

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Online Processing of Partial Withdrawal Request by Aggregator / Office

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	02.11.2025	1.0	-	Initial Version

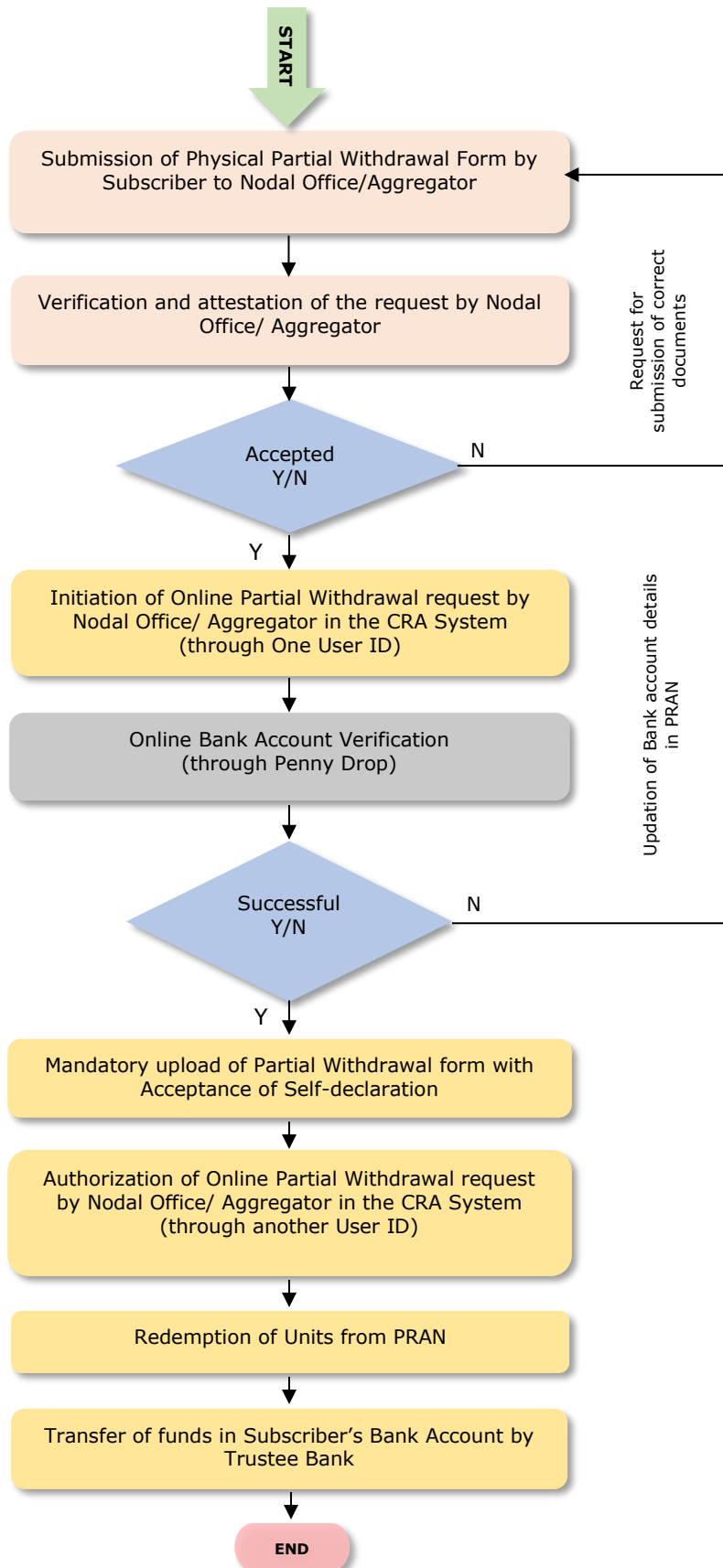
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1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
Nodal Office/Aggregator	NLOO/NLAO/NLCC registered under NPS Lite
NPS	National Pension Scheme

2. Process Flow – Processing of Online Partial Withdrawal Request



3. Preface:

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, a Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer, if any at any time before exit from National Pension System (NPS).

The details regarding purpose of Partial Withdrawal, the related conditions are provided below:

Purposes:

Subscriber can opt for Partial Withdrawal for below mentioned Purposes:

- A) For higher education of his/her children including a legally adopted child.
- B) For the marriage of his or her children, including a legally adopted child.
- C) For treatment of specified illness: For Subscriber, his legally wedded spouse, children including a legally adopted child or dependent parents suffer from any specified illness, which shall comprise of hospitalization and treatment in respect of the following diseases.
 - I. Cancer
 - II. Kidney failure
 - III. Primary Pulmonary arterial hypertension
 - IV. Multiple sclerosis
 - V. Major Organ Transplant
 - VI. Coronary artery bypasses graft
 - VII. Aorta Graft surgery
 - VIII. Heart value surgery
 - IX. Stroke
 - X. Myocardial infection
 - XI. Coma
 - XII. Total Blindness
 - XIII. Paralysis
 - XIV. Accident of serious/life threatening nature
 - XV. COVID-19
- D) For the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case the Subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property no withdrawal under these regulations shall be permitted.
- E) To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the Subscriber.
- F) For Skill development/re-skilling or any other self-development activities.
- G) For Establishment of own venture or any start-up.

Conditions:

Subscriber can opt for Partial Withdrawal as per below mentioned Conditions:

- 1) The Subscriber shall have been in the NPS at least for a period of **three years.**
- 2) The Subscriber shall be allowed to withdraw only a maximum of **three times** during the entire tenure of subscription. For subsequent partial withdrawals, only incremental contributions made by the Subscriber from the date of the previous partial withdrawal shall be allowed.
- 3) The Subscriber can opt for withdrawal **not exceeding 25%** of self-contributions made by him/her. Returns generated on the contributions shall not be eligible for partial withdrawal.

