

# Protean eGov Technologies Limited



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

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

**Version 1.5**

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### **REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Version No.</b>	<b>Section Number</b>	<b>Description of Change</b>
1	-	1.0	-	Initial Version
2	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.
6	31.03.2026	1.5	-	Changes in Withdrawal eligibility criteria. Also, Dependent word has been removed from Prerequisites, Notes and popup messages.

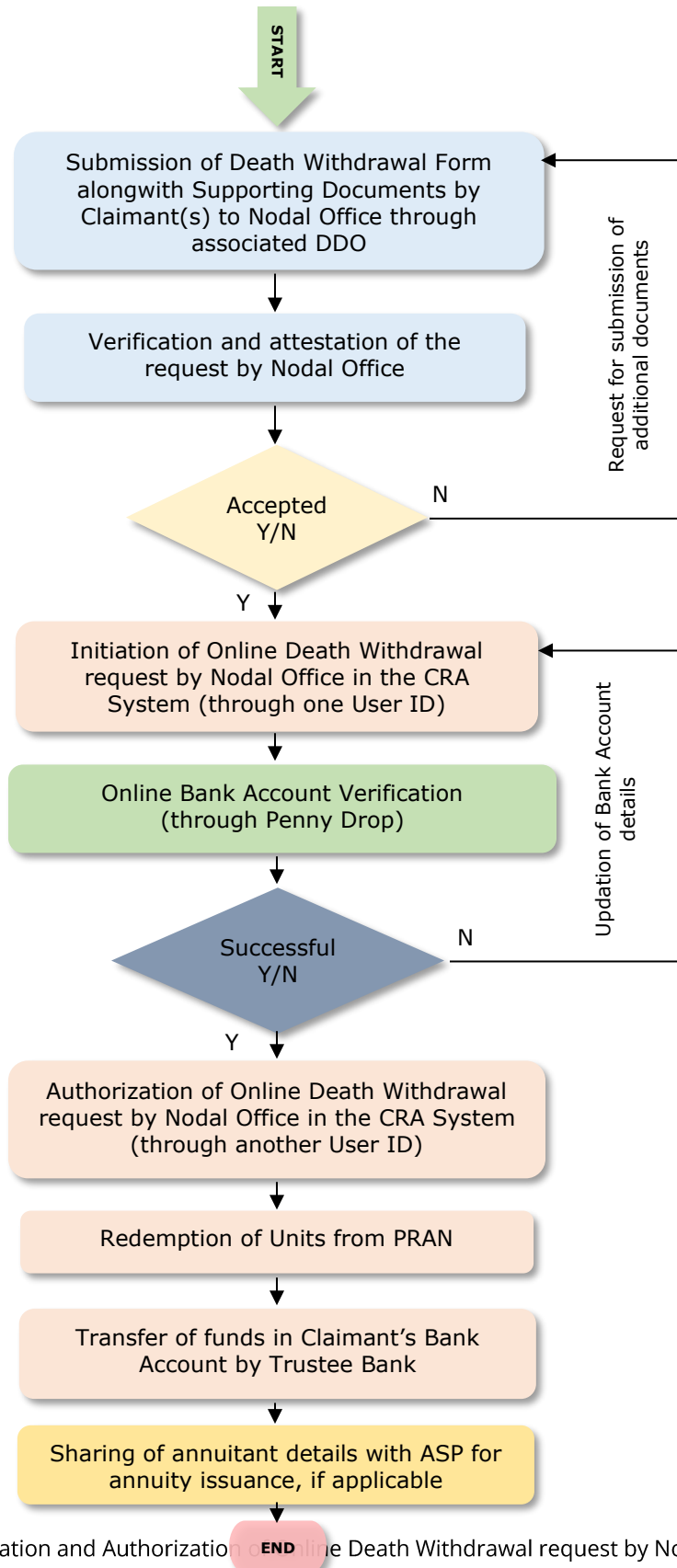
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## 1. Abbreviations

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. 8 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 mother and then to living 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**, 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.proteantech.in](http://www.npscra.proteantech.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**

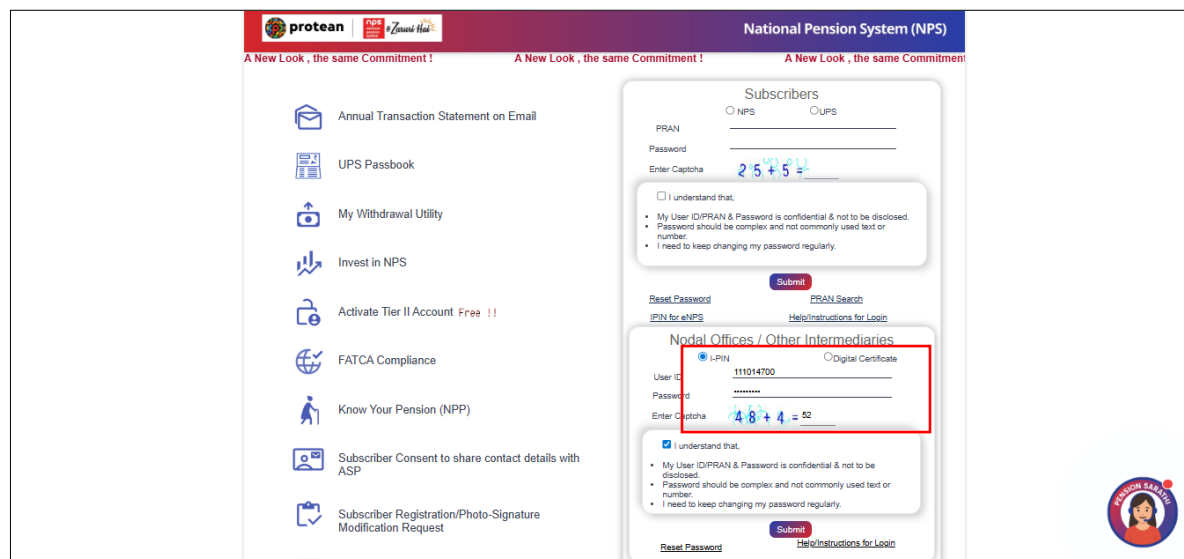
- ✓ On successful verification of Death Withdrawal Form and supporting documents, Nodal Office shall initiate withdrawal request in the CRA system through One User ID.
- ✓ Bank details should be correct/valid - During request initiation, Bank Account no., Bank IFS Code and Name of the Nominee/Annuitant/Legal 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

