

# **Protean eGov Technologies Limited**



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

**SOP on initiation and authorization of APY Death Withdrawal Request by  
APY-SP**

**Version 1.3**

### **REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Version No.</b>	<b>Section Number</b>	<b>Description of Change</b>
1	-	1.0	-	Initial Version
2	25.01.2024	1.1	-	Online screen based facility has been enabled for APY-SPs for processing of Death withdrawal requests along with bank details verification through penny drop (with mandatory name verification).
3	20.12.2024	1.2	-	Contents (w.r.t. Online bank details verification, Withdrawal timeline) reviewed and updated
4	25.07.2025	1.3	-	Quality monitoring process added.

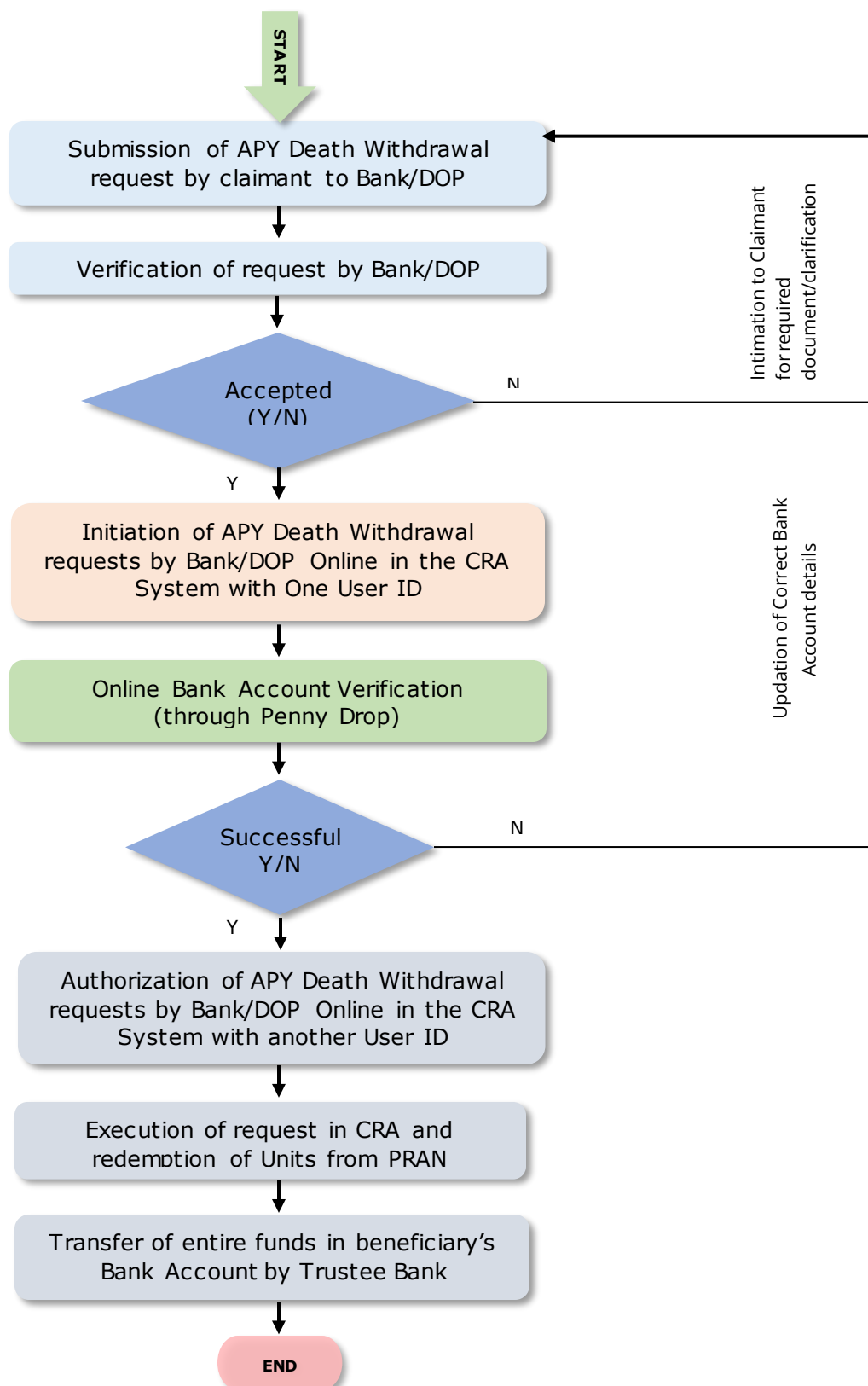
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**1. Abbreviations:**

Abbreviation	Expansion
APY	Atal Pension Yojana
CRA	Central Recordkeeping Agency
DOP	Department of Posts
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number

## 2. APY Death Withdrawal Process Flow:



### **3. Procedure for Processing APY Death Withdrawal requests by Bank/DOP:**

- **Overview**

The Government of India (GOI) announced Atal Pension Yojana (APY) in 2015-16 budget especially for the all citizens in the unorganized sector. The scheme is administered by the Pension Fund Regulatory and Development Authority (PFRDA) through NPS architecture. APY is applicable to all citizen of India aged between 18-40 years.

- **Settlement of Death Cases before the age of 60 years under APY:**

- **Continuation of APY Account-**

As per guidelines issued by PFRDA under APY scheme, if Subscriber dies before the age of 60 years, his/her spouse would be given an option to continue contributing to APY account of the subscriber, which can be maintained in the spouse's name, for the remaining vesting period, till the original subscriber would have attained the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse.

- **Exit in case of Death-**

In case the spouse wishes to exit from the Scheme and close the account, then as per APY Scheme, in case of death of the Subscriber before 60 years, the corpus will be settled in the name of the **Spouse who is the default nominee**. In other cases, it will be settled in the name of the registered nominee.

- **Exceptional Cases-**

If both spouse and registered nominee are not present/not alive, then corpus shall be paid to the legal heirs / family members, on the basis of the legal heir certificate issued by the competent authorities of the State concerned or the succession certificate issued by a court of competent jurisdiction.

If Nominee is minor, then Claim is required to be submitted by guardian.

#### **A. Pre-requisite for Processing of APY Death Withdrawal request:**

- ✓ APY Death Closure Form duly filled up and signed by spouse/Nominee.
- ✓ Copy of death certificate of the subscriber (Duly verified by the Concerned bank branch/DOP)
- ✓ KYC documents of spouse/nominee.
- ✓ Bank Proof of spouse/nominee.
- ✓ Relationship proof of claimant with Subscriber.
- ✓ Name of Spouse/Nominee (Beneficiary Name) and Name as per bank proof should be matched.
- ✓ Bank details should be correct/valid - *During request initiation, Bank Account no., Bank IFS Code and Name of the Spouse/Nominee 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.

