

# **Protean eGov Technologies Limited**



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

### **Initiation and Authorization of Online Death Withdrawal request by Nodal Office**

**Version 1.4**

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### **REVISION HISTORY**

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	08.02.2024	1.1	-	Mandatory Name verification during Penny Drop
3	12.08.2024	1.2	-	Implementation of Penny Drop at the time of initiation of Death Withdrawal request. Request will get captured only in case of successful penny drop & name match of all claimants and annuitant
4	20.12.2024	1.3	-	Contents (w.r.t. Online bank details verification) reviewed and updated
5	22.07.2025	1.4	-	Withdrawal Timeline updated and quality monitoring process added.

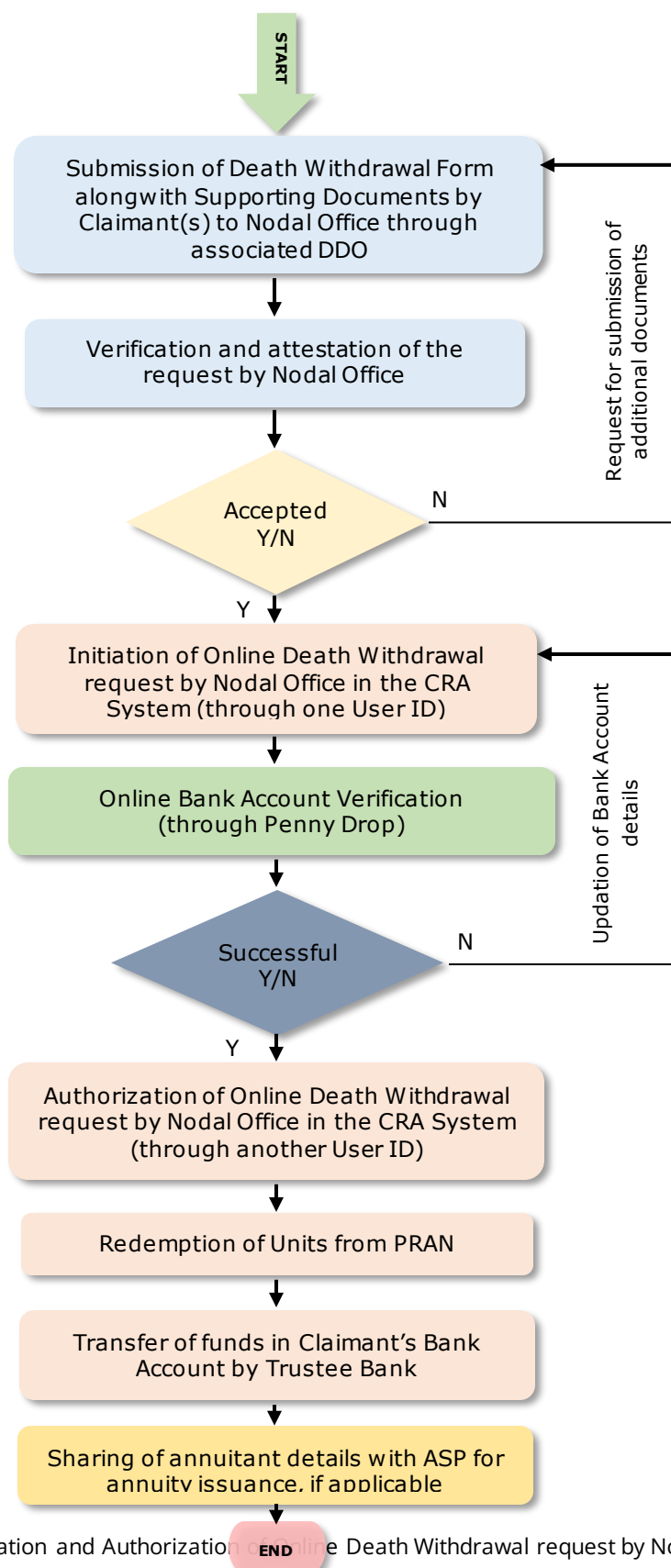
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## 1. Abbreviations

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Officer
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office	PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
PAO	Pay and Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office

## 2. Process Flow – Processing of Online Death Withdrawal Request



### 3. Preface:

As per the Pension Fund Regulatory and Development Authority (Exits & Withdrawals under NPS) Regulations 2015 and amendments thereto, in case of Death of NPS Subscriber (before attaining the age of superannuation), at least 80% of the accumulated pension wealth of the Subscriber shall be mandatorily utilized for purchase of annuity and balance pension wealth (maximum 20%) shall be paid as lumpsum to the nominee(s) or legal heir(s).

In case of Death of NPS Subscriber (after attaining the age of superannuation), at least 40% of the accumulated pension wealth of the Subscriber shall be mandatorily utilized for purchase of annuity and balance pension wealth (maximum 60%) shall be paid as lumpsum to the nominee or nominees or legal heirs.

*In case, total pension wealth in the NPS Account of the deceased Subscriber is less than or equal to Rs. 5 Lakh, nominee/legal heir have an option to withdrawal entire (100%) of pension wealth.*

The annuity (Pension) shall be paid to the Spouse of the Subscriber (if any) for the lifetime. In case, **spouse is not there/not alive**, annuity shall be paid to living dependent mother and then to living dependent father of the deceased Subscriber. After the coverage of all such family members, the purchase price of the annuity shall be returned to the surviving children of the Subscriber and in absence of children, the legal heirs of the Subscriber as applicable.

In cases, **where Spouse is not there/not alive and the parents of the deceased Subscriber (father and mother) are not alive or alive, but not dependent**, then the purchase price (amount to be used for Annuity Purchase) shall be returned to the surviving children of the Subscriber and in the absence of children, the legal heirs of the Subscriber as applicable.

If Subscriber expires after processing lump sum portion but before purchasing annuity, then the annuity (Pension) shall be paid to the Spouse/Mother/Father of the Subscriber (if any) for the lifetime. In such case, Annuity Withdrawal request will be processed under Death withdrawal category. Family member need to submit Death Withdrawal Form along with supporting documents to Nodal Office to process online death annuity withdrawal request by referring this SOP.

For the Central Govt. Subscribers covered under Central Civil Services (CCS) Rule 2021 and eligible for family pension, Death Exit request will not be processed through this withdrawal module.

## 4. Procedure for Processing Online Death Withdrawal requests by Nodal Office

### The brief steps to be followed by Nodal Office

#### • Pre-requisite for Processing of Death Withdrawal request:

- ✓ Death Withdrawal Form duly filled and signed by Nominee/Legal heir.
- ✓ Copy of death certificate of the subscriber (Duly attested by Nodal Office)
- ✓ KYC (Identity and Address proof) documents, and Bank Proof of Nominee/Legal heir/Annuitant.
- ✓ In case of Minor nominee, copy of documents stating date of birth of Minor (Birth Certificate, School Certificate, etc), KYC documents of Guardian.
- ✓ PAN of Nominee/Legal heir/Annuitant wherever applicable.
- ✓ In case of multiple nominees, Relinquishment deed from nominee who is willing to release and relinquish his/her respective shares in the claim under NPS and Indemnity bond from nominee who is claiming the NPS corpus. Relinquishment deed and Indemnity bond should be on minimum Rs. 100 stamp paper and duly notarized.
- ✓ Additional documents required by Nodal Office in support of Death Claim.
- ✓ Bank details should be correct/valid - *During request initiation, Bank Account no., Bank IFS Code and Name of the Nominee/Annuitant/Legal heir 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 Bank IFS Code should be active and operative. Also Name of Nominee/Annuitant/Legal heir as per CRA and bank record should match.*
- ✓ Nominations should be as per Clause 32 of PFRDA (Exits & Withdrawals under NPS) Regulations 2015

#### • Verification & Attestation of Physical Death Withdrawal Form

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

- **Initiation and Authorization of Online Death Withdrawal request in CRA**

- ✓ On successful verification of Death Withdrawal Form and supporting documents, Nodal Office shall initiate withdrawal request in the CRA system through One User ID.
- ✓ Bank details should be correct/valid - During request initiation, Bank Account no., Bank IFS Code and Name of the Nominee/Annuitant/Legal heir 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.
- ✓ Mandatory Upload of valid and legible Death Withdrawal Form, Copy of death certificate of the Subscriber, KYC Documents (Identity & Address Proof) and bank proof of Nominee/Annuitant/Legal heir and other additional documents required by Nodal Office.
- ✓ Authorization of request by Nodal Office in the CRA system through another User ID.

Online Exit Module has been implemented in the CRA system to facilitate Nodal Offices to process Exit requests of underlying NPS Subscribers. This document describes the detailed procedure to be followed by the Nodal Offices for initiation and authorization of Online Death Withdrawal requests in the CRA system.



## 5. Steps to initiate Online Death Withdrawal request in CRA System by Nodal Office

Process of initiation and authorization of Online Death Withdrawal request **where family members (Spouse/Mother/Father of deceased Subscriber) are alive.**

Nodal Office User will access CRA System [www.cra-nsdl.com](http://www.cra-nsdl.com) using one User ID & Password as given below in **Figure 1**. In case of Nodal Office, it will be Aadhar based login.