Submission of Withdrawal request:

The Subscriber should submit the Physical Partial Withdrawal Form along with a Self-Declaration stating the purpose for the withdrawal to their respective Nodal Office/Aggregator. In the case where a Subscriber is suffering from any illness specified above (Purposes C), the Physical Partial Withdrawal Form may be submitted by any family member of such Subscriber. No Supporting Documents (w.r.t. stated withdrawal reason in withdrawal form) are required to be submitted to the Nodal Office / Aggregator by Subscriber.

4. Procedure for Processing Online Partial Withdrawal request

The Subscriber is required to submit physical Partial Withdrawal Form (with self-declaration) to the associated Nodal Office / Aggregator. In such case, the Nodal Office / Aggregator will verify and authorize the Online Partial Withdrawal request in the NPS Lite system.

Pre-requisite for Partial Withdrawal if request is initiated by Nodal Office / Aggregator:

- NPS account is FATCA compliant – Partial Withdrawal request is not allowed if PRAN is not FATCA-compliant.
- Subscriber should have fulfilled the conditions for Partial Withdrawal as per PFRDA guidelines as mentioned above.
- Bank Account details of the Subscriber are updated in Subscriber's NPS account. The Bank of the Subscriber should be empaneled for Online Bank Account Verification. Also, the Subscriber needs to be the First Account Holder of the Bank 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.
- The dully filled and Signed Partial Withdrawal Form is submitted by Subscriber.

Brief Steps – Processing of Online Partial Withdrawal request by Nodal Office / Aggregator:

- Verification & Attestation of Physical Partial Withdrawal Form by Nodal Office / Aggregator. ***Nodal Office / Aggregator, upon receiving the withdrawal request, shall take the necessary steps to identify the Subscriber. It is the responsibility of the Nodal Office / Aggregator to obtain duly signed Partial Withdrawal form before initiating online partial withdrawal request in NPS Lite system. It is also the responsibility of Nodal Office / Aggregator to check the veracity of the claim and may obtain additional supporting documents if required to ensure that claim amount is given to the subscriber.***
- Initiation of request by Nodal Office / Aggregator in the NPS Lite system through One User ID.
- Mandatory Upload of clean and clear scanned image of Partial Withdrawal Form in a single file.
- Acceptance of the Self-Declaration for utilization of funds for stated reason of Partial Withdrawal.
- Verification of Name, Bank Account No. and Bank IFS Code of the Subscriber (registered in CRA) through online Bank Account Verification (Penny drop facility). The Bank of the Subscriber should be empaneled for Online Bank Account Verification. Only if name and Bank Account verification are successful, then the Subscriber will be allowed to initiate Partial Withdrawal request. *Online Bank Account Verification (Penny drop) charges will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.*
- Authorization of request by Nodal Office / Aggregator in the NPS Lite system through another User ID.

The detailed procedure to be followed by the Nodal Office / Aggregators for processing Online **Partial Withdrawal** requests in the NPS Lite system is provided below:

5. Steps to initiate Online Partial Withdrawal request in NPS Lite system by Nodal Office / Aggregator

Nodal Office / Aggregator User needs to access NPS Lite system <https://apy.nps-proteantech.in/CRAlite/> using one User ID & Password as given below in **Figure 1**.

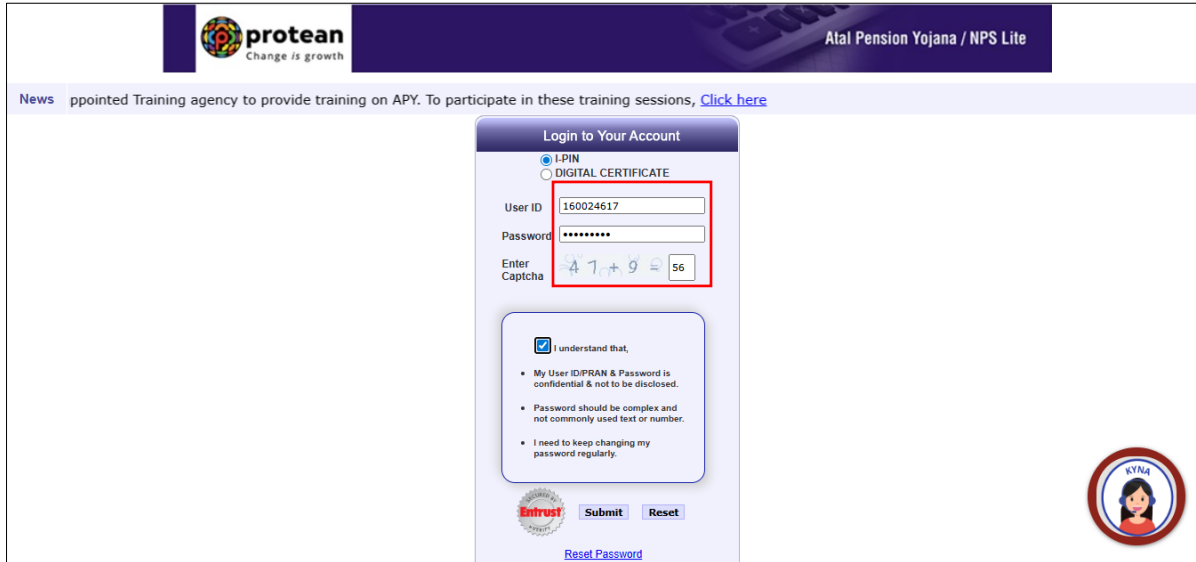


Figure 1

User needs to click on **"Initiate Conditional Withdrawal"** option under **"Transaction"** menu as given below in **Figure 2**.