- ✓ Bank/DOP should ensure that subscriber is married or not. If married, spouse is alive or not.

#### **B. Brief steps to be followed by Bank/DOP:**

##### **• Initiation of APY Death Withdrawal request by Bank/DOP:**

- ✓ Verification of Physical APY Death Claim submitted by Spouse/Nominee. ***APY Bank/DOP, upon receiving the withdrawal request, shall take the necessary steps to identify the Claimant. It is the responsibility of the APY Bank/DOP to check the veracity of the claim and may obtain additional supporting documents if required to ensure that claim amount is given to the legitimate claimant.***
- ✓ Initiation of APY Death Withdrawal request by Bank/DOP online in CRA system (<https://apy.nps-proteantech.in>) with One User ID.
- ✓ During request initiation, Bank Account no., Bank IFS Code and Name of Spouse/Nominee will be verified through online Bank Account Verification (Penny drop facility).
- ✓ Mandatory Upload of clear and legible scanned images of APY Death Closure Form, Copy of death certificate of the subscriber, KYC Documents (Identity & Address Proof) of Spouse/Nominee, Bank Proof of Spouse/Nominee and any other supporting documents in a single file
- ✓ Submission of APY Death Withdrawal request in CRA System.

##### **• Authorization of APY Death Withdrawal request by Bank/DOP:**

- ✓ Authorization of APY Death Withdrawal request by Bank/DOP online in CRA system (<https://apy.nps-proteantech.in>) with another User ID.
- ✓ On authorization of APY Death Withdrawal request by Bank/DOP, the request will get executed in the CRA system.

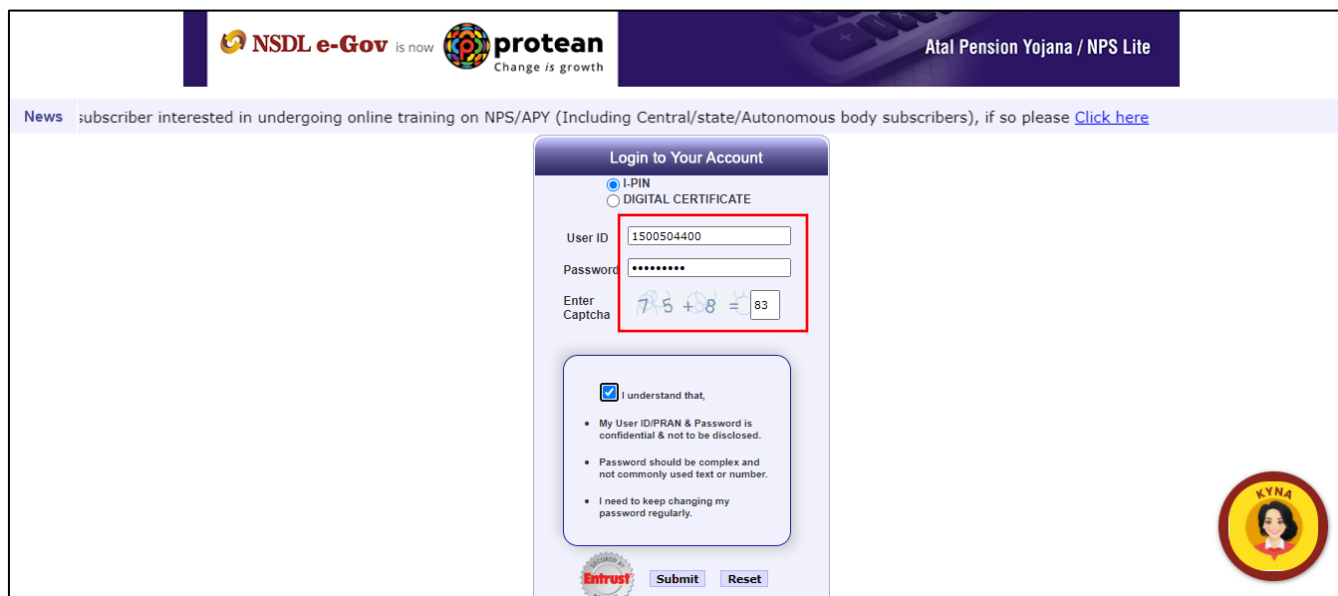
This document describes the detailed procedure to be followed by Bank/DOP for processing APY Death Withdrawal requests.

#### 4. Processing of APY Death Withdrawal requests in CRA system by Bank/DOP:

Bank/DOP User will process only cleared/accepted APY Death Withdrawal request in CRA system.

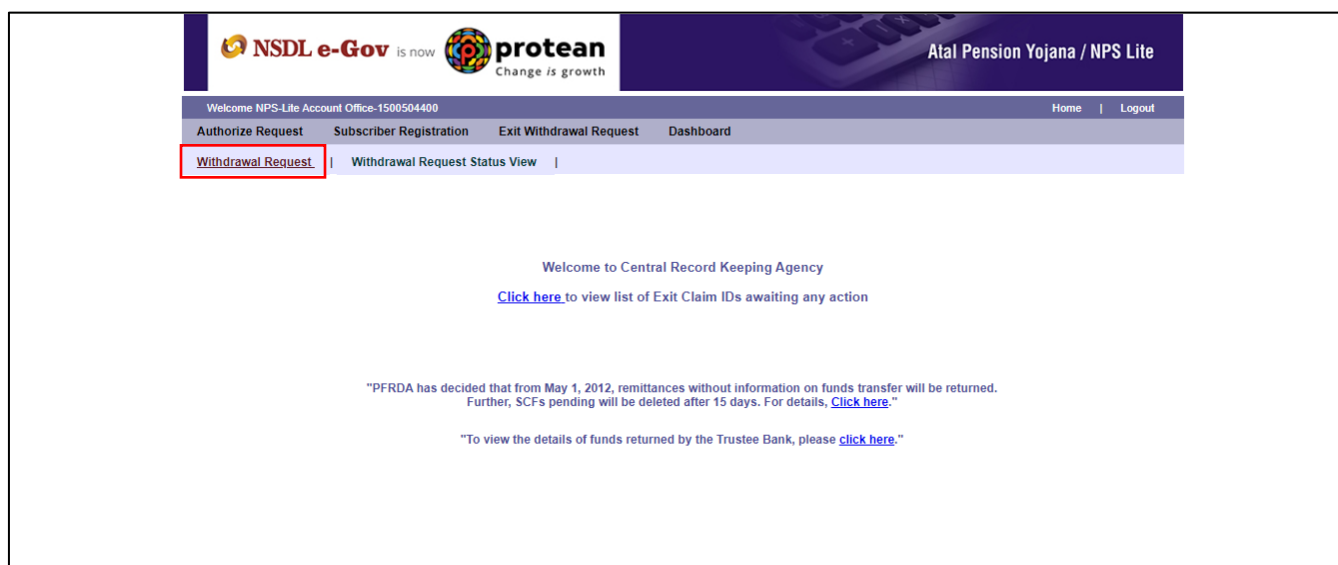
##### ➤ Steps to initiate APY Death Withdrawal request in CRA System by Bank/DOP:

In order to initiate APY Death Withdrawal request, Bank/DOP user needs to Log-in to CRA system (<https://apy.nps-proteantech.in>) using One User ID and Password as given below in **Figure 1**.



**Figure 1**

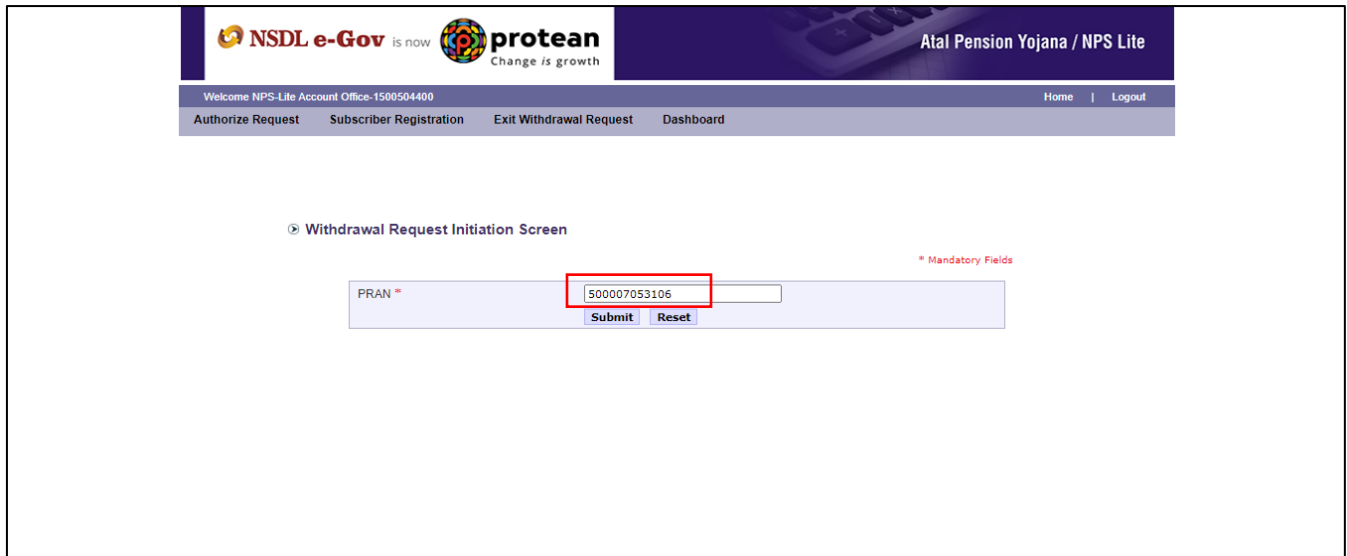
User needs to click on Menu “Exit Withdrawal Request” and select sub menu “Withdrawal Request” as given below in **Figure 2**.



**Figure 2**



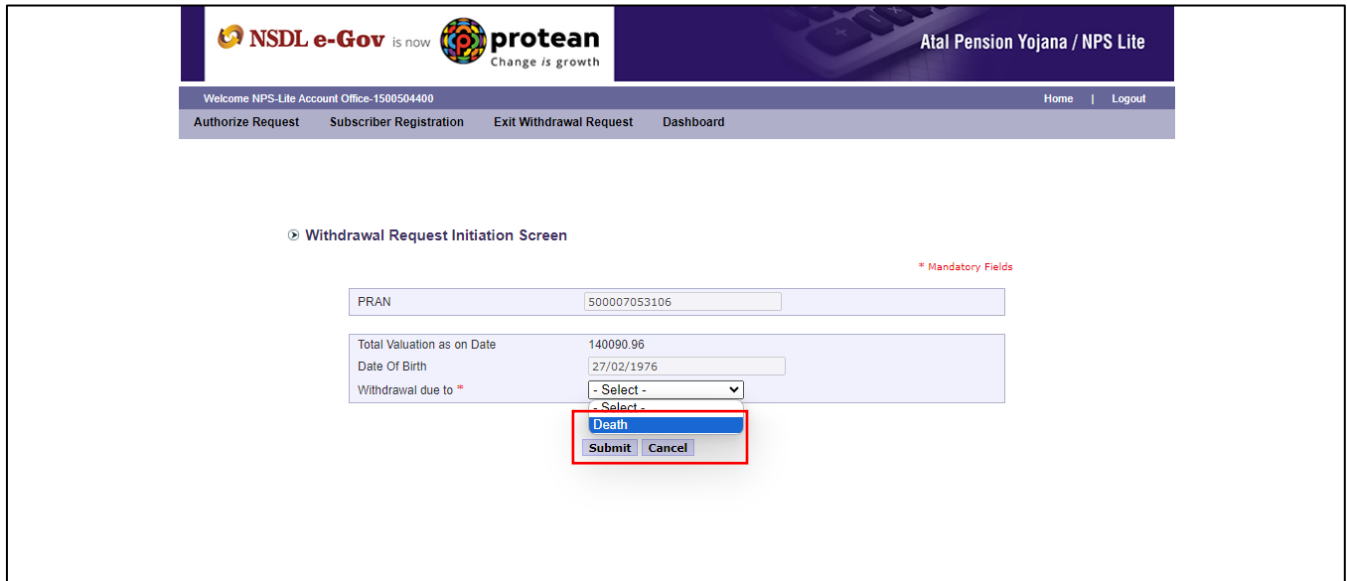
At this stage, User needs to enter PRAN. Please refer below **Figure 3**.