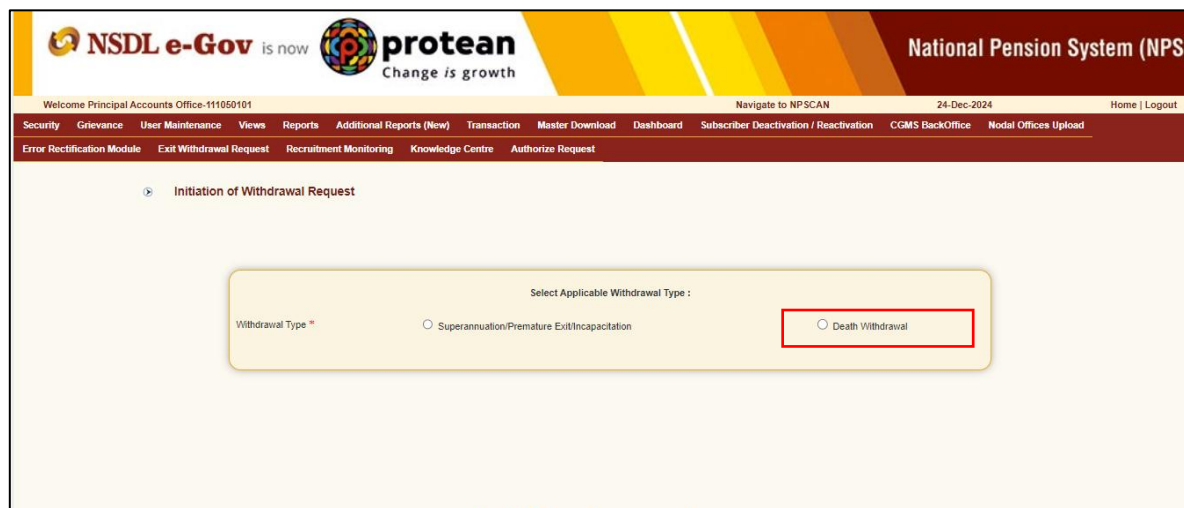
**Figure 1**

On successful login, User needs to click on Menu "**Exit Withdrawal Request**" and select Sub Menu "**Initiate Withdrawal Request**" as given below in **Figure 2**.

Transaction Type	Count
Redemption of NON-NPS contribution Authorize	1
Withdrawal Request Verification	1
Reset Pin	3
Grievance pending for resolution	10

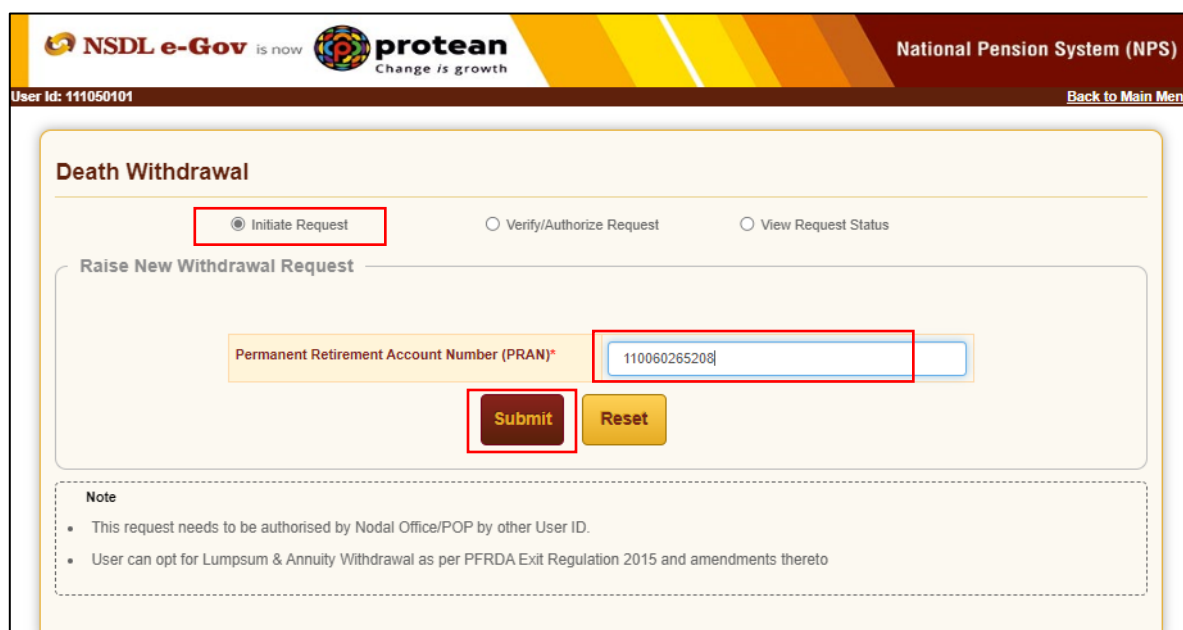
**Figure 2**

User needs to select the option "**Death Withdrawal**" as given below in **Figure 3**.



**Figure 3**

User needs to select the “**Initiate Request**” option to initiate the death withdrawal request and enter PRAN of the Subscriber and click on “**Submit**” button as given below in **Figure 4**.



**Figure 4**

At this stage, User needs to accept declarations. On acceptance of declarations, User needs to click on “**OK**” button. Please refer below **Figure 5**.

Death Withdrawal

Raise New Withdrawal

**Note**

- This request needs
- User can opt for Lump sum

**Points to be noted prior to initiation of request**

As per PFRDA Exit Regulation 2015 and amendments thereto, withdrawal request will be processed as per below mentioned scenarios

- If corpus is less than or equal to 5 lac then User can opt for complete withdrawal
- If Corpus is above 5 lac then minimum 80% will be utilised towards Annuity and maximum 20% will be utilised towards Lump sum
- In case Death of the Subscriber is after Date of Superannuation then minimum 40% will be utilised towards Annuity and maximum 60% will be utilised towards Lump sum
- In case of Annuity, Only default annuity option is applicable. Annuity will be issued to:
  - Spouse (if Subscriber is married and spouse is alive) of the subscriber will have to mandatorily purchase annuity upon death of the subscriber to receive monthly pension
  - Upon the demise of such spouse Annuity would be re-issued to the family members in the order specified hereunder
    - Living dependent mother of the deceased subscriber;
    - Living dependent father of the deceased subscriber.
  - If Spouse is not alive or Subscriber was not married, Annuity will be issued to Mother of deceased Subscriber (if alive)
  - If Spouse is not alive or Subscriber was not married and mother is also not alive, Annuity will be issued to Father of deceased Subscriber (if alive)
  - If none of the family members is alive, purchase price (amount used for Annuity purchase), shall be returned to the surviving children of the subscriber and in absence of children, the legal heirs of the subscriber as applicable. **No annuity will be issued**
  - In cases, where Spouse is not there/not alive and the parent of the deceased Subscriber (father and mother) are not dependent, then the purchase price (amount to be used for Annuity Purchase) shall be returned to the surviving children of the Subscriber and in the absence of children, the legal heirs of the Subscriber as applicable. **No annuity will be issued**
  - Lump sum portion will be settled as per following conditions
    - As per CRA records - Lump sum will be settled as per % mentioned in the CRA records
    - As per Office records - If nomination is not available/invalid, then lump sum will be settled in favour of Nominee/s as per office records of the Subscriber

Kindly refer PFRDA Exit Regulation 2015 and amendments thereto for further details.

☒ Yes, I/We have read the instructions

OK

CANCEL

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**Figure 5**

At this stage, User needs to capture Date of Death of the Subscriber and click on **“Submit”** button. Please refer below **Figure 6**.

### Death Withdrawal

PRAN: 110060265208
Subscriber Name: Mamta Gurav

Entity Reg No: 2011800
Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

#### Subscriber Details

Date of Birth	01/08/1972
Father's Name	WVCTVC THNGH
Subscriber's gender	Male
Marital Status	-
Orphan Status	
Date Of Death*	<div>01/12/2024</div> <div>DD/MM/YYYY</div> <div>Kindly enter Date of Death</div>

Submit

Back

#### Note

- Your corpus value is less than 5 Lacs, you can opt for 100% Lump-sum withdrawal without opting for Annuity OR you can select for annuity if any of the claimant is alive.
- Out of Total NPS Corpus, % of corpus Claimant will receive in his/her bank account.
- Out of Total NPS Corpus, % of corpus Annuitant will utilise towards pension
- Claimant can allocate any percentage towards Lump sum and Annuity
- In cases, where Spouse is not there/not alive and parents are not alive/ not dependent, total corpus has to be taken as Lumpsum and no annuity will be issued.
- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

**Figure 6**

A new page will be displayed and User needs to provide the percentage towards withdrawal & annuity in **Section C** and the Family Members details in **Section E**. Please refer below **Figure 7**. ***In case, total corpus is less than or equal to Rs. 5 Lakh, an option to withdraw entire (100%) of pension wealth will be available.***

### Death Withdrawal

PRAN: 110060265208
Subscriber Name: Mamta Gurav

Entity Reg No: 2011800
Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

#### Subscriber Details

Date of Birth	01/08/1972
Father's Name	WVCTVC THNGH
Subscriber's gender	Male
Marital Status	-
Orphan Status	
Date Of Death*	<input type="text" value="01/12/2024"/> <input type="text" value="DD/MM/YYYY"/> Kindly enter Date of Death

Edit

#### Valuation

Tier Type	Valuation in Rs. as on Date of Death 01/Dec/2024	Valuation in Rs. as on Date
Tier 1	863740.75	863740.75

#### Section C - Claimant Withdrawal Details

Towards Withdrawal (in %) for Tier 1*	<input type="text" value="20"/> %	172748.15	% of corpus Claimant will receive in his/her bank account
Towards Annuity (in %) for Tier 1*	<input type="text" value="80"/> %	690992.6	% of corpus Annuitant will utilise towards pension

Note: As Corpus value is more than 5 Lacs, user can only opt for 20% Lump-sum withdrawal if any of the claimant is alive, Otherwise can only opt for 100% withdrawal.