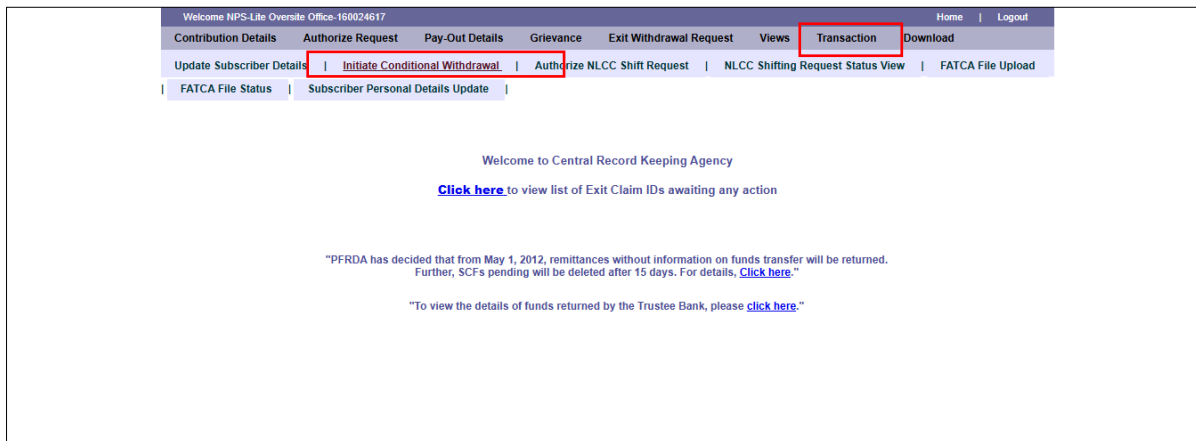
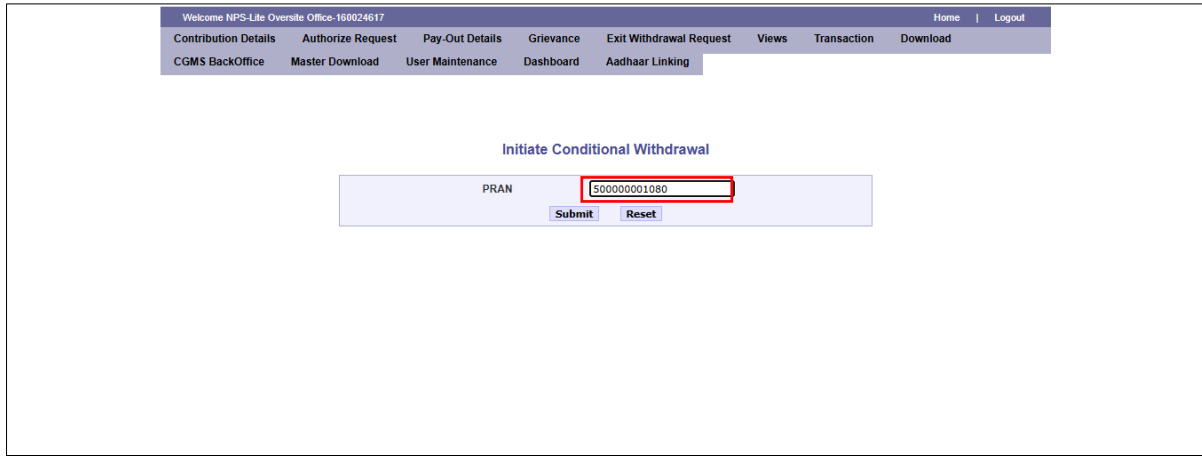


Figure 2

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



Welcome NPS-Lite Overseas Office-169024617

Home | Logout

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

CGMS BackOffice Master Download User Maintenance Dashboard Aadhaar Linking

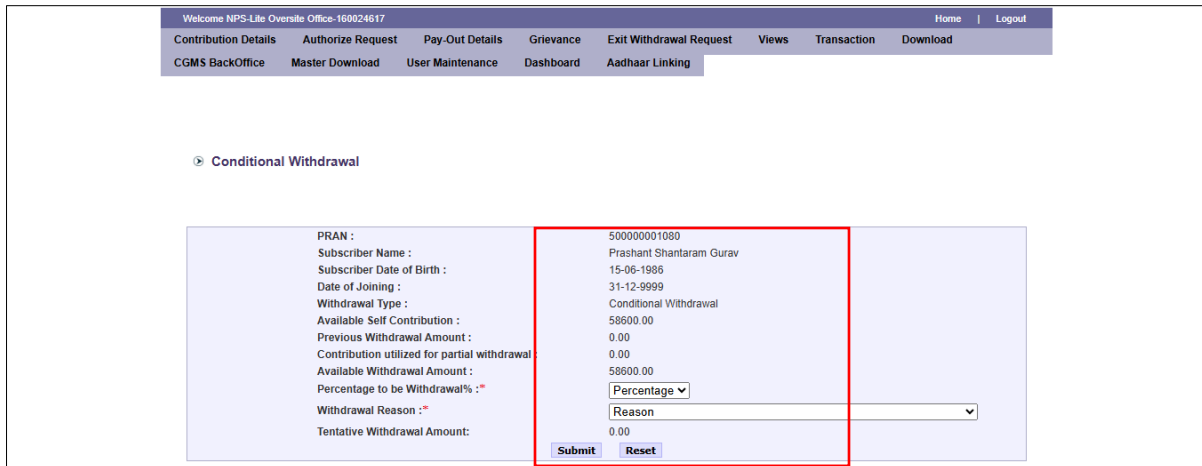
Initiate Conditional Withdrawal

PRAN 500000001080

Submit Reset

Figure 3

At this stage, Subscriber details like Available Self Contribution, Available Withdrawal amount, date of joining, date of birth, previous withdrawal amount, contributions utilized for Partial Withdrawal etc. are displayed to the User. Please refer to **Figure 4**.