The screenshot shows the 'Withdrawal Request Initiation Screen' of the NSDL e-Gov portal. The header includes the NSDL e-Gov logo, the protean logo with the tagline 'Change is growth', and the title 'Atal Pension Yojana / NPS Lite'. Below the header, a navigation bar contains links: 'Welcome NPS-Lite Account Office-1500504400', 'Home', 'Logout', 'Authorize Request', 'Subscriber Registration', 'Exit Withdrawal Request', and 'Dashboard'. The main content area is titled 'Withdrawal Request Initiation Screen'. It features a form with a 'PRAN' label and a text input field containing the value '500007053106'. A red box highlights the input field. To the right of the input field, there is a red asterisk and the text '\* Mandatory Fields'. Below the input field are 'Submit' and 'Reset' buttons.

**Figure 3**

User needs to select Withdrawal due to 'Death' from the Drop down menu and Click on 'Submit' button. Corpus of the Subscriber as on Date of Exit is displayed at the field "Total valuation as on date". Please refer below **Figure 4**.



The screenshot shows the 'Withdrawal Request Initiation Screen' with additional fields. The 'PRAN' field is filled with '500007053106'. Below it, the 'Total Valuation as on Date' is displayed as '140090.96'. The 'Date Of Birth' is '27/02/1976'. The 'Withdrawal due to' field is a dropdown menu with 'Death' selected. A red box highlights the 'Death' option in the dropdown. Below the dropdown are 'Submit' and 'Cancel' buttons. A red asterisk and the text '\* Mandatory Fields' are visible to the right of the dropdown.

**Figure 4**

After clicking on 'Submit' button, below screen will be displayed. At this stage, User needs to enter Date of death of the Subscriber and click on 'Submit' button. Please refer below **Figure 5**.

Withdrawal Request Initiation Screen

\* Mandatory Fields

PRAN: 500007053106

Total Valuation as on Date: 140090.96

Date Of Birth: 27/02/1976

Withdrawal due to: Death

Withdrawal Type: Full Withdrawal

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

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

**Submit** **Cancel**

1) For NPS Lite, in case of no nomination, aggregator/Office to add the legal heir as the nominee after carrying out due diligence in identifying him/her.  
2) For APY scheme, in case of death of the Subscriber, the corpus will be settled in the name of Spouse who is the default nominee. In other cases, it will be settled in the name of the nominee/legal heir, as applicable.  
3) Nominee details as well as bank details of the nominee along with other supporting documents are mandatory.  
4) It is the responsibility of Aggregator/APY-SP to obtain the relevant documents from Nominee/Spouse/Legal heir, as applicable and to carry out the due diligence in identifying him/her.

**Figure 5**

At this stage, Details like Subscriber name, DOB, Date of Death, Address etc. will be displayed. User needs to click on 'Proceed' button. Please refer below **Figure 6**.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN: 500007053106

Subscriber Name: VIKAS VERMA

Date Of Birth: 1976-02-27

Entity Reg. No.: 8005174

Withdrawal due to: Death

Withdrawal Type: Full Withdrawal

Date of Death: 01/11/2023

Towards Withdrawal(in %): 100

Subscriber Correspondence Address

Father's Name:

Address 1: WZ-317,G,NO-8,SADH NAGAR

Address 2:

Address 3:

City: DELHI

Pin: 110045

State: Delhi

Country: India

**Proceed** **Cancel**

**Figure 6**

At this stage, System will display a Pop-up message after clicking on "Proceed" button. User is required to click on 'OK' button. Please refer below **Figure 7**.

The screenshot shows the NSDL e-Gov portal interface. A pop-up message is displayed in the center, stating: "For APY scheme, in case of death of the Subscriber before 60 years, the corpus will be settled in the name of the spouse who is the default nominee. In other cases, it will be settled in the name of registered nominee." Below the message is an "OK" button. The background shows the "Atal Pension Yojana / NPS Lite" header with "Home" and "Logout" links. The main content area is titled "Withdrawal Request Initiation Screen". It contains two sections: "Subscriber Details" and "Nominee Details".

Subscriber Details	
PRAN	500007053106
Subscriber Name	VIKAS VERMA
Date Of Birth	27/02/1976
Entity Reg. No.	8005174
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Nominee Details		
Nominee Serial Number	1	
Nominee Name	GEETA VERMA	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	WIF	Nominee Address 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin

**Figure 7**

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 modify/update nominee details. Please refer below **Figure 8**.

The screenshot shows the NSDL e-Gov portal interface. The header includes the NSDL e-Gov logo and the "protean" logo with the tagline "Change is growth". The main content area is titled "Withdrawal Request Initiation Screen". It contains two sections: "Subscriber Details" and "Nominee Details". The "Edit" button is highlighted with a red box.

Subscriber Details	
PRAN	500007053106
Subscriber Name	VIKAS VERMA
Date Of Birth	27/02/1976
Entity Reg. No.	8005174
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Towards Withdrawal(in %)	100
Towards Annuity(in %)	0

Nominee Details		
Nominee Serial Number	1	
Nominee Name	GEETA VERMA	Nominee Address 1
Nominee Date of Birth		Nominee Address 2
Nominee Relation	WIF	Nominee Address 3
Nominee Major/Minor	MAJOR	Nominee City
Nominee Guardian Name		Pin
Nominee Share	100 %	State
Mobile No		Country
Email ID		Alternate Contact No.

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

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

**Figure 8**

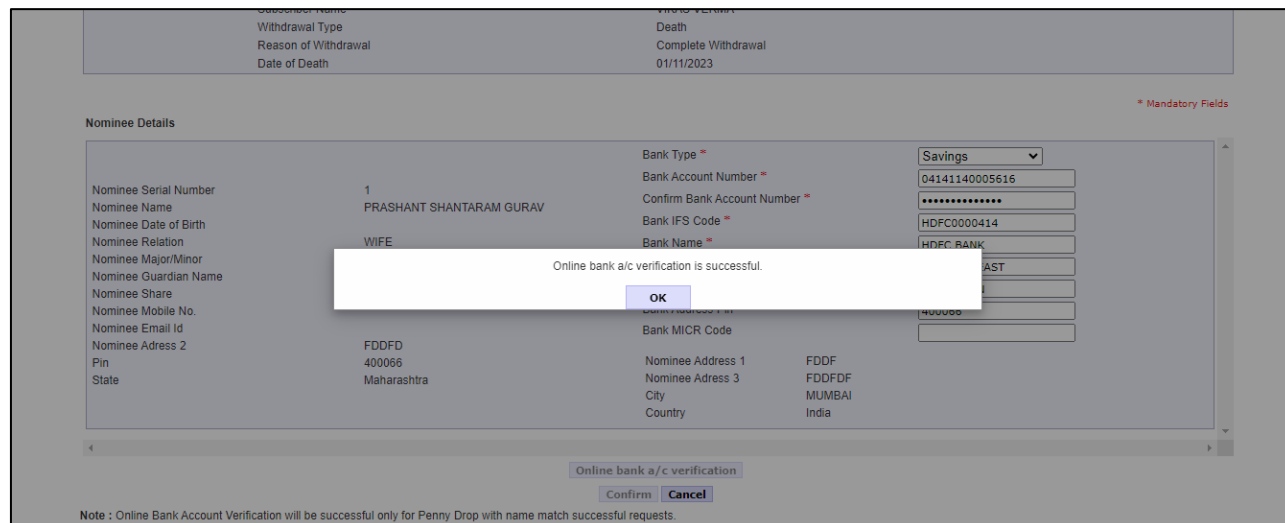
User needs to modify/update nominee details if there is a change in nomination. After entering nominee details and/or address details, User needs to click on “Confirm” button to proceed further. Please refer below **Figure 9**.