#### Section E - Subscriber's Family Member Details

Marital Status*	<input type="text" value="Married"/>
Spouse Status*	<input type="text" value="Alive"/>
Mother Status*	<input type="text" value="Alive &amp; Dependent"/>
Father Status*	<input type="text" value="Alive &amp; Dependent"/>

Submit

Back

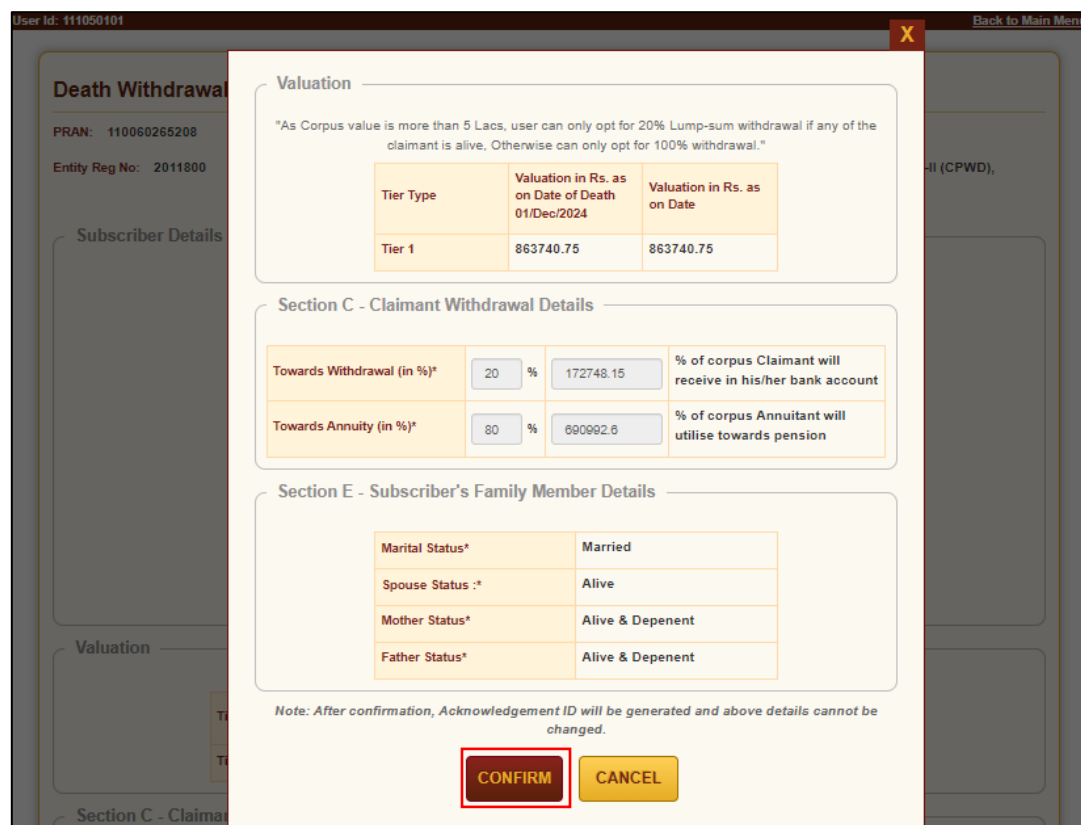
#### Note

- Your corpus value is more than 5 Lacs, you can only opt for 20% Lump-sum withdrawal if any of the claimant is alive Otherwise can only opt for 100% withdrawal.
- Out of Total NPS Corpus, % of corpus Claimant will receive in his/her bank account.
- Out of Total NPS Corpus, % of corpus Annuitant will utilise towards pension
- Claimant can allocate any percentage towards Lump sum and Annuity
- In cases, where Spouse is not there/not alive and parents are not alive/ not dependent, total corpus has to be taken as Lumpsum and no annuity will be issued.
- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

**Figure 7**

SOP on Initiation and Authorization of Online Death Withdrawal request by Nodal Office

On submission of details, a confirmation Window will be displayed as per below **Figure 8**.



User Id: 111050101

Death Withdrawal

PRAN: 110060265208

Entity Reg No: 2011800

Subscriber Details

Valuation

"As Corpus value is more than 5 Lacs, user can only opt for 20% Lump-sum withdrawal if any of the claimant is alive, Otherwise can only opt for 100% withdrawal."

Tier Type	Valuation in Rs. as on Date of Death 01/Dec/2024	Valuation in Rs. as on Date
Tier 1	863740.75	863740.75

Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*			% of corpus Claimant will receive in his/her bank account
20	%	172748.15	
Towards Annuity (in %)*			% of corpus Annuitant will utilise towards pension
80	%	690992.6	

Section E - Subscriber's Family Member Details

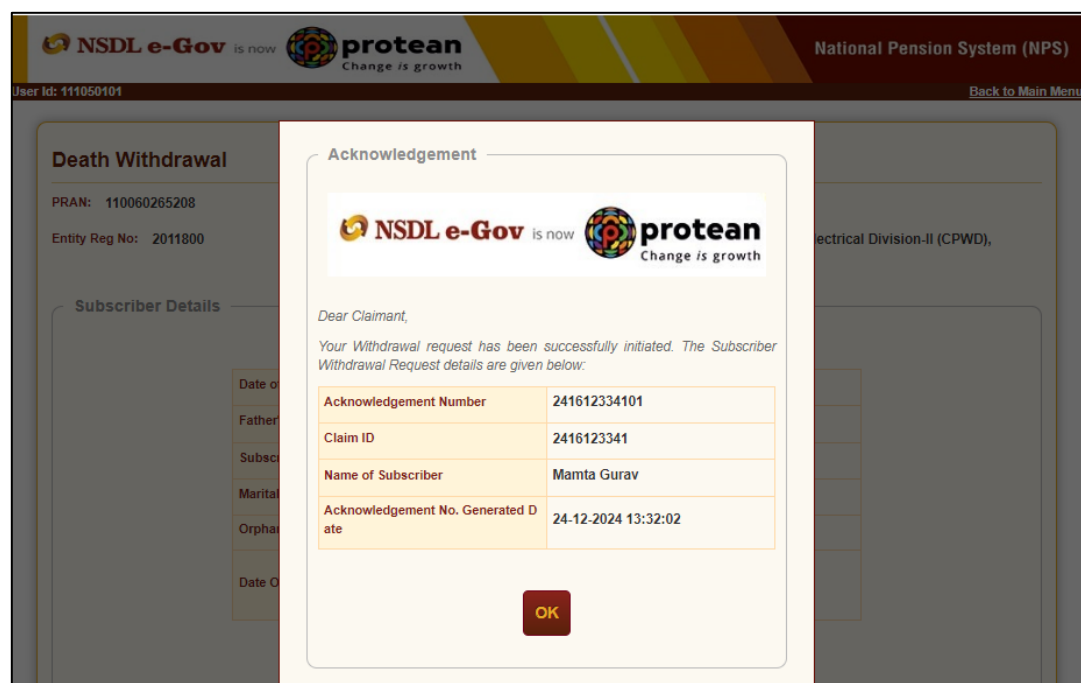
Marital Status*	Married
Spouse Status :*	Alive
Mother Status*	Alive & Depenent
Father Status*	Alive & Depenent

Note: After confirmation, Acknowledgement ID will be generated and above details cannot be changed.

**CONFIRM** CANCEL

**Figure 8**

On confirmation, an Acknowledgement Number will be generated. Please refer below **Figure 9**.



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National Pension System (NPS)

User Id: 111050101

Death Withdrawal

PRAN: 110060265208

Entity Reg No: 2011800

Subscriber Details

Acknowledgement

Dear Claimant,

Your Withdrawal request has been successfully initiated. The Subscriber Withdrawal Request details are given below:

Acknowledgement Number	241612334101
Claim ID	2416123341
Name of Subscriber	Mamta Gurav
Acknowledgement No. Generated Date	24-12-2024 13:32:02

OK

**Figure 9**

Once Acknowledgement Number is generated, User needs to capture/submit details under **different TABs**. User needs to provide the Subscriber's Family Details such as spouse, mother and father's details under "**Family Details**" TAB.

If Nodal office desires to cancel the Death Withdrawal request after generation of Acknowledgement Number, Nodal Office can cancel the Death Withdrawal request from Initiator login ID by clicking on '**Cancel request**' tab. Refer below **Figure 10**.