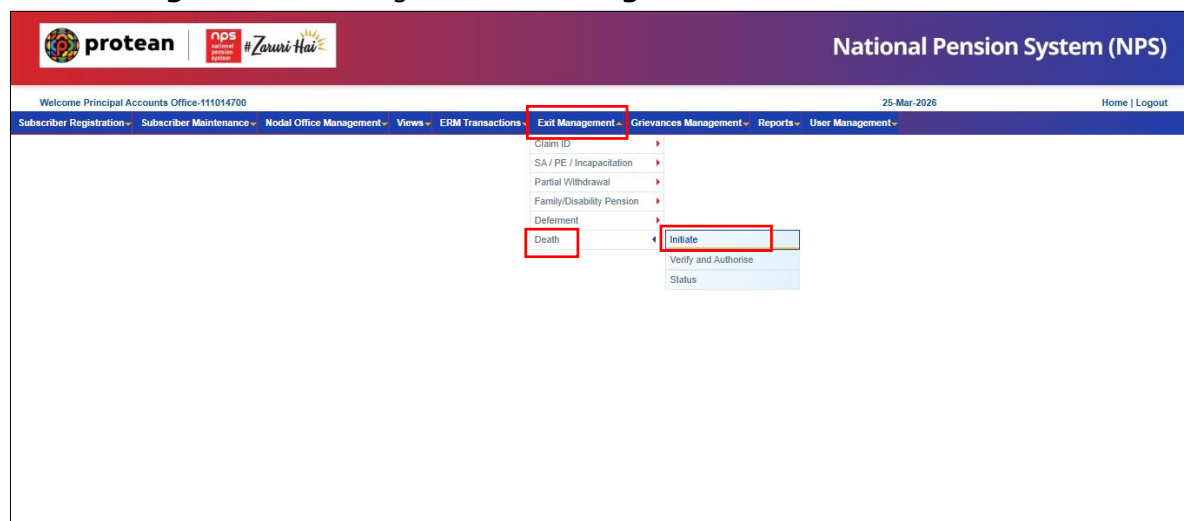
Process of initiation and authorization of Online Death Withdrawal request **where family members (Spouse/Mother/Father of deceased Subscriber) are alive.**

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



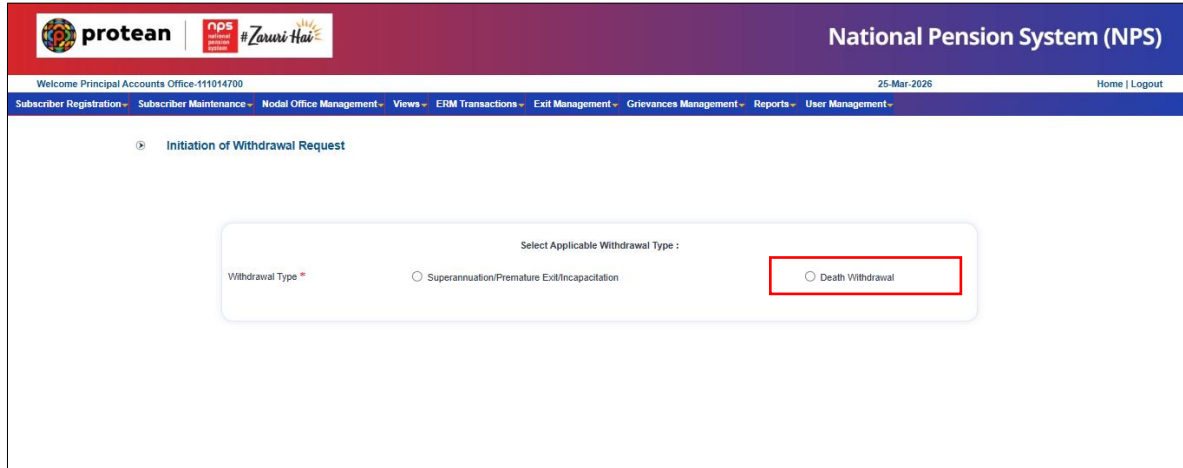
**Figure 1**

On successful login, User needs to click on Menu “**Death**” and select Sub Menu “**Initiate**” under “**Exit Management**” tab as given below in **Figure 2**.