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Home | Logout

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

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Conditional Withdrawal

PRAN :	500000001080
Subscriber Name :	Prashant Shantaram Gurav
Subscriber Date of Birth :	15-06-1986
Date of Joining :	31-12-9999
Withdrawal Type :	Conditional Withdrawal
Available Self Contribution :	58600.00
Previous Withdrawal Amount :	0.00
Contribution utilized for partial withdrawal	0.00
Available Withdrawal Amount :	58600.00
Percentage to be Withdrawal% :*	Percentage ▾
Withdrawal Reason :*	Reason ▾
Tentative Withdrawal Amount:	0.00

Submit Reset

Figure 4

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

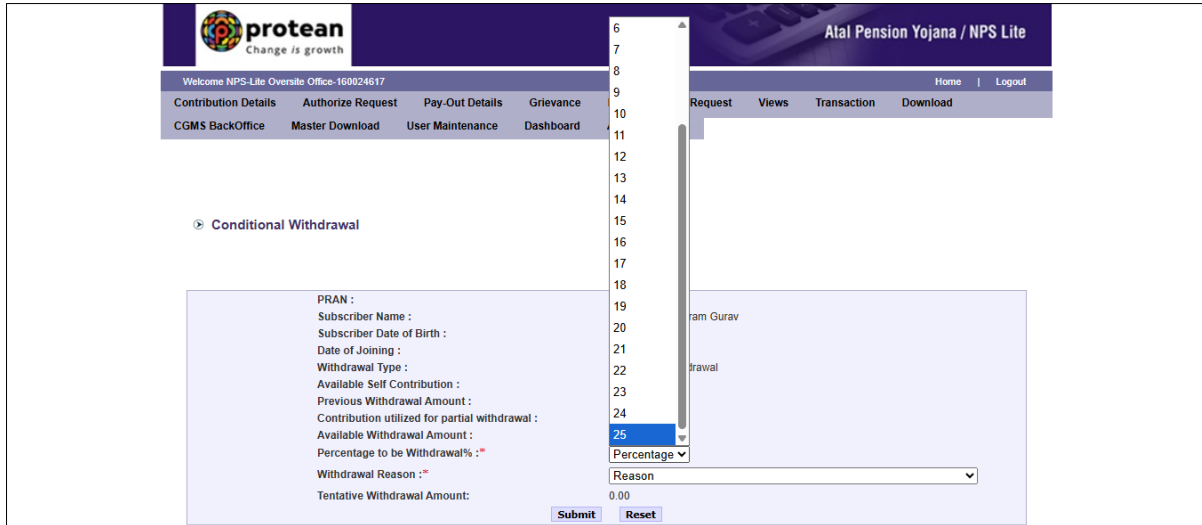


Figure 5

After selection of withdrawal percentage, User needs to select "Withdrawal Reason" from the drop-down menu as per the reason mentioned in Partial Withdrawal Form submitted by the Subscriber and click on "Submit" button.

If Subscriber has selected Reason for withdrawal as "Skill development/re-skilling or any other self-development activities", then it is required to enter 'Course Fee' (Training Cost) which is mandatory. In this scenario, Subscriber will receive Course Fee (Training Cost) or selected % of Available withdrawal amount whichever is lower. If 'Course Fee' amount entered is more than eligible amount (as per % entered by Subscriber), message will be displayed informing about receiving eligible amount only.

Please refer to **Figure 6** and **Figure 7**.