### Death Withdrawal - Request Initiation

PRAN: 110060265208
Subscriber Name: Mamta Gurav

Entity Reg No: 2011800
Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341
Acknowledgement Number: 241612334101

Family Details
Annuitant Details
Nominee/Legal Heir Details
Document Checklist - Tier I
Declaration
Documents Upload

Cancel Request

#### Subscriber Details

Date of Birth	01/08/1972
Father's Name	WVCTVC THNGH
Subscriber's gender	Male
Marital Status	-
Orphan Status:	
Date Of Death*	01/12/2024

#### Total Valuation

Tier Type	Valuation in Rs.as on date of Death 01/Dec/2024	Valuation in Rs.as on date
Tier 1	863740.75	863740.75

#### Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	20 %	172748.15	% of corpus Claimant will receive in his/her bank account.
Towards Annuity (in %)*	80 %	690992.60	% of corpus Annuitant will utilise towards pension

#### Section E - Subscriber's Family Member Details

Marital Status*	Married
Spouse Gender*	Male
Spouse Status*	Alive
Spouse First Name*	PRASHANT
Spouse Middle Name	
Spouse Last Name	GURAV
Spouse Aadhar/VID	
Spouse PAN*	AOVPG9443E

Spouse DOB*	02/02/1994	DD/MM/YYYY
Mother Status*	Alive & Dependent	
Mother's First Name*	SAMITA	
Mother's Middle Name		
Mother's Last Name	GURAV	
Mother's Aadhar/VID		
Mother's PAN*	AOVPG9443E	
Mother's DOB*	02/02/1965	DD/MM/YYYY
Father Status*	Alive & Dependent	
Father's First Name*	WVCTVC	
Father's Middle Name		
Father's Last Name	THNGH	
Father's Aadhar/VID		
Father's PAN*	AOVPG9443E	
Father's DOB*	29/01/1963	DD/MM/YYYY
Child 1 Status*	Alive	
Child 1 First Name*	PASHU	
Child 1 Middle Name		
Child 1 Last Name		
Child 1 Aadhar/VID		
Child 1 PAN		
Child 1 DOB*	28/02/1991	DD/MM/YYYY
Child 2 Status*	Not Applicable	
Child 3 Status*	Not Applicable	

Save & Proceed
Close

**Note**

- PAN of the Claimant is mandatory
- If Father/Mother name is available in CRA records then User cannot edit Father/Mother name
- Fill details if Children/s is/are alive. Otherwise choose Not Applicable/Not Alive

**Figure 10**

In next **"Annuitant Details"** TAB, User needs to capture annuitant details such as contact details, bank details etc.

At this stage, Online Bank Account Verification will be carried out. Bank details and Name of the annuitant will be verified through online Bank Account Verification (Penny drop facility). **If Online Bank Account Verification (Penny drop) fails, Death Withdrawal request will be rejected.** Hence, Bank account number and Bank IFS Code should be active and operative. Also Name of annuitant as per CRA and bank record should match. Please refer below **Figure 11** and **Figure 12.**



## Death Withdrawal - Request Initiation

PRAN: 110060265208

Subscriber Name: Mamta Gurav

Entity Reg No: 2011800

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341

Acknowledgement Number: 241612334101

Family Details | **Annuitant Details** | Nominee/Legal Heir Details | Document Checklist - Tier I | Declaration | Documents Upload

\*Corpus towards ASP should be given to respective member.

[Cancel Request](#)

### Section A - Annuitant Details

First Name*	PRASHANT
Middle Name	
Last Name	GURAV
Aadhar/VID	
PAN*	AOVPG9443E
Date of Birth (DD/MM/YYYY)*	02/02/1994
Major/Minor*	MAJOR

### Annuitant Contact Details

Flat/Room/Door/Block no.*	FDFDFD
Premises/Building/Village	FDDFDFDFD
Area/Locality/Taluka	FDFDFDF
City	MUMBAI
Pin Code*	400066
State*	Maharashtra
Country*	India

Guardian First Name	
Guardian Middle Name	
Guardian Last Name	
Guardian DOB	DD/MM/YYYY
Total Valuation towards Withdrawal(in Rs.)	172748.15
Total Valuation towards Annuity(in Rs.)	690992.60
Relationship With Subscriber*	SPOUSE
Percentage Share	80%
CKYC Number	
Are you a Politically Exposed Person (PEP)*	NO
Are you related to a Politically Exposed Person (PEP)*	NO
Do you have any history of conviction under any criminal proceedings in India or abroad?*	NO

Mobile No.*	9819639307
Alternate Phone No.	
Email ID*	PRASHANTG@PROTEANTEC

Section B - Annuitant Bank Details

Bank Account No*	*****
Confirm Bank Account No*	04141140005616
Bank Account Type*	SAVINGS
IFSC Code*	HDFC0000414
Bank Name*	HDFC BANK
Bank Branch*	MUMBAI - BORIVALI (EAST)
Bank Address*	SHOP 1-4, KRISHNA CHS, SHANTIVAN, SHREEKRISHNA NAGAR BORIVALI (EAST)MUMBAIMAHARASHTRA400066
Bank Address Pin Code*	400066
MICR Code	400240058
Bank Account Verification Status	To be verified

Save & Proceed

Close

**Note**

- Fields marked with \* are mandatory.
- Bank Details - The periodic pension amount would be deposited into this account and hence fill in the details carefully. These details will be verified online using Online Bank Account Verification (Penny drop) functionality present on Save & Proceed Button.
- 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.
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Penny drop can be performed for bank account maximum of 3 times in a day.
- IFSC Code (attach a cancelled cheque leaf or copy of bank passbook/bank certificate containing IFSC code)
- NPS - Family income option (Default annuity) (Mandatory for Government Sector Subscriber)

Figure 11

Death Withdrawal - Request Initiation

PRAN: 110060265208

Subscriber Name: Mamta Gurav

Entity Reg No: 2011800

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341

Acknowledgement Number: 241612334101

Family Details

Annuitant Details

Nominee/Legal Heir

\*Corpus towards ASP should be given

Your bank account verification is successful

OK

Cancel Request

Section A - Annuitant Details

First Name*	PRASHANT	Flat/Room/Door/Block no.*	FDFDFD
Middle Name		Premises/Building/Village	FDDFDFDFD
Last Name	GURAV	Area/Locality/Taluka	FDFDFDF
Aadhar/VID		City	MUMBAI
PAN*	AOVPG9443E	Pin Code*	400066
Date of Birth (DD/MM/YYYY)*	02/02/1994	State*	Maharashtra

Figure 12

Once Annuitant details are **saved**, a new page will be displayed wherein User needs to provide Claimant Annuity Details in **Section D** i.e. Annuity Service Provider (ASP) Name, Scheme and Annuity Frequency. Also, on successful bank account verification, Bank account verification status will be shown as "Verified". Please refer below **Figure 13**. User can View the Annuity Quotes of all ASPs by Clicking Link on Annuity Quotes.

### Death Withdrawal - Request Initiation

PRAN: 110060265208
Subscriber Name: Mamta Gurav

Entity Reg No: 2011800
Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341
Acknowledgement Number: 241612334101

Family Details
Annuitant Details
Nominee/Legal Heir Details
Document Checklist - Tier I
Declaration
Documents Upload

\*Corpus towards ASP should be given to respective member.

[Cancel Request](#)

#### Section A - Annuitant Details

First Name*	PRASHANT
Middle Name	
Last Name	GURAV
Aadhar/VID	
PAN*	AOVPG9443E
Date of Birth (DD/MM/YYYY)*	02/02/1994
Major/Minor*	MAJOR

#### Annuitant Contact Details

Flat/Room/Door/Block no.*	FDFDFD
Premises/Building/Village	FDDFDFDFD
Area/Locality/Taluka	FDFDFDF
City	MUMBAI
Pin Code*	400066
State*	Maharashtra
Country*	India

Guardian First Name	
Guardian Middle Name	
Guardian Last Name	
Guardian DOB	DD/MM/YYYY
Total Valuation towards Withdrawal(in Rs.)	172748.15
Total Valuation towards Annuity(in Rs.)	690992.60
Relationship With Subscriber*	SPOUSE
Percentage Share	80%
CKYC Number	
Are you a Politically Exposed Person (PEP)*	NO
Are you related to a Politically Exposed Person (PEP)*	NO
Do you have any history of conviction under any criminal proceedings in India or abroad?*	NO

Mobile No.*	9819639307
Alternate Phone No.	
Email ID*	PRASHANTG@PROTEANTEC

Section B - Annuitant Bank Details

Bank Account No\*

\*\*\*\*\*

Confirm Bank Account No\*

04141140005616

Bank Account Type\*

SAVINGS

IFSC Code\*

HDFC0000414

Bank Name\*

HDFC BANK

Bank Branch\*

MUMBAI - BORIVALI (EAST)

Bank Address\*

SHOP 1-4, KRISHNA  
CHS, SHANTIVAN, SHREEKRISHNA NAGAR  
BORIVALI  
(EAST)MUMBAIMAHARASHTRA400066

Bank Address Pin Code\*

400066

MICR Code

400240058

Bank Account Verification Status

Verified

Edit

Section D - Claimant Annuity Details

View Annuity Quote

ASP Names\*

HDFC Life Insurance Co. Ltd

\* ASP names are displayed on the basis of Age of the Claimant and Corpus of the Subscriber

Scheme Names\*

NPS - Family Income Option

\* In case of Government Sector Subscriber, only Default Annuity Scheme can be subscribed