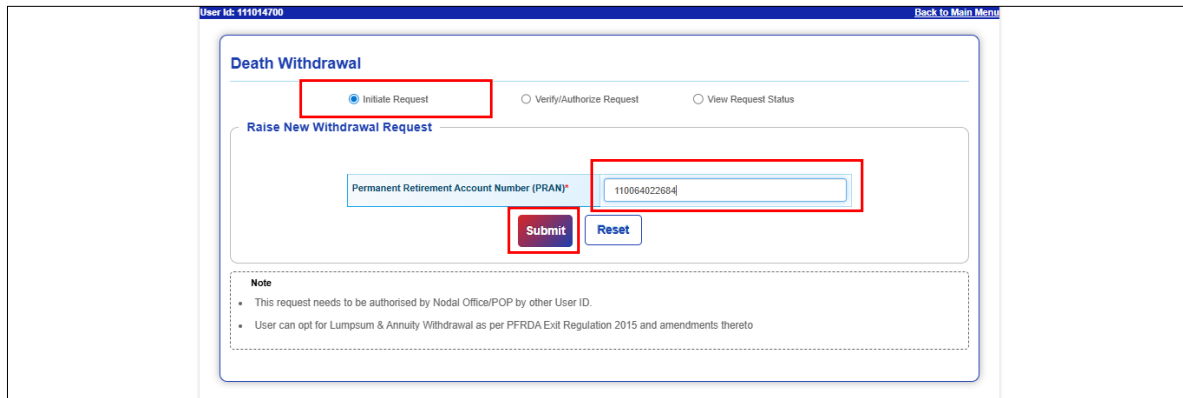
**Figure 2**

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



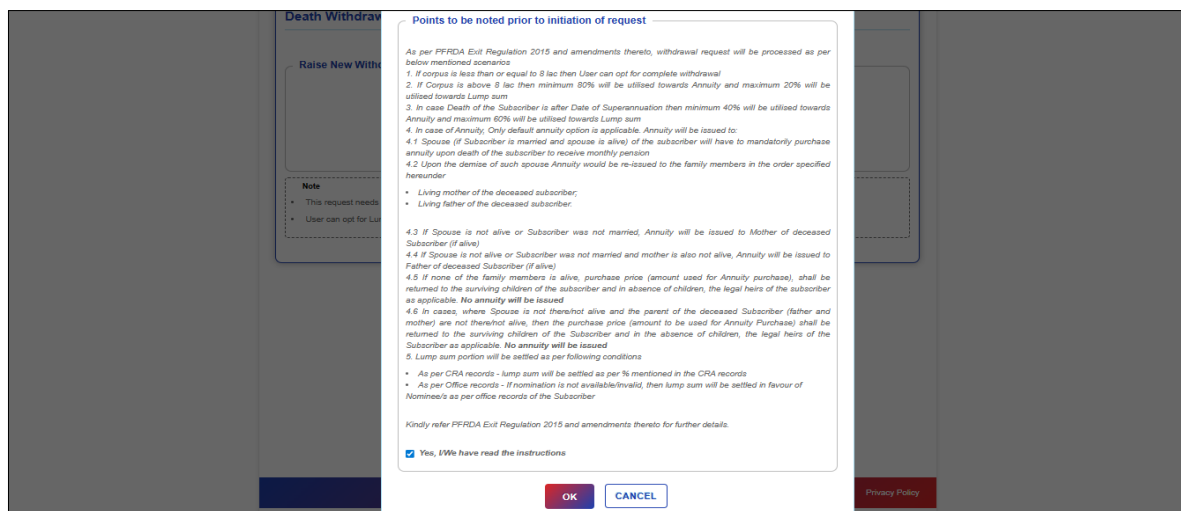
**Figure 3**

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**.