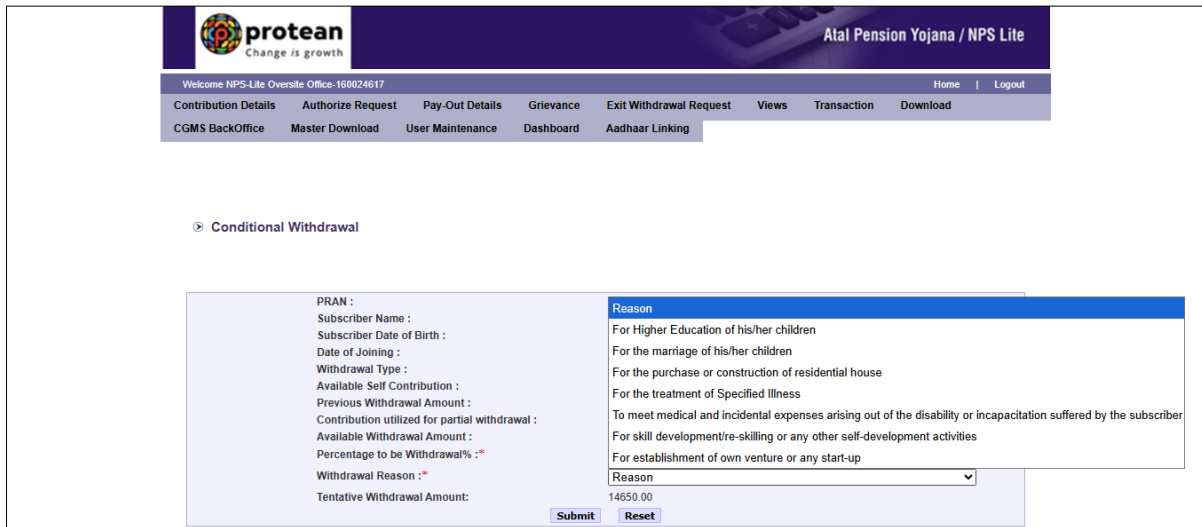
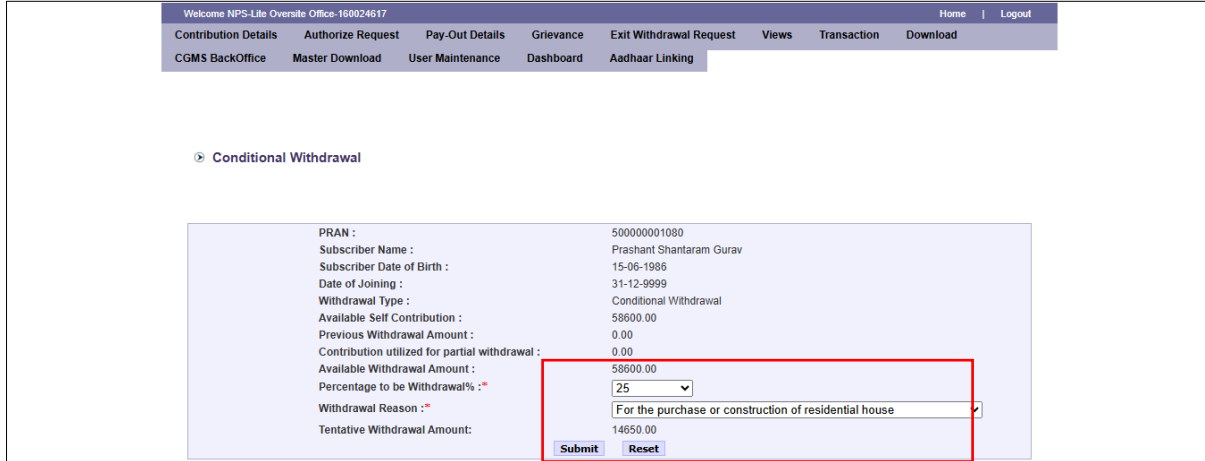


Figure 6



Welcome NPS Lite Overseas Office-160024617

Home | Logout

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

CGMS BackOffice Master Download User Maintenance Dashboard Aadhaar Linking

Conditional Withdrawal

PRAN : 500000001080

Subscriber Name : Prashant Shantaram Gurav

Subscriber Date of Birth : 15-06-1986

Date of Joining : 31-12-9999

Withdrawal Type : Conditional Withdrawal

Available Self Contribution : 58600.00

Previous Withdrawal Amount : 0.00

Contribution utilized for partial withdrawal : 0.00

Available Withdrawal Amount : 58600.00

Percentage to be Withdrawal% : 25

Withdrawal Reason : For the purchase or construction of residential house

Tentative Withdrawal Amount : 14650.00

Submit Reset

Figure 7

At this stage, existing bank details of the Subscriber along with mobile number and email ID of the Subscriber are displayed. If existing bank details and contact details are correct, User needs to click on **"Online bank a/c verification"** tab to proceed further. Please refer to **Figure 8**.

User will not be allowed to modify bank details and contact details (Mobile No. and Email ID) at the time of initiation of the Withdrawal request.

For updation of Bank details / Mobile No. in the CRA records, the Subscriber is required to submit a duly filled Form S2 to the associated Nodal Office / Aggregator. Form S2 is available under the "Forms" section, which is available under respective sector on the CRA website (www.npscra.proteantech.in).

For updation of Email ID. in the CRA records, the Subscriber is required to submit a duly filled Form S2 to the associated Nodal Office / Aggregator. The Nodal Office / Aggregator will verify and attest the request before forwarding it to PCRA for updating the records.

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Contribution Details
Authorize Request
Pay-Out Details
Grievance
Exit Withdrawal Request
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CGMS BackOffice
Master Download
User Maintenance
Dashboard
Aadhaar Linking

Conditional Withdrawal

PRAN50000001080
Subscriber NamePrashant Shantaram Gurav
Subscriber Date of Birth15-06-1986
Subscriber Date of Joining31-12-9999
Withdrawal TypeConditional Withdrawal
Self Contribution58600.00
Amount already withdrawn (Rs.)0.00
Percentage of Partial Withdrawal25
Total Amount which can be withdrawn (Rs.)14650.00
Tentative Withdrawal Amount :14650.00
Purpose of withdrawalFor the purchase or construction of residential house

Transaction Type *Electronic
Bank Account TypeSAVINGS
Bank Account Number04141140005616
Bank NameSTATE BANK OF INDIA
Bank BranchLOWER PAREL
Bank AddressKAMALA MILLS
Bank Address Pin400092
Bank IFS CodeHDFC0000414
Mobile No9819639307
Email IDpgurav8682@yahoo.in

Online bank a/c verification
Confirm
Back

Note
> Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
> For 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

Figure 8

At this stage, after clicking on **"Online bank a/c Verification"** tab, the Name, Bank Account No., and Bank IFS Code 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 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. Please refer to **Figure 9 and 10**.

If Online Bank Account Verification fails, then appropriate message will be displayed to the User and request initiation will not be allowed.

In case of failure in online Bank Account Verification (Penny drop),

- Due to Bank Account related rejection - Subscriber is required to update the correct (new) Bank Account details in his/her NPS account. Once the Bank details are updated in CRA, then Subscriber can initiate new request in CRA.