Annuity Frequency\*

Monthly

Save & Proceed

Close

Note

- Fields marked with \* are mandatory.
- Bank Details - The periodic pension amount would be deposited into this account and hence fill in the details carefully. These details will be verified online using Online Bank Account Verification (Penny drop) functionality present on Save & Proceed Button.
- 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.
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Penny drop can be performed for bank account maximum of 3 times in a day.
- IFSC Code (attach a cancelled cheque leaf or copy of bank passbook/bank certificate containing IFSC code)
- NPS - Family income option (Default annuity) (Mandatory for Government Sector Subscriber)

**Figure 13**

User will click **Save & Proceed**. User needs to provide Nomination/Legal Heir details in next TAB. The nominee details registered in CRA will be displayed to the User. If the nominee details are same, User will select the continue with existing nomination as **Yes**. If there is a change in nomination or User wants to add legal heir details, then User needs to select the continue with existing nomination as **No**. In such case, User will be required to capture new nominee/legal heir details. System will show Last Nomination update date in Subscriber Master. Last Nomination updated date should not be after date of Death of Subscriber. **Office is required to refer the**

SOP on Initiation and Authorization of Online Death Withdrawal request by Nodal Office

**clause 32 of nomination under PFRDA (Exit & Withdrawal under NPS), 2015 for valid nomination.** Please refer below **Figure 14.**

### Death Withdrawal - Request Initiation

PRAN: 110060265208
Subscriber Name: Mamta Gurav

Entity Reg No: 2011800
Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341
Acknowledgement Number: 241612334101

Family Details
Annuitant Details
Nominee/Legal Heir Details
Document Checklist - Tier I
Declaration
Documents Upload

\*Corpus towards Lumpsum should be given to respective nominees / legal heirs

[Cancel Request](#)

Nominations Last Updated : 14/12/2009

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
Prashant Gurav	WIFE	100

\* Continue with existing nominations:

Nominee / Legal Heir Name	Relationship with	Other Relation	Percentage Share	Bank Account Verification Status	
<input type="checkbox"/> PRASHANT GURAV	<div> Select Yes No </div>	<div> WIFE </div>	100	To be verified	<a href="#">Additional Details</a>

«
Next
Close
»

**Note**

- At least one nominee is mandatory for both tiers.
- The percentage calculation should be 100% in total for each tier.
- You cannot revert Continue with existing option once opted.
- Change of Name or Relationship details will reset all the additional information.
- The Lumpsum amount would be deposited into this account and hence fill in the details carefully. These details will be verified online using Online Bank Account Verification (Penny drop) functionality present on Save Button.
- For Online Bank Account Verification (Penny drop), charges of 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.
- Penny drop can be performed for bank account maximum of 3 times in a day.

**Figure 14**

Once User selects the **"Yes"** or **"No"** option regarding Nomination, a new Information Window regarding nomination/legal heir will be Displayed. User needs to read and click on **"OK"** button if wishes to proceed. Please refer below **Figure 15.**

Entity Reg No: 2011800 Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341 Acknowledgement Number: 241612334101

**Tier-1 Nominations / Legal Heir**

If all the registered nominees displayed at 'Nominee Details' Section are Valid//Alive then only select option as 'Yes' for continuing with existing nominations.

If any of the nominee/s displayed is/are Invalid/Not alive then, select option as 'No' and enter the claimant(s) details as Legal Heir(s).

For Example: There are three registered nominees namely A, B and C. If nominee C is Invalid/Not alive, then select option as 'No' and enter claimant(s) details at 'Nominee/Legal Heir Details' section. The claimant(s) may be nominee A or nominee B or both nominee A & B or any other person(s) as per the Legal Heir Certificate/Family Members Certificate.

Kindly click on "OK" to proceed with the selection. Kindly click on "Cancel" to change your selection.

**OK CANCEL**

Existing Tier 1 Nominees :

Nominee Name
Prashant Gurav

\* Continue with existing nomination

**Nominee / Legal Heir Name**

☐ PRASHANT GURAV

**Additional Details**

**Next Close**

Figure 15

User selects Continue with existing nomination as **Yes**. At this stage, User needs to capture Additional details related to nominees/legal heir by clicking on "**Additional Details**" option. Please refer below **Figure 16**.

**Death Withdrawal - Request Initiation**

PRAN: 110060265208 Subscriber Name: Mamta Gurav

Entity Reg No: 2011800 Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341 Acknowledgement Number: 241612334101

**Family Details Annuitant Details Nominee/Legal Heir Details Document Checklist - Tier I Declaration Documents Upload**

\*Corpus towards Lumpsum should be given to respective nominees / legal heirs

**Nominations Last Updated : 14/12/2009**

**Tier 1 Nominee / Legal Heir Details**

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
Prashant Gurav	WIFE	100

\* Continue with existing nominations : Yes

Nominee / Legal Heir Name	Relationship with Subscriber	Other Relation	Percentage Share	Bank Account Verification Status	
<input type="checkbox"/> PRASHANT GURAV	OTHER	WIFE	100	To be verified	<b>Additional Details</b>

**Next Close**

Figure 16

Once User Clicks on **"Additional Details"** option, a new Window will be displayed wherein, User needs to provide Address & Bank details of nominee/legal heir and Click on **"Save"** button. Please refer below **Figure 17**.

At this stage, Online Bank Account Verification will be carried out. Bank details and Name of the Nominee/Legal heir will be verified through online Bank Account Verification (Penny drop facility). **If Online Bank Account Verification (Penny drop) fails, Death Withdrawal request will be rejected.** Hence, Bank account number and Bank IFS Code should be active and operative. Also Name of Nominee/Legal heir as per CRA and bank record should match. Please refer below **Figure 17** and **Figure 18**.

Nominee Details	
<div> <div>Personal Details</div> <div> <div>First Name *</div> <div>PRASHANT</div> </div> <div> <div>Middle Name</div> <div></div> </div> <div> <div>Last Name / Surname</div> <div>GURAV</div> </div> <div> <div>Relationship *</div> <div>OTHER</div> </div> <div> <div>Other Relationship *</div> <div>WIFE</div> </div> <div> <div>Date of Birth*</div> <div>DD/MM/YYYY</div> </div> <div> <div>Nominee Age(Years)*</div> <div>49</div> </div> <div> <div>Percentage Share *</div> <div>100</div> </div> <div> <div>Major/Minor*</div> <div>MAJOR</div> </div> <div> <div>AADHAAR / VID</div> <div></div> </div> <div> <div>PAN*</div> <div>AOVPG9443E</div> </div> </div>	

Address & Bank Details

Address 1 \*

GALLI NO 5

Address 2

KAMALA MILL

Address 3

LOWER PAREL

City

MUMBAI

Pincode\*

400066

State \*

Maharashtra

Country \*

India

Mobile No\*

9819639307

Alternate Contact No.

Email ID\*

PRASHANTG@PROTEANTECH.

Bank Account Type\*

SAVINGS

CKYC

Are you a Politically Exposed Person (PEP)\*

No

Are you related to a Politically Exposed Person (PEP)\*

No

Do you have any history of conviction under any criminal proceedings in India or abroad? \*

No

Bank Account Number\*

\*\*\*\*\*

Confirm Bank Account Number\*

04141140005616

Bank IFS Code\*

HDFC0000414

Bank Name\*

HDFC BANK

Bank Branch\*

MUMBAI - BORIVALI (EAST)

Bank Address\*

SHOP 1-4, KRISHNA CHS, SHANTIVAN, SHREEKRI SHNA NAGAR BORIVALI (EAST)MUMBAIMAHARASHT

Bank Address Pin\*

400066

MICR Code

400240058

Save

Cancel

**Figure 17**

POP-SP Name: Stockholding CorPoration of India Ltd, Church Rd - Jaipur POP Name: Stock Holding Corporation Of India Limited  
Claim ID: 2416023340  
Acknowledgement Number: 241602334001

Your bank account verification is successful.

OK

Cancel Request

\*Corpus towards Lumpsum should be given to respective nominees / legal heirs

Nominations Last Updated : 04/04/2016

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
Prashant Gurav	WIFE	100

Figure 18

At this stage, on successful bank account verification, Bank account verification status of Nominee/Legal heir will be shown as "Verified". User needs to click on **"Next"** button to proceed further. Please refer below **Figure 19**.

Death Withdrawal - Request Initiation

PRAN: 110060265208 Subscriber Name: Mamta Gurav  
Entity Reg No: 2011800 Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi  
Claim ID: 2416123341 Acknowledgement Number: 241612334101

Family Details Annuitant Details **Nominee/Legal Heir Details** Document Checklist - Tier I Declaration Documents Upload

\*Corpus towards Lumpsum should be given to respective nominees / legal heirs

Cancel Request

Nominations Last Updated : 14/12/2009

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
Prashant Gurav	WIFE	100

\* Continue with existing nominations : Yes

Nominee / Legal Heir Name	Relationship with Subscriber	Other Relation	Percentage Share	Bank Account Verification Status	
<input type="checkbox"/> PRASHANT GURAV	OTHER	WIFE	100	Verified	Additional Details

Next Close

Figure 19

In next **"Documents Checklist"** TAB, User needs to confirm the Withdrawal Form, supporting documents related to exit request, Bank Proof, Identity & Address Proof and proceed further. Please refer below **Figure 20**.