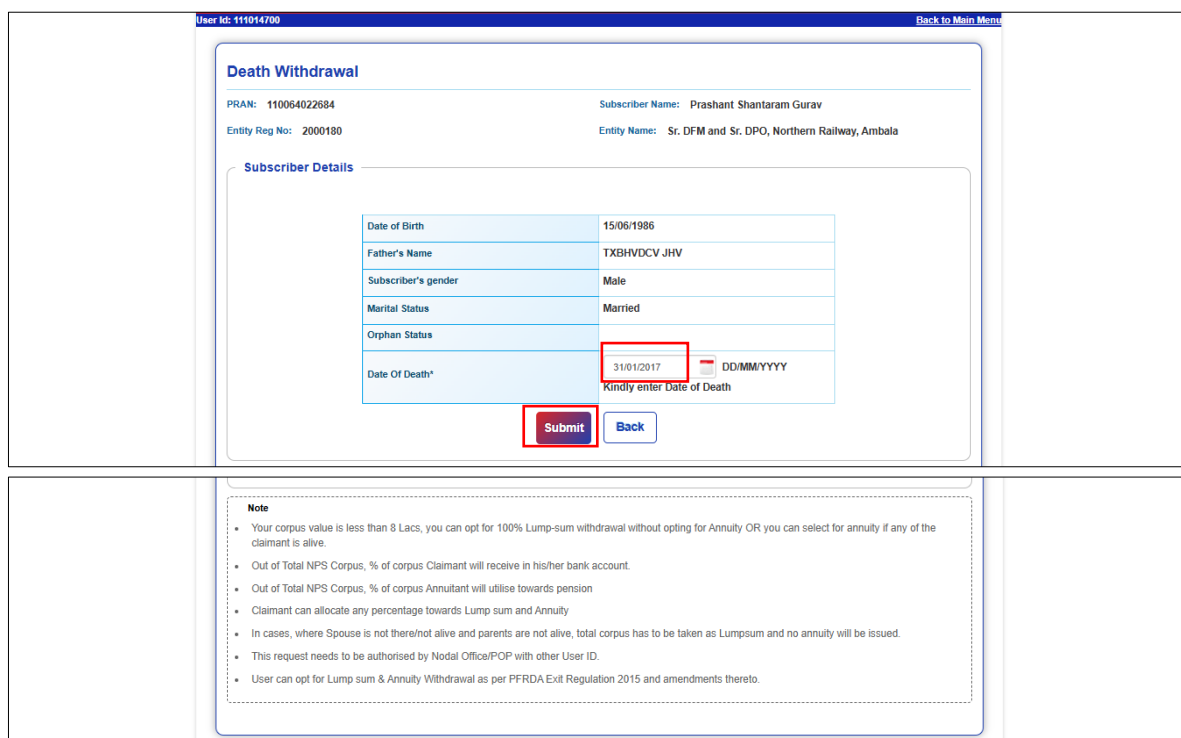
**Figure 4**

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



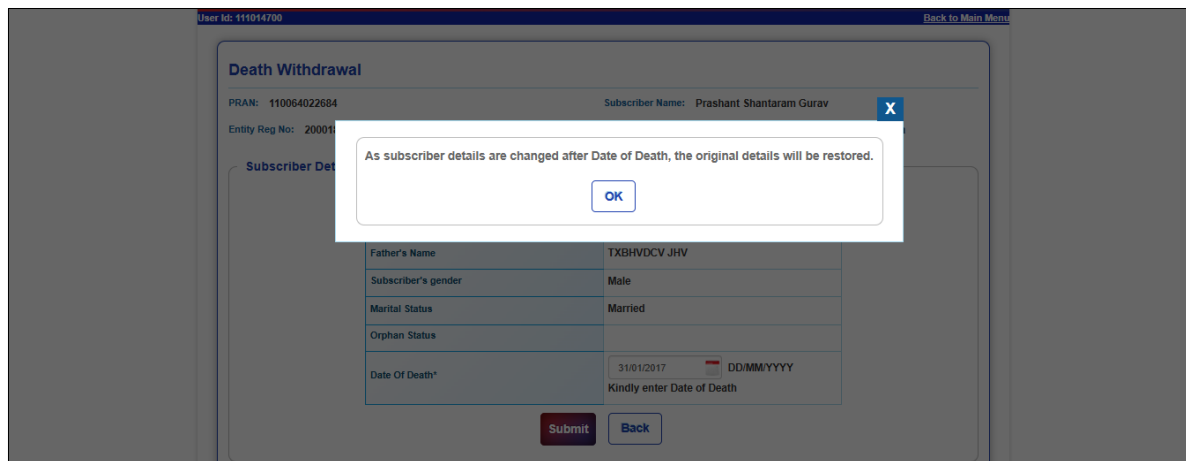
**Figure 5**

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

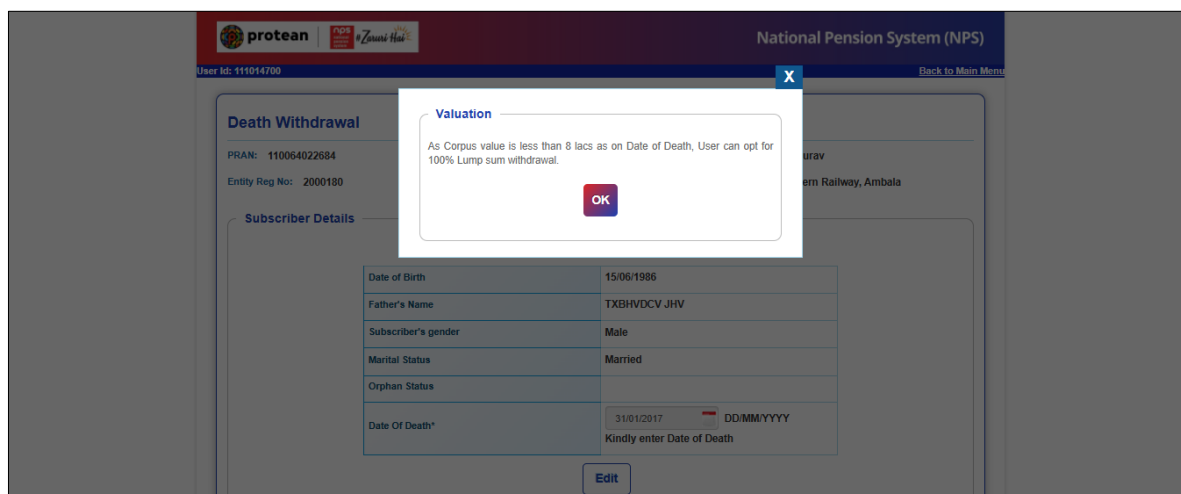


**Figure 6**

A new pop-up message will be displayed to the user if subscriber details are modified after the date of death, as well as for updates related to the corpus value. Please refer to Figure 7 and Figure 8 below.



**Figure 7**



**Figure 8**

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 to **Figure 9**. ***In case, total corpus is less than or equal to Rs. 8 Lakh, an option to withdraw entire (100%) of pension wealth will be available.***

User Id: 11014700
Back to Main Menu

### Death Withdrawal

PRAN: 110064022684

Entity Reg No: 2000180

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

**Subscriber Details**

Date of Birth	15/06/1986
Father's Name	TXBHVDCV JHV
Subscriber's gender	Male
Marital Status	Married
Orphan Status	
Date Of Death*	31/01/2017 <span style="color: red;">■</span> DD/MM/YYYY Kindly enter Date of Death

[Edit](#)

**Valuation**

Tier Type	Valuation in Rs. as on Date of Death 31/Jan/2017	Valuation in Rs. as on Date
Tier 1	356961.76	5153148.01

**Section C - Claimant Withdrawal Details**

Towards Withdrawal (in %) for Tier 1*	20 %	1030629.6	% of corpus Claimant will receive in his/her bank account
Towards Annuity (in %) for Tier 1*	80 %	4122518.4	% of corpus Annuitant will utilise towards pension

Note: As Corpus value is less than 8 lacs as on Date of Death, User can opt for 100% Lump sum withdrawal.

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

Marital Status*	Married
Spouse Status*	Alive
Mother Status*	Alive
Father Status*	Alive

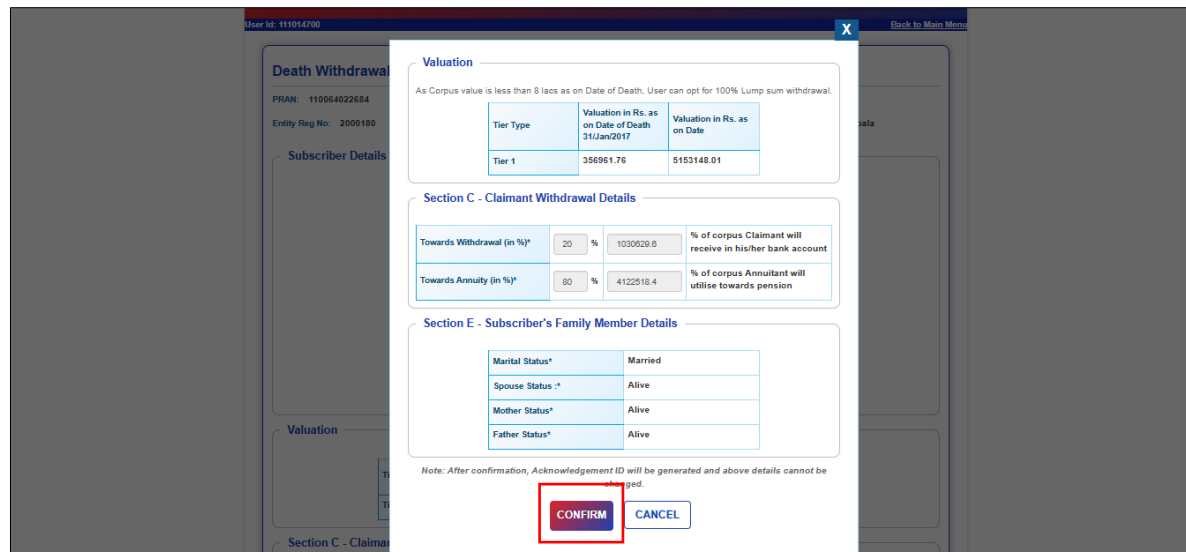
Submit
Back

**Note**

- Your corpus value is less than 8 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, 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.