**Figure 9**

At this stage, User needs to enter bank details of Spouse/Nominee and click on “Online bank a/c verification” Tab to proceed further. Please refer below **Figure 10**.

**Figure 10**

At this stage, after clicking on **"Online bank a/c Verification"** tab, Bank Account No., Bank IFS Code and Name of the Spouse/Nominee entered will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the User i.e. **"Online bank a/c verification is successful"**. User needs to click on **"OK"** button and then click on **"Confirm"** button to proceed further. **Note that name mentioned in field "Nominee Name" and name as per Bank proof/record should be matched.** Please refer below **Figure 11A** and **Figure 11B**.

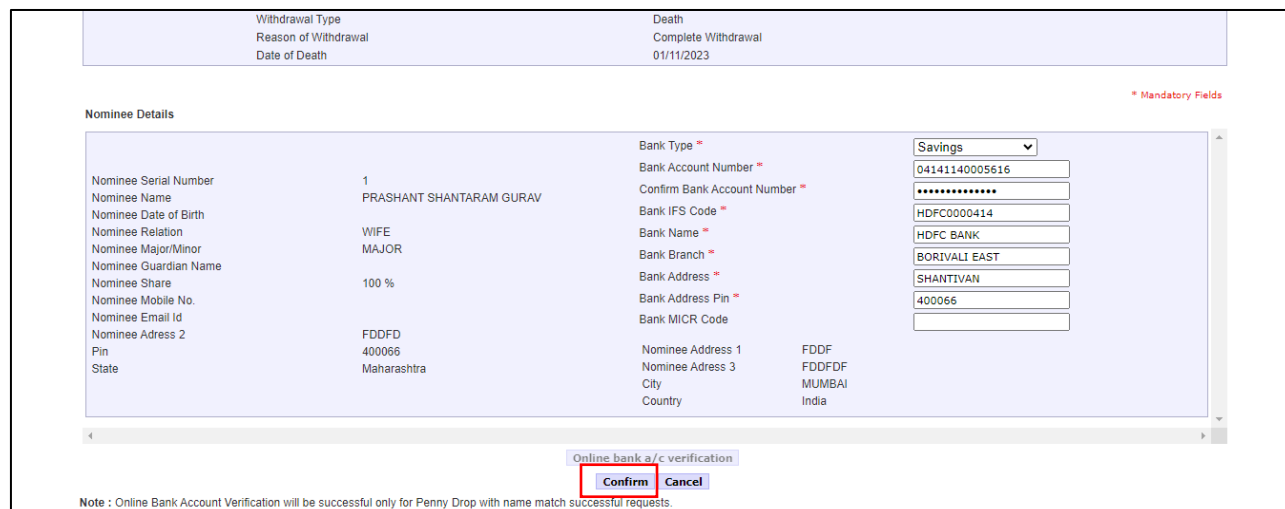


The screenshot shows the 'Online bank a/c verification' interface. A pop-up message in the center states 'Online bank a/c verification is successful.' with an 'OK' button. The background form contains the following details:

Nominee Details		Bank Details	
Nominee Serial Number	1	Bank Type *	Savings
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number *	04141140005616
Nominee Date of Birth		Confirm Bank Account Number *	*****
Nominee Relation	WIFE	Bank IFS Code *	HDFC0000414
Nominee Major/Minor		Bank Name *	HDFC BANK
Nominee Guardian Name		Bank Branch *	BORIVALI EAST
Nominee Share		Bank Address *	SHANTIVAN
Nominee Mobile No.		Bank Address Pin *	400066
Nominee Email Id		Bank MICR Code	
Nominee Address 2	FDDFD	Nominee Address 1	FDDF
Pin	400066	Nominee Address 3	FDDFDF
State	Maharashtra	City	MUMBAI
		Country	India

At the bottom, there are buttons for 'Online bank a/c verification', 'Confirm', and 'Cancel'. A note at the bottom states: 'Note : Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.'

**Figure 11A**



The screenshot shows the same 'Online bank a/c verification' interface as Figure 11A, but without the pop-up message. The 'Confirm' button is highlighted with a red box. The form details are identical to Figure 11A.

**Figure 11B**

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 below **Figure 12**.




Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Account Office-1500504400

Home | Logout

[Authorize Request](#)
[Subscriber Registration](#)
[Exit Withdrawal Request](#)
[Dashboard](#)

Withdrawal Request Initiation Document Checklist

Withdrawal - Death

\* Mandatory Fields

Sl. No.		Document Name
1	<input checked="" type="checkbox"/>	APY Death Withdrawal Form duly filled and signed-stamped by bank. *
2	<input checked="" type="checkbox"/>	Copy of death certificate of the subscriber (Duly verified by the concerned bank branch/DOP). *
3	<input checked="" type="checkbox"/>	Cancelled cheque/Bank Certificate/Copy of bank passbook. *
4	<input type="checkbox"/>	Advanced Stamped Receipt - Signed alongwith revenue stamp
5	<input type="checkbox"/>	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)
6	<input type="checkbox"/>	Family Members Certificate
7	<input type="checkbox"/>	Legal heir certificate issued by First Class Magistrate
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.

\* Atleast one field should be checked

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

Sl. 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 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

\* Atleast one field should be checked

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

Sl. 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

**Figure 12**

At this stage, details entered by the User are displayed for confirmation. Further, at this stage, it is the responsibility of Bank/DOP to upload valid, complete and legible documents such as APY Death Closure Form, copy of death certificate, KYC Documents (Identity & Address Proof) and bank proof of Spouse/Nominee and other additional documents required by Bank/DOP 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 below **Figure 13**.