## Death Withdrawal - Request Initiation

PRAN: 110060265208

Subscriber Name: Mamta Gurav

Entity Reg No: 2011800

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341

Acknowledgement Number: 241612334101

[Family Details](#)
[Annuitant Details](#)
[Nominee/Legal Heir Details](#)
[Document Checklist - Tier I](#)
[Declaration](#)
[Documents Upload](#)

[Cancel Request](#)

### Supporting Documents

Sr No.		Document Name
1	<input checked="" type="checkbox"/>	Withdrawal form duly filled and signed-stamped by mapped Nodal Office.*
2	<input checked="" type="checkbox"/>	Original Death Certificate (For Non Govt. Subscriber) / Attested copy by mapped Nodal Office (For Govt. Subscriber)*
3	<input type="checkbox"/>	Original PRAN Card/Copy of PRAN Card/Copy of ePRAN/Notarised Affidavit (if PRAN Card or copy of PRAN Card/ePRAN not submitted).
4	<input type="checkbox"/>	Relinquishment Deed on a stamp paper of Rs. 100 from children/nominee/legal heir who are not claiming NPS wealth (if any opted)
5	<input type="checkbox"/>	Necessary certifications/affidavits as required to establish the dependency/non-dependency of the Mother and Father of the deceased subscriber

6	<input type="checkbox"/>	A Certificate from the Nodal Office with regard to the family members of the deceased Subscriber as per the service records with employer / A Legal Heir Certificate issued by the competent authority of the state concerned / A Succession Certificate issued by a court of competent jurisdiction
7	<input type="checkbox"/>	Original PRAN Card/Copy of ePRAN/Notarised Affidavit (If PRAN Card/ePRAN not submitted)

### Bank Proof

Sr No.	Tier I Nominees	Claimant	Document Name
	1		
1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Cancelled Cheque / Bank Certificate / Self attested copy of Bank passbook*

### Proof of Identity

Sr No.	Tier I Nominees	Claimant	Document Name
	1		
1	<input type="checkbox"/>	<input type="checkbox"/>	Valid Passport issued by Government of India.
2	<input type="checkbox"/>	<input type="checkbox"/>	Ration Card with Photograph.
3	<input type="checkbox"/>	<input type="checkbox"/>	Bank pass book or Certificate with Photograph
4	<input type="checkbox"/>	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/>	<input type="checkbox"/>	Valid Driving license with photograph.
6	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	PAN Card issued by income tax department.
7	<input type="checkbox"/>	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.

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

**Proof of Address**

Sr No.	Tier I Nominees	Claimant	Document Name
1	<input type="checkbox"/>	<input type="checkbox"/>	Valid Passport issued by Government of India.
2	<input type="checkbox"/>	<input type="checkbox"/>	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.
3	<input type="checkbox"/>	<input type="checkbox"/>	Job Cards issued by NREGA duly signed by an officer of the State Government.
4	<input type="checkbox"/>	<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
5	<input type="checkbox"/>	<input type="checkbox"/>	Ration card with photograph and residential address.
6	<input type="checkbox"/>	<input type="checkbox"/>	Bank Pass book or certificate with photograph and residential address.
7	<input type="checkbox"/>	<input type="checkbox"/>	Voters Identity Card with Photograph and residential address.

8	<input type="checkbox"/>	<input type="checkbox"/>	Valid Driving license with photograph and residential address.
9	<input type="checkbox"/>	<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
10	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
11	<input type="checkbox"/>	<input type="checkbox"/>	Latest Electricity/Water bill in the name of the claimant and showing the address (Less than 6 months old).
12	<input type="checkbox"/>	<input type="checkbox"/>	Latest Telephone bill in the name of the claimant and showing the address (less than 6 months old).
13	<input type="checkbox"/>	<input type="checkbox"/>	Latest property/house Tax Receipt (not more than one year old).
14	<input type="checkbox"/>	<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).

«

Save & Proceed

Close

»

**Figure 20**

The next TAB is for **Delcaration**. The User needs to accept the declaration to process the withdrawal request and click on **"Save and Proceed"** button. Please refer below **Figure 21**.

## Death Withdrawal - Request Initiation

PRAN: 110060265208

Subscriber Name: Mamta Gurav

Entity Reg No: 2011800

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341

Acknowledgement Number: 241612334101

[Family Details](#)
[Annuant Details](#)
[Nominee/Legal Heir Details](#)
[Document Checklist - Tier I](#)
[Declaration](#)
[Documents Upload](#)

[Cancel Request](#)

### Declaration by Annuitant

#### ☒ Declaration by Annuitant

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

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

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

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

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

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

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

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

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.

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 Claimant

#### ☒ Declaration by 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 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 Nodal Office/POP

☒ Declaration by Nodal Office/POP  
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 Mamta Gurav with PRAN 110060265208 as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.  
2. That all the contributions including the subscribers contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending. (applicable for government sector subscribers only)  
3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.  
4. It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we dont have any objection for release of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers only)  
5. 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

Save & Proceed

Close

Note

- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

Figure 21

A new Information window will be opened regarding scanned documents Upload. User needs to click on **"OK"** button. Please refer below **Figure 22**.

Declaration by Nodal Office/POP

☒ Declaration by Nodal Office/POP  
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 Mamta Gurav with PRAN 110060265208 as above and has read the entries / entries have been read over to him / her/them by me and got confirmed by him / her/them.  
2. That all the contributions including the subscribers contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending. (applicable for government sector subscribers only)  
3. That Identification and address of the nominee/claimant is certified as provided in the withdrawal form above. The name of claimant as mentioned on the withdrawal form has been verified and can be accepted as final.  
4. It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we dont have any objection for release of accumulated pension wealth to his/her claimant. (applicable for government Sector subscribers only)  
5. 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

Save & Proceed

Close

Note

- This request needs to be authorised by Nodal Office/POP with other User ID.
- User can opt for Lump sum & Annuity Withdrawal as per PFRDA Exit Regulation 2015 and amendments thereto.

Figure 22

At **"Documents Upload"** TAB, it is the responsibility of Nodal Office to upload valid, complete and legible documents such as Death Withdrawal Form, copy of death certificate, KYC Documents

(Identity & Address Proof) and bank proof of Nominee/Annuitant/Legal heir and other additional documents required by Nodal Office as selected in document checklist for seamless processing of Exit. Please refer below **Figure 23**.

### Death Withdrawal - Request Initiation

PRAN: 110060265208Subscriber Name: Mamta Gurav

Entity Reg No: 2011800Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341Acknowledgement Number: 241612334101

Family DetailsAnnuitant DetailsNominee/Legal Heir DetailsDocument Checklist - Tier IDeclarationDocuments Upload

[Cancel Request](#)

#### Download Exit Withdrawal Form

Please complete all the details under all tabs to download form.

Download Exit Withdrawal Forms

File Successfully Uploaded

#### Document Upload

Document Name	Attach File	File Download
Withdrawal Form*	<div>Choose FileNo file chosen</div>	<div>Form.pdf</div>
KYC/Other Documents - Tier I*	<div>Choose FileNo file chosen</div>	<div>KYCdocs.pdf</div>
Bank Proof	<div>Choose FileNo file chosen</div>	<div>Bankproof.pdf</div>

«

UploadCloseConfirm & Proceed

**Note**

- Allowed Document File Types are :: JPEG | JPG | TIF | GIF | PNG | PDF | ZIP
- Document Size cannot exceeds 5 MB.
- Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

**Figure 23**

After providing complete details under different TABs & uploading scanned documents, User needs to re-confirm all the details entered /selected. Each TAB will be displayed to the User for confirmation. User needs to click on “**Next**” button to proceed further.

Once details under all TABs are confirmed, the User needs to confirm the withdrawal request under “**Documents Upload**” Tab, as shown below in **Figure 24**.

### Death Withdrawal - Request Initiation Confirmation

PRAN: 110060265208Subscriber Name: Mamta Gurav

Entity Reg No: 2011800Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341Acknowledgement Number: 241612334101

Family DetailsAnnuitant DetailsNominee/Legal Heir DetailsDocument Checklist - Tier IDeclarationDocuments Upload

[Cancel Request](#)

Download Exit Withdrawal Form

Download Exit Withdrawal Forms

Document Upload

Document Name	File Download
Withdrawal Form*	Form.pdf
KYC/Other Documents - Tier I*	KYCdocs.pdf
Bank Proof	Bankproof.pdf

<<EditCloseConfirm

Figure 24

A final confirmation message will be displayed to User. Once User clicks on **“Proceed”** button, a message for successful initiation of request will be displayed to User. Please refer **Figure 25 & Figure 26**.