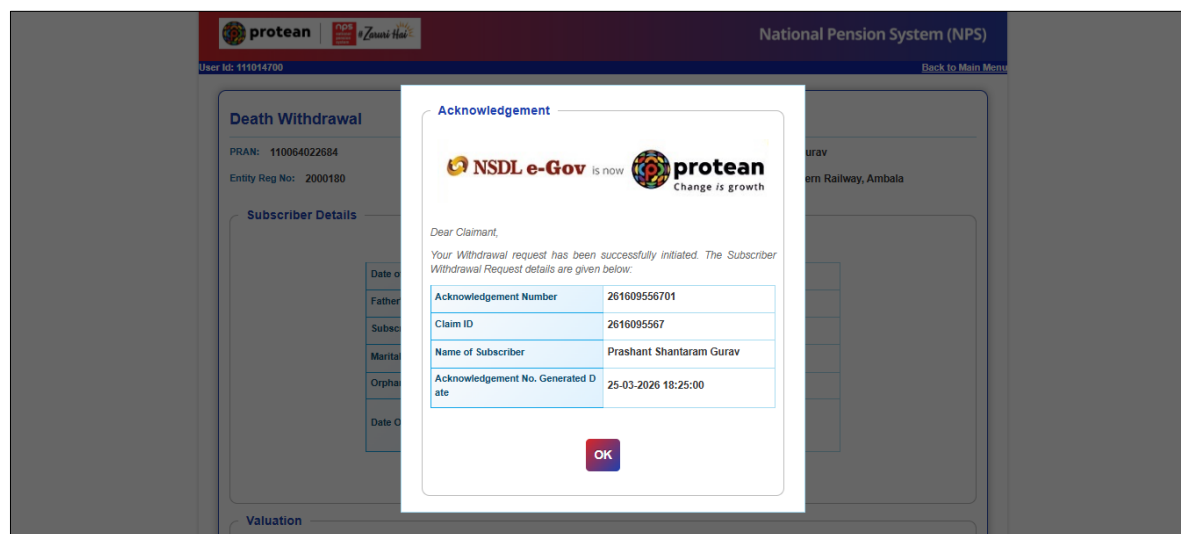
**Figure 9**

On submission of details, a confirmation Window will be displayed as per below **Figure 10**.



**Figure 10**

On confirmation, an Acknowledgement Number will be generated. Please refer to **Figure 11**.



**Figure 11**

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 12**.

User Id: 111014700
[Back to Main Menu](#)

### Death Withdrawal - Request Initiation

PRAN: 110064022684

Entity Reg No: 2000180

Claim ID: 2616095567

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Acknowledgement Number: 261609556701

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

Cancel Request

#### Subscriber Details

Date of Birth	15/06/1986
Father's Name	TXBHVDVCV JHV
Subscriber's gender	Male
Marital Status	Married
Orphan Status:	
Date Of Death*	31/01/2017

#### Total Valuation

Tier Type	Valuation in Rs.as on date of Death 31/Jan/2017	Valuation in Rs.as on date
Tier 1	356961.76	5153148.01

#### Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	20 %	1030629.60	% of corpus Claimant will receive in his/her bank account.
Towards Annuity (in %)*	80 %	4122518.40	% of corpus Annuitant will utilise towards pension

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

Marital Status*	Married
Spouse Gender*	Female
Spouse Status*	Alive
Spouse First Name*	NITISHA
Spouse Middle Name	SACHIN
Spouse Last Name	RAI
Spouse Aadhar/VID	
Spouse PAN*	AOVPG9443F

Spouse DOB*	01/03/1985	DD/MM/YYYY
Mother Status*	Alive	
Mother's First Name*	INA	
Mother's Middle Name		
Mother's Last Name		
Mother's Aadhar/VID		
Mother's PAN*	AOVPG9443E	
Mother's DOB*	01/02/1968	DD/MM/YYYY
Father Status*	Alive	
Father's First Name*	TXBHVDVCV	
Father's Middle Name		

Father's Last Name	JHV
Father's Aadhar/VID	
Father's PAN*	AOVPG9443E
Father's DOB*	26/02/1964 <input type="text"/> DD/MM/YYYY
Child 1 Status*	Not Applicable
Child 2 Status*	Not Applicable
Child 3 Status*	Not Applicable

**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 12**

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 to **Figure 13** and **Figure 14**.

User Id: 111014700
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### Death Withdrawal - Request Initiation

PRAN: 110064022684

Entity Reg No: 2000180

Claim ID: 2616095567

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Acknowledgement Number: 261609556701

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*	NITISHA
Middle Name	SACHIN
Last Name	RAI
Aadhar/VID	
PAN*	AOVPG9443E
Date of Birth (DD/MM/YYYY)*	01/03/1985
Major/Minor*	MAJOR

#### Annuitant Contact Details

Flat/Room/Door/Block no.*	TIMES TOWER
Premises/Building/Village	LOWER PAREL
Area/Locality/Taluka	PAREL
City	MUMBAI
Pin Code*	400013
State*	Maharashtra
Country*	India

Guardian First Name	
Guardian Middle Name	
Guardian Last Name	
Guardian DOB	DD/MM/YYYY
Total Valuation towards Withdrawal(in Rs.)	1030629.60
Total Valuation towards Annuity(in Rs.)	4122518.40
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.*	7021169781
Alternate Phone No.	
Email ID*	PGURAV8682@YAHOO.IN

**Section B - Annuitant Bank Details**

Bank Account No*	*****
Confirm Bank Account No*	05421140041093
Bank Account Type*	SAVINGS
IFSC Code*	HDFC0000542
Bank Name*	HDFC BANK
Bank Branch*	KAMLA MILLS
Bank Address*	KAMALA MILLS COMPOUNDESENAPATI BAPAT MARG LOWER PARELMUMBAIMAHARASHTRA400013
Bank Address Pin Code*	400013
MICR Code	454567678
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 13**

National Pension System (NPS)

User Id: 111014700 Back to Main Menu

**Death Withdrawal - Request Initiation**

PRAN: 110064022684      Subscriber Name: Prashant Shantaram Gurav

Entity Reg No: 2000180      Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Claim Id: 2616095567      Acknowledgement Number: 261609556701

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

\*Corpus towards ASP should be given

Your bank account verification is successful

OK

**Section A - Annuitant Details**

First Name*	NTISHA	Flat/Room/Door/Block no.*	TIMES TOWER
Middle Name	SACHIN	Premises/Building/Village	LOWER PAREL
Last Name	RAI	Area/Locality/Taluka	PAREL
Aadhar/VID		City	MUMBAI
PAN*	ADVP09443E	Pin Code*	400013
Date of Birth (DD/MM/YYYY)*	01/03/1985	State*	Maharashtra

**Figure 14**

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 to **Figure 15**. User can View the Annuity Quotes of all ASPs by Clicking Link on Annuity Quotes.