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Welcome NPS-Lite Account Office-1500504400
Home | Logout

[Authorize Request](#)
[Subscriber Registration](#)
[Exit Withdrawal Request](#)
[Dashboard](#)

Withdrawal Request Initiation Confirmation Screen

Subscriber Details

PRAN500007053106  
NameVIKAS VERMA  
Date of Birth27/02/1976  
Withdrawal due toDeath  
Withdrawal TypeFull Withdrawal  
Date of Death01/11/2023

Hide

Subscriber Corresponding Address

Address 1WZ-317,G,NO-8,SADH NAGAR  
Address 2  
Address 3  
CityDELHI  
Pin110045  
StateDelhi  
CountryIndia

Hide

Nominee Details

Nominee Serial Number1

Nominee NamePRASHANT SHANTARAM GURAV

Nominee Date of Birth

Nominee RelationWIFE

Nominee Major/MinorMAJOR

Nominee Guardian Name

Nominee Share100 %

Nominee Mobile No.

Nominee Email Id

Nominee Address 2FDDFD

Nominee CityMUMBAI

Nominee StateMaharashtra

Nominee Alternate Contact No.

Bank TypeSAVINGS

Bank Account Number04141140005616

Bank NameHDFC BANK

Bank BranchBORIVALI EAST

Bank AddressSHANTIVAN

Bank Address Pin400066

Bank IFS CodeHDFC0000414

Bank MICR Code

Nominee Address 1FDDF

Nominee Address 3FDDFDF

Nominee City Pin400066

Nominee CountryIndia

Nominee Guardian DOB

Hide

Nominee Document Checklist

Hide

Withdrawal - Death

1

Sl. No.	Document Name
1	APY Death Withdrawal Form duly filled and signed-stamped by bank.
2	Copy of death certificate of the subscriber (Duly verified by the concerned bank branch/DOP).
3	Cancelled cheque/Bank Certificate/Copy of bank passbook.

Proof of Identity

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

Proof of Address

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

☒ Declaration by APY-SP\*:
 

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 VIKAS VERMA with PRAN 500007053106 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 APY contributions of the Subscriber have been uploaded in the CRA system.
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. 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 \* :

Choose File

KVCdocs.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)

Confirm

Cancel

Figure 13

At this stage, after clicking on "Confirm" button, APY Death Withdrawal request will get captured in CRA system and an Acknowledgement Number will get generated. At this stage, option is provided to User to view & download system generated Withdrawal Form.

Please refer below **Figure 14**.

Welcome NPS-Life Account Office-1500504400

Home | Logout

Authorize Request

Subscriber Registration

Exit Withdrawal Request

Dashboard

Withdrawal Request Initiation - Complete

PRAN	500007053106
Name	VIKAS VERMA
Date of Birth	27/02/1976
Withdrawal due to	Death
Withdrawal Type	Full Withdrawal
Date of Death	01/11/2023
Acknowledgement No.	249000194201
<a href="#">Click Here</a>	view withdrawal form.

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

Withdrawal Request Claim ID has been successfully generated.

Claim ID: 2490001942

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

Captured Timestamp 08/01/2024 10:59

Figure 14

Once APY Death Withdrawal request is successfully initiated, User needs to authorise the same using another User ID.



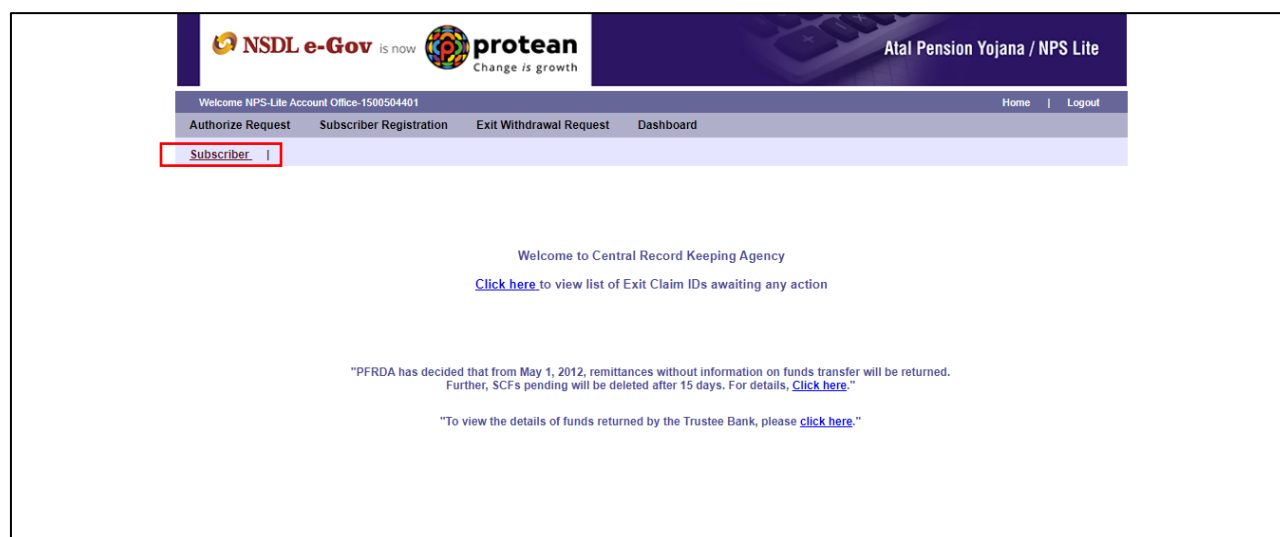
➤ **Steps to authorize APY Death Withdrawal request in CRA System by Bank/DOP:**

In order to authorize APY Death Withdrawal request, Bank/DOP user needs to Log-in to CRA system (<https://apy.nps-proteantech.in>) using another User ID and Password as given below in **Figure 15**.