### Death Withdrawal - Request Initiation Confirmation

PRAN: 110060265208Subscriber Name: Mamta Gurav

Entity Reg No: 2011800Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341Acknowledgement Number: 241612334101

Family DetailsAnnuitant DetailsNominee/Legal Heir DetailsDocument Checklist - Tier IDeclarationDocuments Upload

[Cancel Request](#)

Download Exit Withdrawal Form

Download Exit Withdrawal Forms

Document Upload

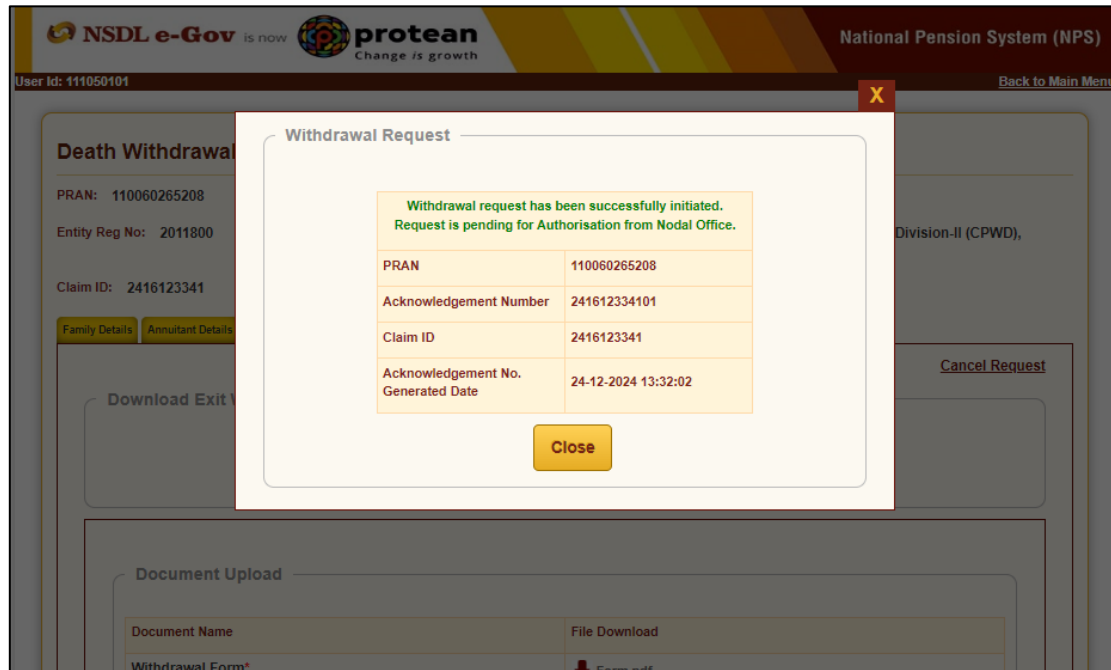
Document Name	File Download
Withdrawal Form*	Form.pdf
KYC/Other Documents - Tier I*	KYCdocs.pdf
Bank Proof	Bankproof.pdf

<<EditCloseConfirm

Do you want to Confirm ?

ProceedCancel

Figure 25



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

User Id: 111050101 Back to Main Menu

### Death Withdrawal

PRAN: 110060265208  
Entity Reg No: 2011800  
Claim ID: 2416123341

[Family Details](#) [Annuitant Details](#)

[Download Exit Form](#)

**Withdrawal Request**

Withdrawal request has been successfully initiated.  
Request is pending for Authorisation from Nodal Office.

PRAN	110060265208
Acknowledgement Number	241612334101
Claim ID	2416123341
Acknowledgement No. Generated Date	24-12-2024 13:32:02

[Close](#)

[Cancel Request](#)

**Document Upload**

Document Name	File Download
Withdrawal Form*	<a href="#">Form.pdf</a>

**Figure 26**

**The second User of the Nodal Office will authorize the request in the CRA System.**

## 6. Steps to Authorize Online Death Withdrawal request in CRA System by Nodal Office

To authorize Online Death Withdrawal request, Nodal Office User will access CRA System [www.cra-nsdl.com](http://www.cra-nsdl.com) using another User ID & Password as given below in **Figure 27**. In case of Nodal Office, it will be Aadhar based login.

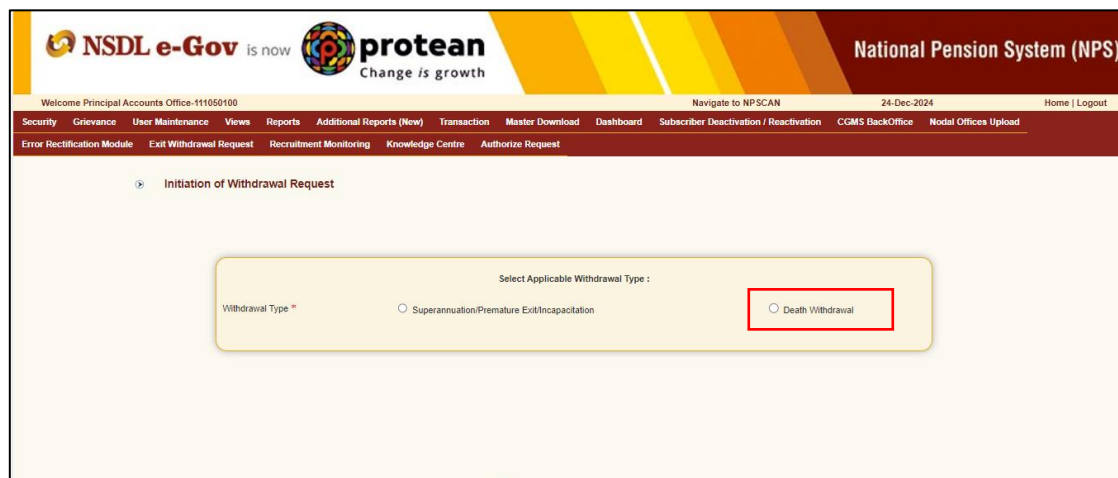
Figure 27

User needs to click on Menu “**Exit Withdrawal Request**” and select Sub-Menu “**Initiate Withdrawal Request**”. Please refer below **Figure 28**.

Figure 28

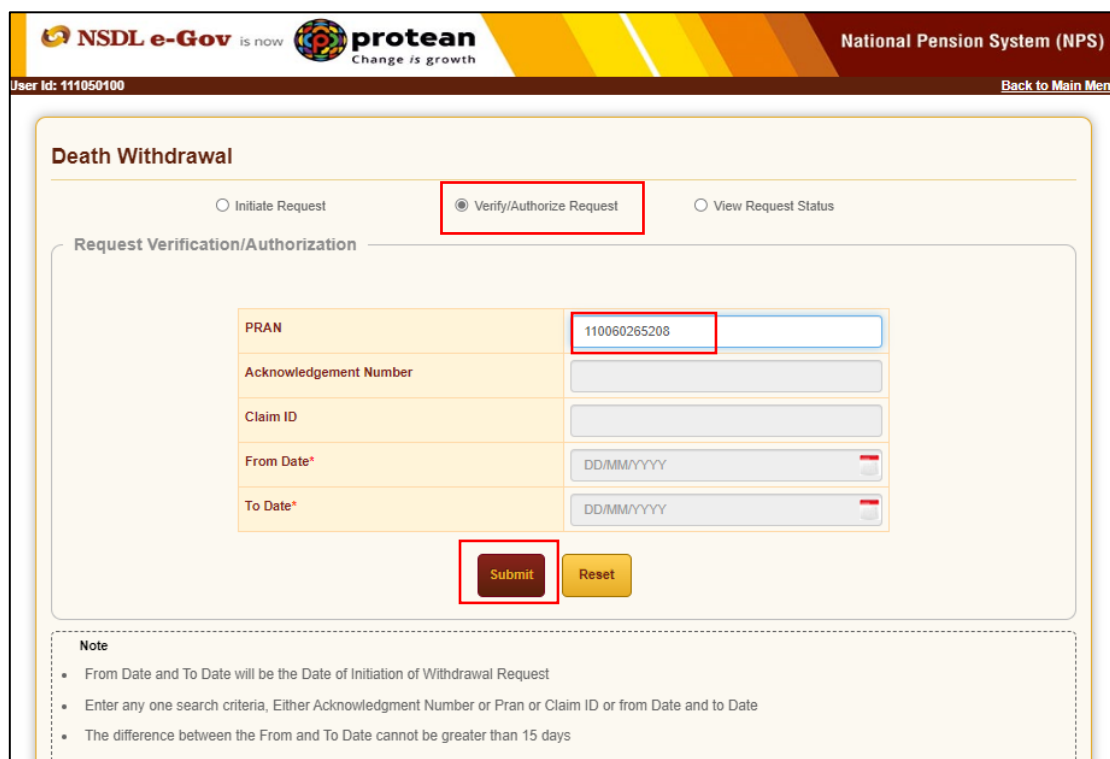
At this stage, User needs to select the **Death Withdrawal** option as given below in **Figure 29**.





**Figure 29**

User needs to select the **"Verify/Authorize Request"** option to authorize death withdrawal request and enter the PRAN of the Subscriber and click on **"Submit"** button as given in below **Figure 30**.



**Figure 30**

At this stage, a table is displayed to the User containing Acknowledgment Number, Claim ID, PRAN, Request Date, Initiated By, Last action taken, Pending With and Action. User needs to click on Hyperlink provided on **"Accept/Rejected"** under **Action** Tab to view and verify details entered/selected at the time of initiation of withdrawal request. Please refer below **Figure 31**.