User Id: 111014700
[Back to Main Menu](#)

### Death Withdrawal - Request Initiation

PRAN: 110064022684

Entity Reg No: 2000180

Claim ID: 2616095567

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Acknowledgement Number: 261609556701

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*	NITISHA
Middle Name	SACHIN
Last Name	RAI
Aadhar/VID	
PAN*	AOVPG9443E
Date of Birth (DD/MM/YYYY)*	01/03/1985
Major/Minor*	MAJOR

#### Annuitant Contact Details

Flat/Room/Door/Block no.*	TIMES TOWER
Premises/Building/Village	LOWER PAREL
Area/Locality/Taluka	PAREL
City	MUMBAI
Pin Code*	400013
State*	Maharashtra
Country*	India

Guardian First Name	
Guardian Middle Name	
Guardian Last Name	
Guardian DOB	DD/MM/YYYY
Total Valuation towards Withdrawal(in Rs.)	1030629.60
Total Valuation towards Annuity(in Rs.)	4122518.40
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.*	7021169781
Alternate Phone No.	
Email ID*	PGURAV8682@YAHOO.IN

**Section B - Annuitant Bank Details**

Bank Account No*	*****
Confirm Bank Account No*	05421140041093
Bank Account Type*	SAVINGS
IFSC Code*	HDFC0000542
Bank Name*	HDFC BANK
Bank Branch*	KAMLA MILLS
Bank Address*	KAMALA MILLS COMPOUNDESNAPATI BAPAT MARG, LOWER PARELMUMBAIMAHARASHTRA400013
Bank Address Pin Code*	400013
MCR Code	454567678
Bank Account Verification Status	Verified

Edit

**Section D - Claimant Annuity Details**

ASP Names*	HDFC Life Insurance Co. Ltd	* ASP names are displayed on the basis of Age of the Claimant and Corpus of the Subscriber  * In case of Government Sector Subscriber, only Default Annuity Scheme can be subscribed
Scheme Names*	NPS - Family Income Option	
Annuity Frequency*	Monthly	

[View Annuity Quote](#)

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. 1.00 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- 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 15**

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 clause 32 of nomination under PFRDA (Exit & Withdrawal under NPS), 2015 for valid nomination.** Please refer to **Figure 16**.

User ID: 111014700
Back to Main Menu

### Death Withdrawal - Request Initiation

PRAN: 110064022684

Entity Reg No: 2000180

Claim ID: 2616095567

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Acknowledgement Number: 261609556701

Family Details
Annuitant Details
Nominee/Legal Heir Details
Document Checklist - Tier 1
Declaration
Documents Upload

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

Cancel Request

Nominations Last Updated : 25/03/2026

#### Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
NITISHA SACHIN RAI	SPOUSE	100

\* Continue with existing nominations

Nominee / Legal Heir Name	Relationship with Subscriber	Percentage Share	Bank Account Verification Status
<input type="checkbox"/> NITISHA SACHIN RAI	<input type="text" value="SPOUSE"/>	<input type="text" value="100"/>	To be verified

Select

Select

Yes

No

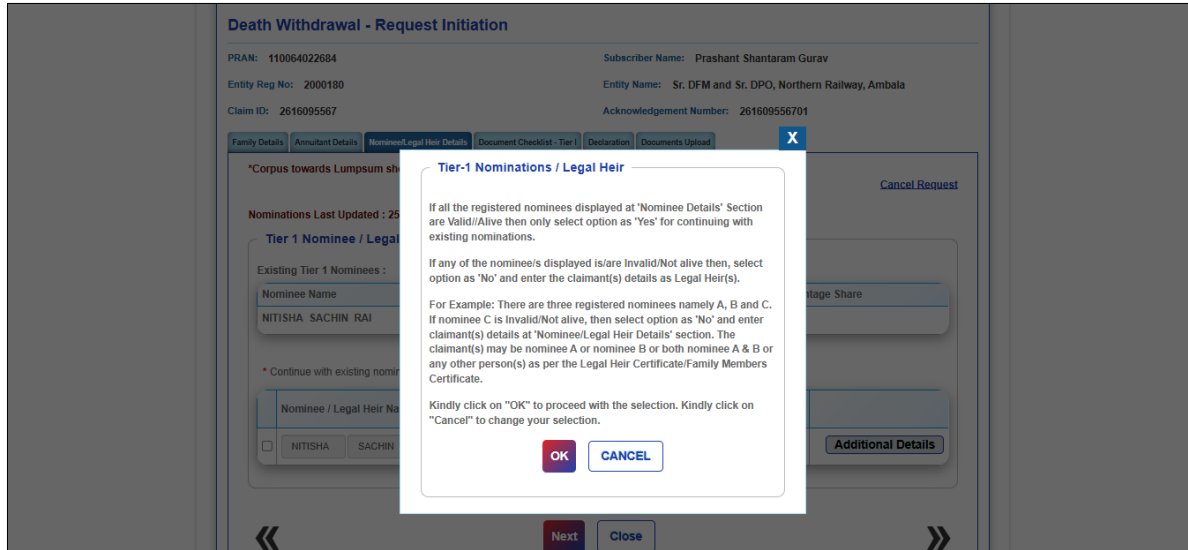
«
Next
Close
»

**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 1.00+ Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.
- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Penny drop can be performed for bank account maximum of 3 times in a day.