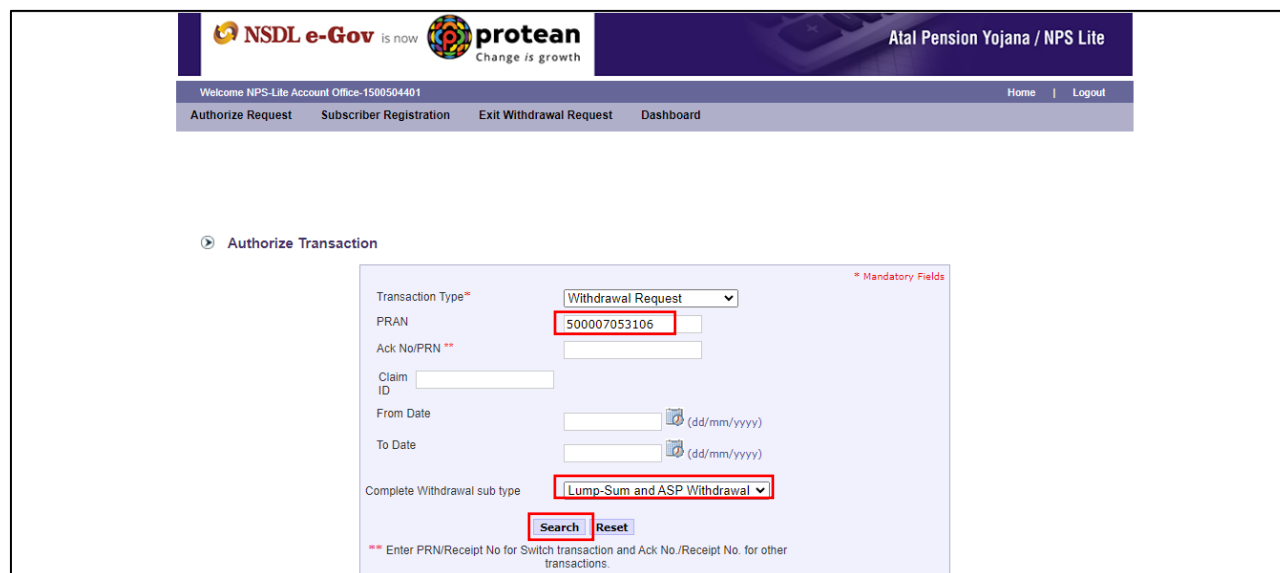
**Figure 15**

User needs to click on Menu “**Authorize Request**” and select sub menu “**Subscriber**” as given below in **Figure 16**.



**Figure 16**

At Transaction type, User needs to select "Withdrawal Request" from the drop down menu. User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "Lumpsum and ASP Withdrawal". User needs to click on Search Button to search request. Please refer below **Figure 17**.



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Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Account Office-1500504401 | Home | Logout

Authorize Request | Subscriber Registration | Exit Withdrawal Request | Dashboard

Authorize Transaction

\* Mandatory Fields

Transaction Type\*

PRAN

Ack No/PRN \*\*

Claim ID

From Date  (dd/mm/yyyy)

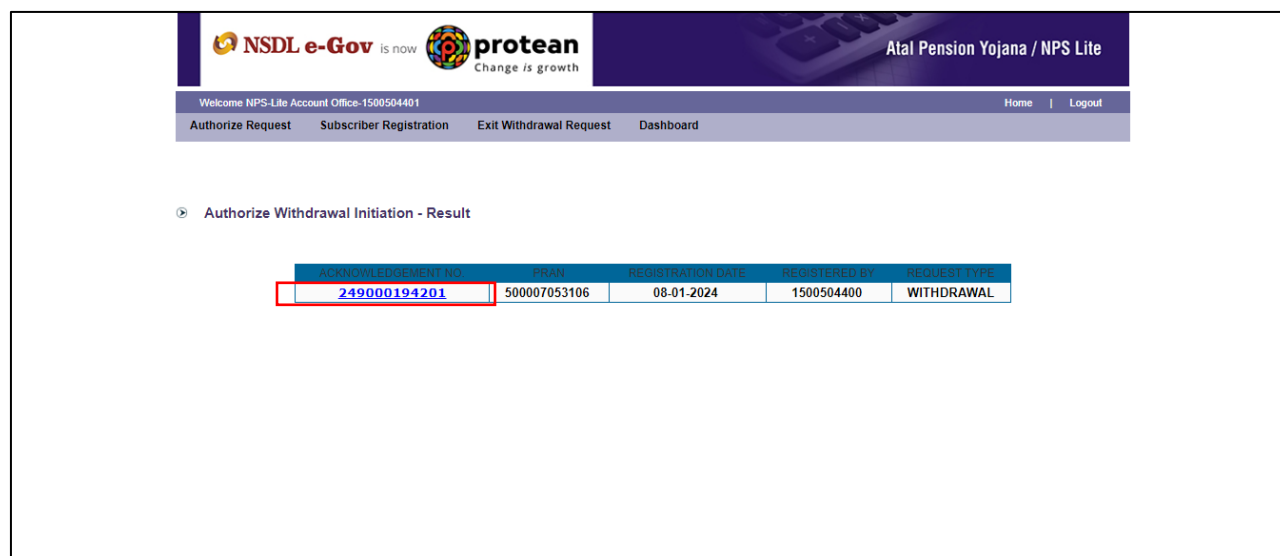
To Date  (dd/mm/yyyy)

Complete Withdrawal sub type

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

**Figure 17**

A small table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By and Request type. Please refer below **Figure 18**.



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

Atal Pension Yojana / NPS Lite

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Authorize Request | Subscriber Registration | Exit Withdrawal Request | Dashboard

Authorize Withdrawal Initiation - Result

ACKNOWLEDGEMENT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
249000194201	500007053106	08-01-2024	1500504400	WITHDRAWAL

**Figure 18**

User needs to click on Acknowledgment Number Hyperlink to view details captured at the time of Initiation of withdrawal request. User can also check documents uploaded by clicking on "View" button. Please refer below **Figure 19**.

*If details entered are incorrect, user needs to click on "Reject" radio button and click on "Submit" button. Kindly note that, in case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Submit" button to complete the process.*