For updation of Bank details in the CRA records, the Subscriber is required to fill up Form S2 and submit it to the associated Nodal Office / Aggregator. Form S2 is available under the "Forms" section, which is available under respective sector on the CRA website (www.npskra.proteantech.in).

- Due to name mismatch – If failure in online Bank Account Verification (Penny drop) is due to name mismatch i.e Name as per CRA and as per Bank record is not matching then Subscriber is required to update the matching name either in CRA or Bank record. Once Subscriber's Name is updated, then Subscriber can initiate new request in CRA.

Transaction Type *	Electronic
Bank Account Type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL

Online bank a/c verification is successful.

OK

Bank MICR Code	
Mobile No	9819639307
Email ID	pgurav8682@yahoo.in

Online bank a/c verification

Confirm Back

Note

> Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
 > For 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

Figure 9

Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	14650.00
Tentative Withdrawal Amount :	14650.00
Purpose of withdrawal	For the purchase or construction of residential house

Transaction Type *	Electronic
Bank Account Type	SAVINGS
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	

Mobile No	9819639307
Email ID	pgurav8682@yahoo.in

Online bank a/c verification

Confirm Back

Note

> Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
 > For 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

Figure 10

At this stage, User needs to click on check box of declaration and documents (It contains Self-declaration accepted by Subscriber as part of Physical Partial Withdrawal Form submitted and declaration by Aggregator).

Further, at this stage, it is the responsibility of Nodal Office / Aggregator to mandatorily upload complete and legible scanned image of duly signed Partial Withdrawal Form submitted by Subscriber. Please refer to **Figure 11, Figure 12 and Figure 13.**

Conditional Withdrawal

PRAN	50000001080
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	15-06-1986
Subscriber Date of Joining	31-12-9999
Withdrawal Type	Conditional Withdrawal
Self Contribution	58600.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	14650.00
Purpose of withdrawal	For the purchase or construction of residential house

Transaction Type *	Electronic
Account type	SAVINGS
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	

Mobile No	9819639307
Email ID	pgurav8682@yahoo.in

Declaration accepted by Subscriber in Partial Withdrawal Form:-*

1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.

2. I Prashant Shantaram Gurav with PRAN 500000001080 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible/liable for any losses that may arise due to incorrect Bank Account details registered in the CRA system.

3. Self Declaration:- I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Declaration by Aggregator:-*

I/We hereby declare that the subscriber has signed/thumb impressed before me after he/she has read the entries/have been read over by him/her for the request of partial withdrawal under NPS. Self Declaration for partial withdrawal has been accepted by him/her and bank details submitted in respect of partial withdrawal are correct.

I/We have collected the following documents:

☒ Withdrawal Request form (Form 601 PW)*

Select File to Upload * : No file chosen

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)
It is mandatory to upload the following mentioned documents received from the subscriber.
Please upload Clean & Clear documents to process the request.
1. Withdrawal Request form (Form 601 PW)

Figure 11

Transaction Type * 172.18.75.138 says

Account type

Bank Account Number

Bank Name KYC.pdf uploaded successfully.

Bank Branch

Bank Address

Bank Address Pin

Bank IFS Code

Bank MICR Code

Mobile No

Email ID

☒ Withdrawal Request form (Form 601 PW)*

Select File to Upload * : KYC.pdf

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)
It is mandatory to upload the following mentioned documents received from the subscriber.
Please upload Clean & Clear documents to process the request.
1. Withdrawal Request form (Form 601 PW)

Figure 12

Declaration accepted by Subscriber in Partial Withdrawal Form:-*

1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.

2. I Prashant Shantaram Gurav with PRAN 500000001080 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible/liable for any losses that may arise due to incorrect Bank Account details registered in the CRA system.

3. Self Declaration:- I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Declaration by Aggregator:-*

I/We hereby declare that the subscriber has signed/thumb impressed before me after he/she has read the entries/have been read over by him/her for the request of partial withdrawal under NPS. Self Declaration for partial withdrawal has been accepted by him/her and bank details submitted in respect of partial withdrawal are correct.

I/We have collected the following documents:

☒ Withdrawal Request form (Form 601 PW)*

Select File to Upload * :

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)

It is mandatory to upload the following mentioned documents received from the subscriber.

Please upload Clean & Clear documents to process the request.

1. Withdrawal Request form (Form 601 PW)

Figure 13

On clicking on 'Confirm' button, Partial Withdrawal request will get captured in the NPS Lite system and an Acknowledgement Number will get generated.

At this stage, option is provided to the User to view & download system generated Withdrawal Form. Further, status of the request is also displayed. Refer below **Figure 14**.



Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Oversight Office-160024617

Home | Logout

Contribution Details

CGMS BackOffice

Authorize Request

Master Download

Pay-Out Details

User Maintenance

Grievance

Dashboard

Exit Withdrawal Request

Aadhaar Linking

Views

Transaction

Download

Conditional Withdrawal

PRAN	500000001080
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1000000086
Captured Timestamp	2026-06-12 11:39:42.910366
Status	Request has been captured and pending for request authorization

Please click to view the uploaded document :

Figure 14

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

6. Steps to authorize Online Partial Withdrawal request in NPS Lite system by Nodal Office / Aggregator

Nodal Office / Aggregator User needs to access NPS Lite system <https://apy.nps-proteantech.in/CRAlite/> using another User ID & Password as given below in **Figure 15**.