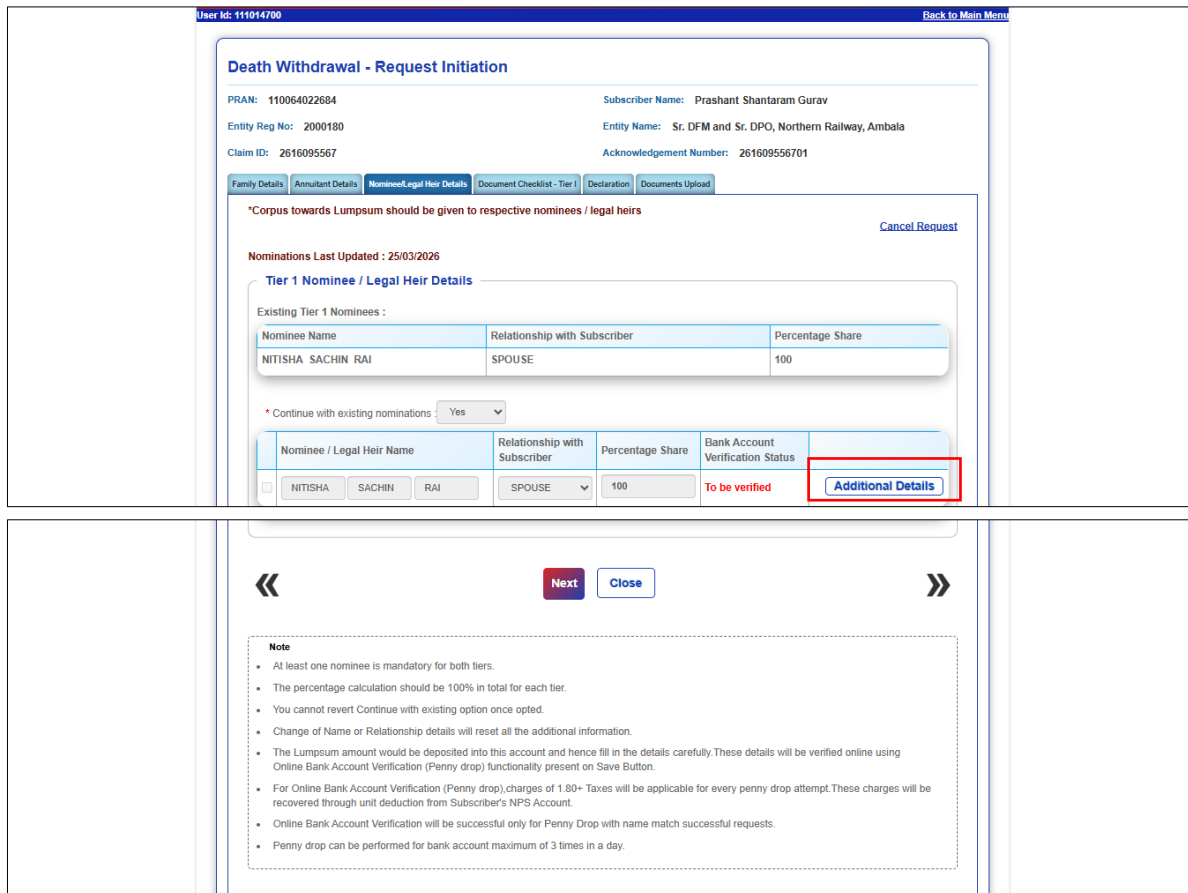
**Figure 16**

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 to **Figure 17**.



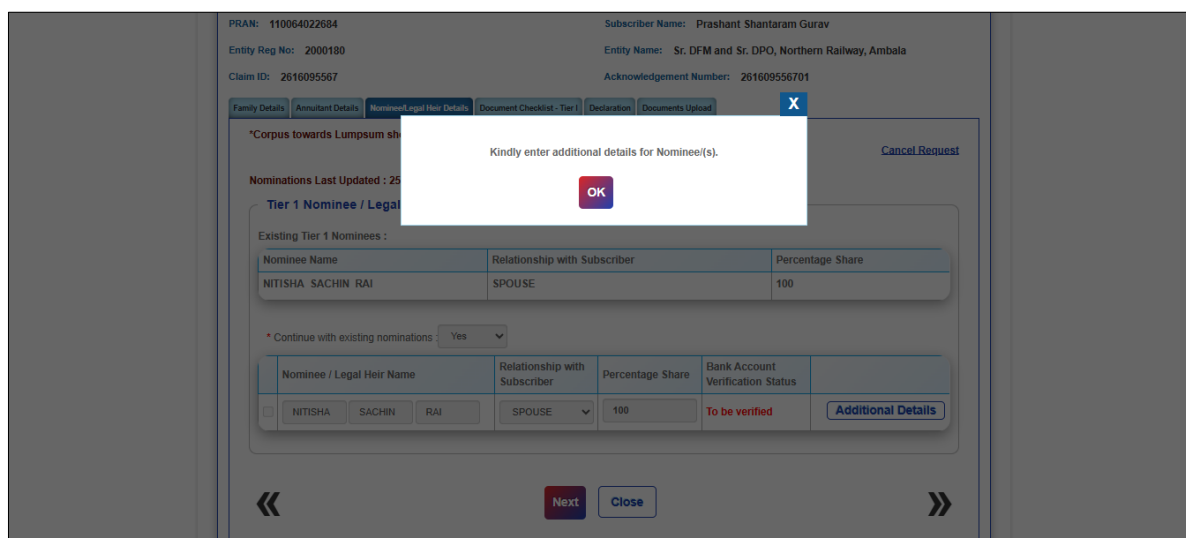
**Figure 17**

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 to **Figure 18**.



**Figure 18**

After clicking on the 'Next' button, the following pop-up message will be displayed to the user. Please refer to **Figure 19**.



The screenshot shows a web application interface with a pop-up message. The background interface includes a header with PRAN: 110064022684, Subscriber Name: Prashant Shantaram Gurav, Entity Reg No: 2000180, Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala, Claim ID: 2616095567, and Acknowledgement Number: 261609556701. Below the header are tabs for Family Details, Annuitant Details, Nominee/Legal Heir Details, Document Checklist - Tier I, Declaration, and Documents Upload. A pop-up message is displayed in the center, stating "Kindly enter additional details for Nominee(s)." with an "OK" button. Below the pop-up, there is a table for "Existing Tier 1 Nominees" and a table for "Nominee / Legal Heir Name" with a status of "To be verified" and an "Additional Details" button. At the bottom, there are "Next" and "Close" buttons.