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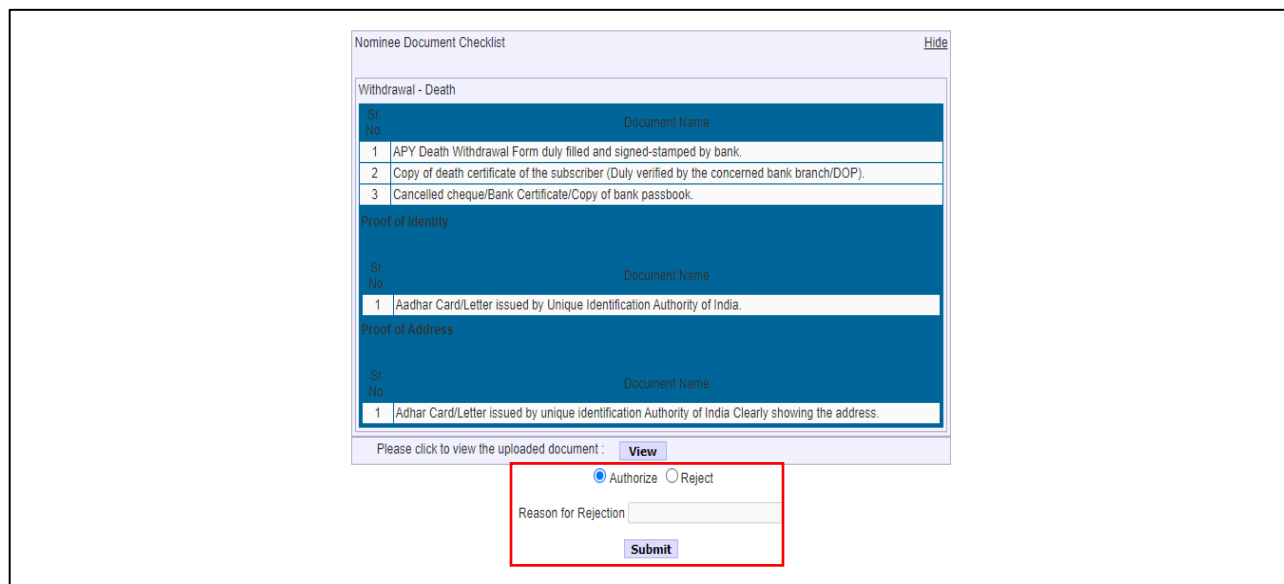
Ⓢ Authorize Withdrawal Initiation - Confirm

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

Subscriber Details	
PRAN	500007053106
Subscriber Name	VIKAS VERMA
ACK No.	249000194201
Withdrawal Type	Full Withdrawal
Towards Annuity (in %)	0
Towards Withdrawal (in %)	100
Withdrawal due to	Death
Date of death	01/11/2023

Subscriber correspondence Address	
Address 1	WZ-317,G,NO-8,SADH NAGAR
Address 2	
Address 3	
City	DELHI
Pin	110045
State	Delhi
Country	India

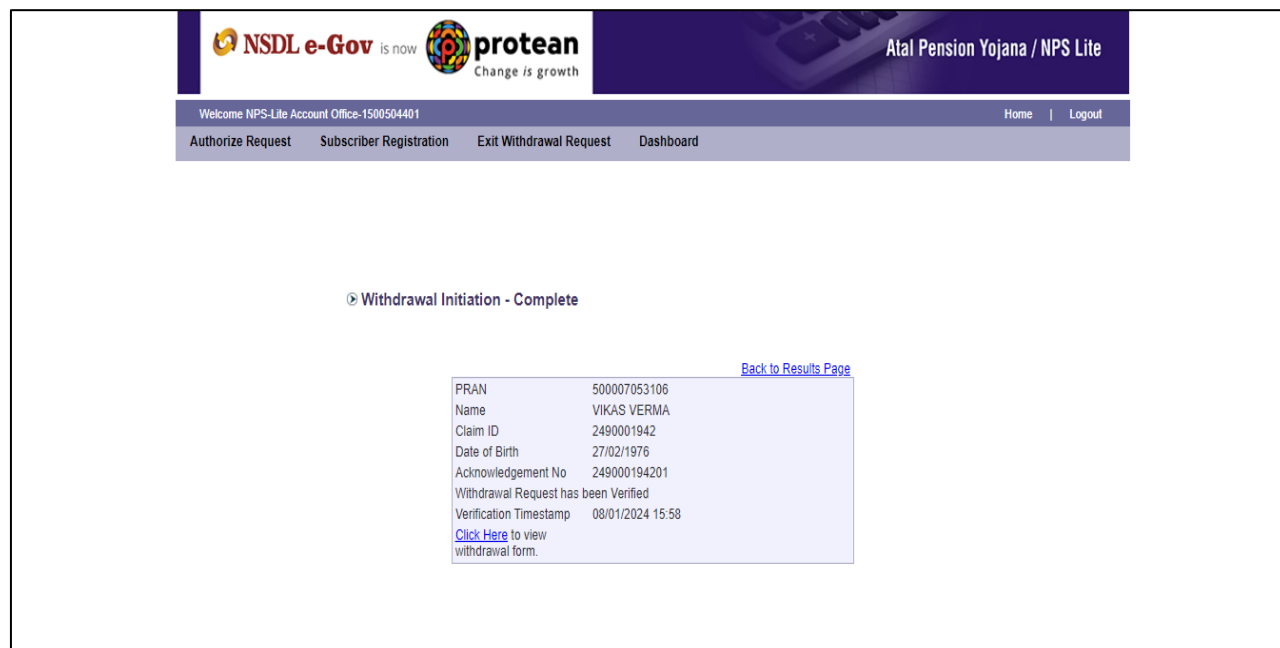
Nominee Details			
Nominee Serial Number	1	Bank Type	SAVINGS
Nominee Name	PRASHANT SHANTARAM GURAV	Bank Account Number	04141140005616
Nominee Date of Birth		Bank Name	HDFC BANK
Nominee Relation	WIFE	Bank Branch	BORIVALI EAST
Nominee Major/Minor	MAJOR	Bank Address	SHANTIVAN
Nominee Guardian Name		Bank Address Pin	400066
Nominee Share	100 %	Bank IFS Code	HDFC0000414
Nominee Mobile No.		Bank MICR Code	
Nominee Email Id		Nominee Address 1	FDDF
Nominee Address 2	FDDFD	Nominee Address 3	FDDFDF
Nominee City	MUMBAI	Nominee City Pin	400066
Nominee State	Maharashtra	Nominee Country	India
Nominee Alternate Contact No.		Nominee Guardian DOB	



**Figure 19**

Once User clicks on "Submit" button, APY Death Withdrawal request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 20**.

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



**Figure 20**

On successful authorization of APY Death Withdrawal request by Bank/DOP, same will get executed in the CRA system and Funds will be transferred to beneficiary's Bank Account within stipulated withdrawal timeline as mentioned below point 5.

## 5. Withdrawal Timeline:

- a. The process of withdrawal involves redemption of units from Subscriber's APY account and then transfer 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 Bank/DOP 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 Bank/DOP 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 Banks/DOPs for necessary clarification/documents. On receipt of response from the Bank/DOP 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 Banks/DOPs.

### **Submission of Physical Documents:**

Physical APY Death Withdrawal Form and supporting documents are not required to be submitted by Bank/DOP to Protean-CRA for storage purpose.

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