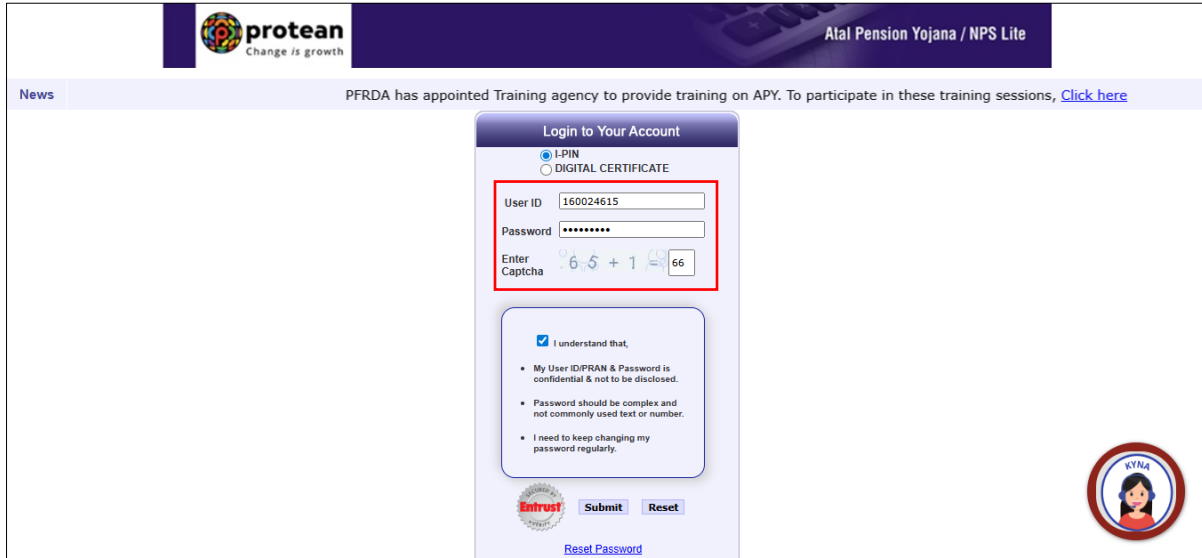


Figure 15

User needs to click on **“Authorize Conditional Withdrawal Request”** option under **“Authorize Request”** menu as given below in **Figure 16**.

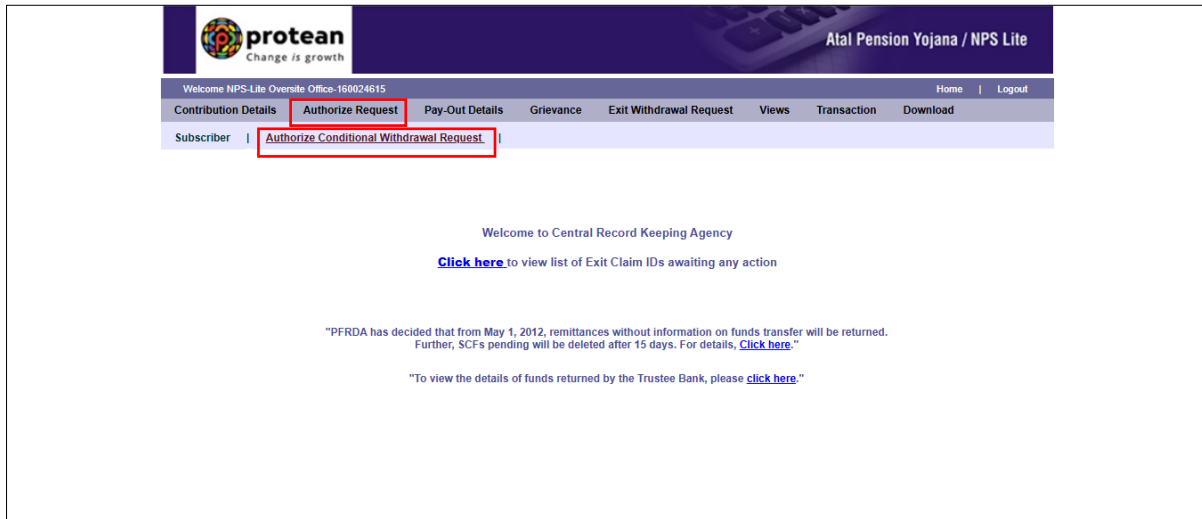
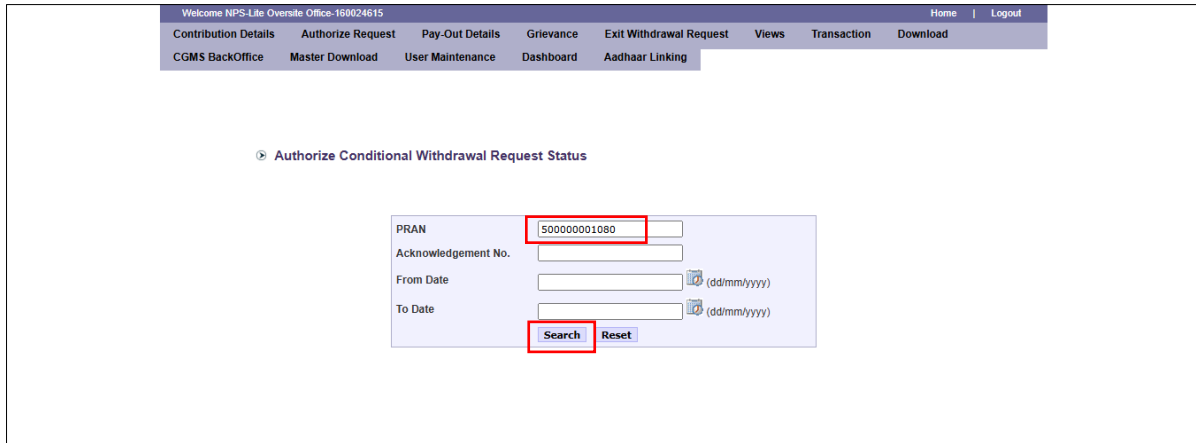


Figure 16

User needs to provide PRAN of the Subscriber and click on "Search" button as given below in **Figure 17**.