### Death Withdrawal

☐ Initiate Request
 ☒ Verify/Authorize Request
 ☐ View Request Status

Request Verification/Authorization

PRAN

110060265208

Acknowledgement Number

Claim ID

From Date\*

DD/MM/YYYY

To Date\*

DD/MM/YYYY

Submit

Reset

Acknowledgement Number	Claim ID	Request Date	PRAN	Initiated By	Last Action Taken	Pending With	Action
<a href="#">241612334101</a>	2416123341	24-12-2024	110060265208	111050101	INITIATED BY NODAL OFFICE	Authorizer	<a href="#">Accept/Reject</a>

**Note**

- From Date and To Date will be the Date of Initiation of Withdrawal Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or Claim ID or from Date and to Date
- The difference between the From and To Date cannot be greater than 15 days

**Figure 31**

At this stage, User needs to verify all the details entered / selected at the time of initiation of request under different TABs like Family Details, Annuitant Details etc. Each TAB will be displayed to the User for Verification. User needs to click on **Next button** to proceed further as shown in below **Figure 32**.

### Death Withdrawal - Request Authorization Confirmation

PRAN: 110060265208

Subscriber Name: Mamta Gurav

Entity Reg No: 2011800

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341

Acknowledgement Number: 241612334101

[Family Details](#)
[Annuitant Details](#)
[Nominee/Legal Heir Details](#)
[Document Checklist - Tier I](#)
[Declaration](#)
[Documents Upload](#)

#### Subscriber Details

Date of Birth	01/08/1972
Father's Name	WVCTVC THNGH
Subscriber's gender	Male
Marital Status	-
Orphan Status:	
Date Of Death*	01/12/2024

#### Total Valuation

Tier Type	Valuation in Rs.as on date on Death 01/Dec/2024	Valuation in Rs.as on date
Tier 1	863740.75	863740.75

#### Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	20 %	172748.15	Out of Total NPS Corpus, % of corpus subscriber will receive in his/her bank account
Towards Annuity (in %)*	80 %	690992.60	Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

#### Section E - Subscriber's Family Member Details

Marital Status*	Married
Spouse Gender*	Male
Spouse Status :*	Alive
Spouse First Name*	PRASHANT
Spouse Middle Name	
Spouse Last Name	GURAV
Spouse Aadhar/VID	

Spouse PAN*	AOVPG9443E
Spouse DOB*	02/02/1994
Mother Status	Alive & Dependent
Mother's First Name*	SAMITA
Mother's Middle Name	
Mother's Last Name	GURAV
Mother's Aadhar/VID	
Mother's PAN*	AOVPG9443E
Mother's DOB*	02/02/1965
Father Status	Alive & Dependent
Father's First Name*	WVCTVC
Father's Middle Name	
Father's Last Name	THNGH
Father's Aadhar/VID	
Father's PAN*	AOVPG9443E
Father's DOB*	29/01/1963
Child 1*	Alive
Child 1 First Name*	PASHU
Child 1 Middle Name	
Child 1 Last Name	
Child 1 Aadhar/VID	

Child 1 PAN	
Child 1 DOB*	28/02/1991
Child 2*	Not Applicable
Child 3*	Not Applicable

Next
Close
»»

**Note**

- This request will go for further approvals.
- You can withdrawal as Lumpsum and ASP as per conditions.

**Figure 32**

Once details under all TABs are verified, under last TAB – **Documents Upload**, the User needs to click on **"Approve/Reject"** button as shown below in **Figure 33**.

### Death Withdrawal - Request Authorization Confirmation

PRAN: 110060265208

Subscriber Name: Mamta Gurav

Entity Reg No: 2011800

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Claim ID: 2416123341

Acknowledgement Number: 241612334101

Family Details

Annuitant Details

Nominee/Legal Heir Details

Document Checklist - Tier I

Declaration

Documents Upload

Download Exit Withdrawal Form

Download Exit Withdrawal Forms

Document Upload

Document Name	File Download
Withdrawal Form*	Form.pdf
KYC/Other Documents - Tier I*	KYCdocs.pdf
Bank Proof	Bankproof.pdf

«

Close

Approve/ Reject

Figure 33

At this stage, if details provided/entered while initiating withdrawal request are correct, then User needs to click on “**Accept**” radio button and then click on “**Approve**” button.

If details entered/provided are not correct, User needs to click on “**Reject**” radio button and then click on “Approve” button. In case of rejection of request, Reason for Rejection is mandatory. Please refer below **Figure 34**.

### Death Withdrawal - Request Authorization

PRAN: 110060265208

Entity Reg No: 2011800

Claim ID: 2416123341

Subscriber Name: Mamta Gurav

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

Acknowledgement Number: 241612334101

#### Flow View

Start

Nodal Initiator

Nodal Authorizer

Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
1110501	111050101	24-12-2024	Nodal Generated Ack	Accepted	IN PROGRESS
1110501	111050101	24-12-2024	Nodal Initiator	Accepted	REQUEST RAISED

#### Accept/Reject Request

☒ Accept
 ☐ Reject

Remarks

Approve

Back

Figure 34

A final confirmation message will be displayed to User. Once User clicks on **"Approve"** button, a message for successful authorization of request will be displayed to User. Please refer **Figure 35 & 36**.

### Death Withdrawal - Request Authorization

PRAN: 110060265208

Entity Reg No: 2011800

Claim ID: 2416123341

Subscriber Name: Mamta Gurav

Entity Name: CDDO, Parliament Works Electrical Division-II (CPWD), New Delhi

#### Flow View

Start

Nodal Initiator

Nodal Authorizer

Completed

Entity ID	User ID	Date	User Type	Action Taken	Remarks
1110501	111050101	24-12-2024	Nodal Generated Ack	Accepted	IN PROGRESS
1110501	111050101	24-12-2024	Nodal Initiator	Accepted	REQUEST RAISED

#### Accept/Reject Request

☒ Accept
 ☐ Reject

Remarks

Approve

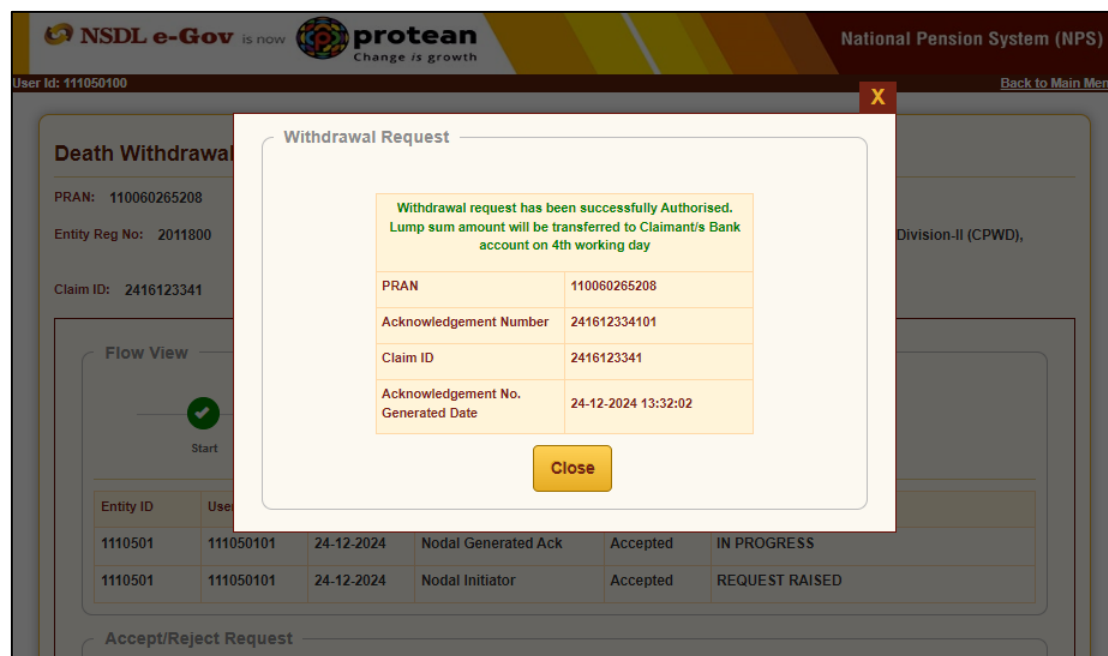
Back

Do you want to Proceed ?

Proceed

Cancel

Figure 35



**Figure 36**

On successful authorization of Death Withdrawal request by Nodal Office, 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 8.

## **7. Annuity Issuance Process:**

On execution of death withdrawal request in CRA, the annuitant's (Spouse/Mother/Father) details and scanned documents will be shared with Annuity Service Provider (ASP) opted by annuitant. If the annuitant's details and scanned documents are correct, annuity policy will be issued by ASP.

If documents uploaded are not sufficient/incorrect or any additional documents required, then ASP may contact annuitant for completion of annuity formalities. Alternatively, if required, annuitant may contact ASP. The complete contact details of ASPs are available on CRA Website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)).

On completion of annuity formalities, ASP will confirm Annuity request of the annuitant 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 8(f).



## 8. 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 beneficiary'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 Nodal Office 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 Nodal Office 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 Nodal Office 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 Nodal Office 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 and annuitant 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 and annuitant 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.*

**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.

**Submission of Physical Documents:**

Physical Death Withdrawal Form and supporting documents are not required to be submitted by Nodal Office to Protean-CRA for storage purpose. Nodal Office needs to upload clear/legible withdrawal form and supporting documents in CRA system while processing online death withdrawal.

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