriber Bank Details

Bank Account Number04141140005616
Bank NameSTATE BANK OF INDIA
Bank BranchLOWER PAREL
Bank AddressKAMALA MILLS
Bank Address Pin400092
Bank IFS CodeHDFC0000414
Bank MICR Code312026028
Mobile No9819639307
Alternate Phone No
Email Idpgurav8682@yahoo.in

Subscriber Details

PANAQDPN6411T
Aadhaar No

Nominee Details

TIER 1 Details

Nominee Serial Number1
Nominee NameMAMTA Gurav
Nominee Date of Birth
Nominee RelationSPOUSE
Nominee Major/MinorMAJOR
Nominee Share100 %
Nominee Mobile No.
Nominee Email Idprashantgurav66916@gmail.com
Nominee Address 2OLD BUS STAND KAPASAN
Nominee CityMumbai
Nominee StateMaharashtra
Nominee Alternate Contact No.
Nominee Address 1CHASTA BHAVAN
Nominee Address 3
Nominee City Pin400066
Nominee CountryIndia

Figure 34

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

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[Shift to Protean](#)

CKYCCompliance

Withdrawal Request - Complete

[Back to Results Page](#)

PRAN	110172852375
Name	Prashant Shantaram Gurav
Claim ID	2516193667
Date of Birth	15/06/1986

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

Withdrawal Request has been Verified

Acknowledgement No	251619366701
Verification Timestamp	23/06/2026 15:22

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

Please click to view the uploaded document : [View](#)

Figure 35

On successful authorization of Exit request by POP, same will get executed in the CRA system. Accordingly, Lump sum and Annuity share (if applicable) will be transferred to Beneficiary's Bank Account within stipulated withdrawal timeline as mentioned below point 11.

However, for Superannuation Exit, if Subscriber has not completed 60 years/Superannuation, request will get executed in the CRA system after completion of 60 years/Superannuation.

10. Annuity Issuance Process:

On processing of exit request in CRA, Subscriber details and scanned documents will be shared with Annuity Service Provider (ASP) opted by Subscriber during initiation of exit request, if annuity is applicable. ASP will issue Annuity policy on the basis of details entered by the Subscriber and documents uploaded at the time of initiation of exit request.

If documents uploaded are not sufficient/incorrect or any additional documents required, then ASP may contact Subscriber for completion of annuity formalities. Alternatively, if required, Subscriber may contact ASP. Complete contact details of ASP are available on CRA Website (www.npscra.proteantech.in).

On completion of annuity formalities, ASP will confirm Annuity request of the Subscriber online in the CRA system. On successful authorization of Annuity request by ASP, same will get executed in the CRA system and Funds (Annuity Corpus) will be transferred to ASP's Bank Account by Trustee Bank (Axis Bank) within stipulated withdrawal timeline as mentioned below point 11(f).

11. Withdrawal Timeline (Lump sum and Annuity):

Lump sum and Annuity Withdrawal: -

- a. The process of Lump sum and Annuity withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of lump sum funds in Subscriber's Bank Account & Annuity funds (if applicable) in selected Annuity Service Provider's (ASPs) Bank Account. **Lump sum and annuity withdrawals are processed in two different settlement cycle.**
- b. In CRA 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. If withdrawal request is authorized by POP before cut-off time of settlement (before 10.30 AM), then withdrawal request is considered in same day settlement cycle (T). The redemption of lump sum share units happens on same working day (Day T) with NAV of same working day (Day T) and then fund transfer happens on Day of redemption + 2 working days. *For example, if withdrawal request is authorized by POP on January 2, 2024 (at 9.30 am), the request will get considered for processing on same day, redemption of lump sum share units will happen on January 2, 2024 with NAV of January 2, 2024 and fund transfer will happen on January 4, 2024.*
- d. If withdrawal request is authorized by POP after cut-off time of settlement (after 10.30 AM*), then withdrawal request is considered for processing on next day settlement cycle (T). The redemption of *lump sum share* 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 POP on January 2, 2024 (at 01.30 pm), the request will get considered for processing on next working day, redemption of lump sum share units will happen on January 3, 2024 with NAV of January 3, 2024 and fund transfer will happen on January 5, 2024.*
- e. After completion of settlement cycle of lump sum withdrawal (stated in point C/D) by 12.30 PM, subscriber details are made available in the CRA system to selected ASP on the day of settlement of lumpsum after 12.30 PM (i.e in case of Point C on January 2,2024 after 12,30 PM, and in case of point D on January 3, 2024 after 12.30 PM). Selected ASP can view the subscriber details in their ASP login for further processing.
- f. On completion of annuity formalities, ASP confirms annuity request in CRA system, and it gets considered in next settlement cycle (Day T). Accordingly, annuity share units get redeem in Day T & funds transfer to ASP's bank account on T +2 days (T being date of settlement) for issuance of annuity. For example, i) if annuity request is submitted/authorised by ASP on January 9, 2024 (at 02.30 pm), the request will get considered for processing on next working day settlement cycle, redemption of annuity units will happen on January 10, 2024 with NAV of January 10, 2024 and fund transfer will happen on January 12, 2024. ii) If annuity request is submitted/authorised by ASP on January 9, 2024 (at 09.30 am), the request will get considered for processing on same working day settlement cycle, redemption of annuity units will happen on January 9, 2024 with NAV of January 9, 2024 and fund transfer will happen on January 11, 2024.

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

** Cut-off time for considering request for settlement may extend due to various factors.*

- Lump sum and annuity (if applicable) withdrawals are carried out through separate settlement cycles for unit redemption, based on authorization from the Nodal Office/POP and the Annuity Service Provider (ASP), respectively. Consequently, the corpus amount shown at the time of initiating the online withdrawal request will differ from the actual amount credited to the subscriber and the ASP due to changes in the Net Asset Value (NAV).*

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/POPs for necessary clarification/documents. On receipt of response from the Nodal Office/POP 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/POP. If no clarification is received from the Nodal Office/POP within 30 days, the funds will be reinvested in the PRAN.

Submission of Physical Documents:

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

12. Subscriber expires before purchasing annuity:

The nominee/legal heir of the deceased Subscriber shall have the option to opt for complete withdrawal or purchase any of the annuities being offered from balance amount or opt for both lump sum & annuity from balance amount from deceased Subscribers' Permanent Retirement Account.

In such case, Withdrawal request will be processed under Death withdrawal category. Nominee/Legal heirs need to submit Death Withdrawal Form along with supporting documents to POP to process online death withdrawal request. POP may refer "SOP on Initiation and Authorization of Online Death Withdrawal request by POP" available on CRA website (www.npsra.proteantech.in).