Welcome NPS-Lite Overseas Office-160024615

Home | Logout

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

CGMS BackOffice Master Download User Maintenance Dashboard Aadhaar Linking

Authorize Conditional Withdrawal Request Status

PRAN: 500000001080

Acknowledgement No.:

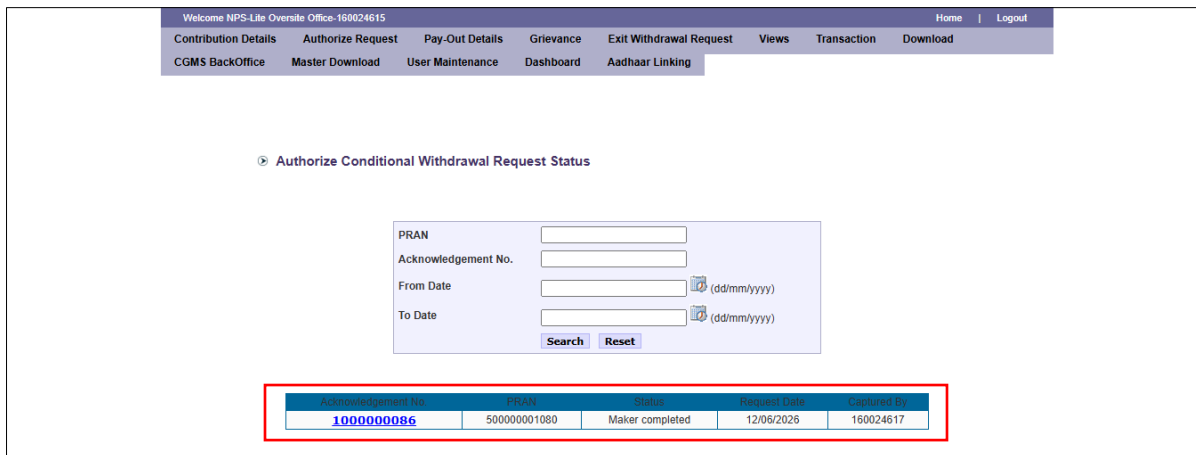
From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Search Reset

Figure 17

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below in **Figure 18**.



Welcome NPS-Lite Overseas Office-160024615

Home | Logout

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

CGMS BackOffice Master Download User Maintenance Dashboard Aadhaar Linking

Authorize Conditional Withdrawal Request Status

PRAN:

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Search Reset

Acknowledgment No.	PRAN	Status	Request Date	Captured By
10000000086	500000001080	Maker completed	12/06/2026	160024617

Figure 18

User need to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request. User can view uploaded documents by clicking on "View" button.

If details entered are not correct, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.

If details entered are correct, User needs to click on "Confirm" button to proceed further. Please refer to **Figure 19**.

Welcome NPS-Lite Overseas Office-160024615
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CGMS BackOffice
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Authorize Conditional Withdrawal Request

[Click Here to View subscriber Details](#)

PRAN No	500000001080
Ack No	1000000086
Name	Prashant Shantaram Gurav
Date of Joining	31-12-9999
Withdrawal Status	Maker completed
Self Contribution	58600.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	14650.00
Purpose of withdrawal	For the purchase or construction of residential house

Transaction Type	Electronic
Account type	SAVINGS
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	

Mobile No	9819639307
Email ID	pgurav8682@yahoo.in

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

☒ Authorize
☐ Reject

Remarks

[Confirm](#)
[Reset](#)

Note

> Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
> For 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

Figure 19

Once User clicks on 'Confirm' button, Partial Withdrawal request will get authorized in the NPS Lite system and confirmation window will display to the User as given below in **Figure 20**.


Atal Pension Yojana / NPS Lite

Welcome NPS-Lite Overseas Office-160024615
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Contribution Details
Authorize Request
Pay-Out Details
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Transaction
Download

CGMS BackOffice
Master Download
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Dashboard
Aadhaar Linking

Conditional Withdrawal

PRAN	500000001080
Acknowledgement Number	1000000086
Captured Timestamp	2026-06-12 11:42:20.085497
Status	Request has been authorized successfully.

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Figure 20

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

7. Withdrawal Timeline:

- a. The process of partial withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of funds in Subscriber's Bank Account.
- b. In NPS Lite system, redemption of applicable units happens only on working day (excluding Saturday, Sunday and holidays) which is called a Settlement Day.
- c. Once Nodal Office/Aggregator authorize Withdrawal request, then withdrawal request is considered for processing on next day settlement cycle (T). The redemption of applicable units happens on next working day (Day T+1) with NAV of next working day (Day T+1) and then fund transfer happens on Day of redemption + 2 working days. *For example, if request is authorized by Nodal Office/Aggregator on January 6, 2025, the request will get considered for processing on next working day, redemption of applicable units will happen on January 7, 2025 with NAV of January 7, 2025 and fund transfer will happen on January 9, 2025.*

Point to Note – Quality monitoring process:

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

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

Submission of Physical Documents:

Nodal Office / Aggregator is not required to submit Physical Partial Withdrawal Form to Protean-CRA as option to upload documents is already provided in Online Partial Withdrawal functionality. Nodal Office / Aggregator is required to upload clean and legible documents while initiating Online Partial Withdrawal request.

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