Nominee Name	Relationship with Subscriber	Percentage Share
NITISHA SACHIN RAI	SPOUSE	100

Nominee / Legal Heir Name	Relationship with Subscriber	Percentage Share	Bank Account Verification Status
NITISHA SACHIN RAI	SPOUSE	100	To be verified

**Figure 19**

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.

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 to **Figure 20**.

User Id: 111044700
Back to Main X

### Nominee Details

#### Personal Details

First Name(Name as per PAN card)*	NITISHA
Middle Name	SACHIN
Last Name / Surname	RAI
Relationship *	SPOUSE
Date of Birth*	DD/MM/YYYY
Nominee Age(Years)*	41
Percentage Share *	100
Major/Minor*	MAJOR
AADHAAR / VID	
PAN*	
CKYC	

#### Address & Bank Details

Address 1 *	TIMES TOWER
Address 2	LOWER PAREL
Address 3	PAREL
City	MUMBAI
Pincode*	400013
State *	Maharashtra
Country *	India
Mobile No*	7021169781
Alternate Contact No.	
Email ID*	PGURAV8682@YAHOO.IN
Bank Account Type*	SAVINGS

---

Major/Minor*	MAJOR
AADHAAR / VID	
PAN*	AQVPG9443E
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

Mobile No*	7021169781
Alternate Contact No.	
Email ID*	PGURAV8682@YAHOO.IN
Bank Account Type*	SAVINGS
Bank Account Number*	*****
Confirm Bank Account Number*	05421140041093
Bank IFS Code*	HDFC0000542
Bank Name*	HDFC BANK
Bank Branch*	KAMLA MILLS
Bank Address*	COMPOUNDSENAPATI BAPAT MARG,LOWER PARELMUMBAIMAHARASHT RA400013
Bank Address Pin*	400013
MICR Code	454567678

Save
Cancel

**Figure 20**

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 to **Figure 21**.

### Death Withdrawal - Request Initiation

PRAN: 110064022684      Subscriber Name: Prashant Shantaram Gurav  
 Entity Reg No: 2000180      Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala  
 Claim ID: 2616095567      Acknowledgement Number: 261609556701

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 : 25/03/2026

Tier 1 Nominee / Legal Heir Details

Existing Tier 1 Nominees :

Nominee Name	Relationship with Subscriber	Percentage Share
NITISHA SACHIN RAI	SPOUSE	100

\* Continue with existing nominations : Yes

Nominee / Legal Heir Name	Relationship with Subscriber	Percentage Share	Bank Account Verification Status	
<input type="checkbox"/> NITISHA   SACHIN   RAI	SPOUSE	100	Verified	Additional Details

Next   Close

**Figure 21**

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 to **Figure 22**.

User ID: 111014700      Back to Main Menu

### Death Withdrawal - Request Initiation

PRAN: 110064022684      Subscriber Name: Prashant Shantaram Gurav  
 Entity Reg No: 2000180      Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala  
 Claim ID: 2616095567      Acknowledgement Number: 261609556701

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"/> Copy of Death Certificate of subscriber duly attested copy by mapped Nodal Office*
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)
<b>Bank Proof</b>			
Sr No.	Tier I Nominees	Claimant	Document Name
1	1		
1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Cancelled Cheque / Bank Certificate / Self attested copy of Bank passbook*
<b>Proof of Identity</b>			
Sr No.	Tier I Nominees	Claimant	Document Name
1	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 type="checkbox"/>	<input 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
<b>Proof of Address</b>			
Sr No.	Tier I Nominees	Claimant	Document Name
1	1		
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).
<span style="font-size: 2em;">⏪</span> <span style="margin: 0 20px;"><input type="button" value="Save &amp; Proceed"/></span> <span style="margin: 0 20px;"><input type="button" value="Close"/></span> <span style="font-size: 2em;">⏩</span>			

**Figure 22**

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 to **Figure 23**.

User Id: 111044700
Back to Main Menu

### Death Withdrawal - Request Initiation

PRAN: 110064022684

Entity Reg No: 2000180

Claim ID: 2616095567

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Acknowledgement Number: 261609556701

Family Details
Annuitant 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 Prashant Shantaram Gurav with PRAN 110064022684 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

»

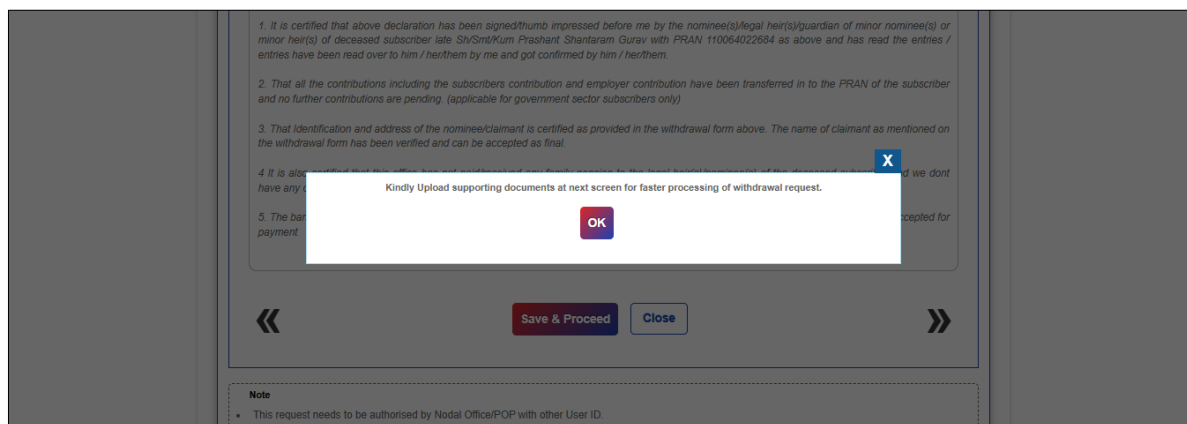
**Note**

- 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 23**

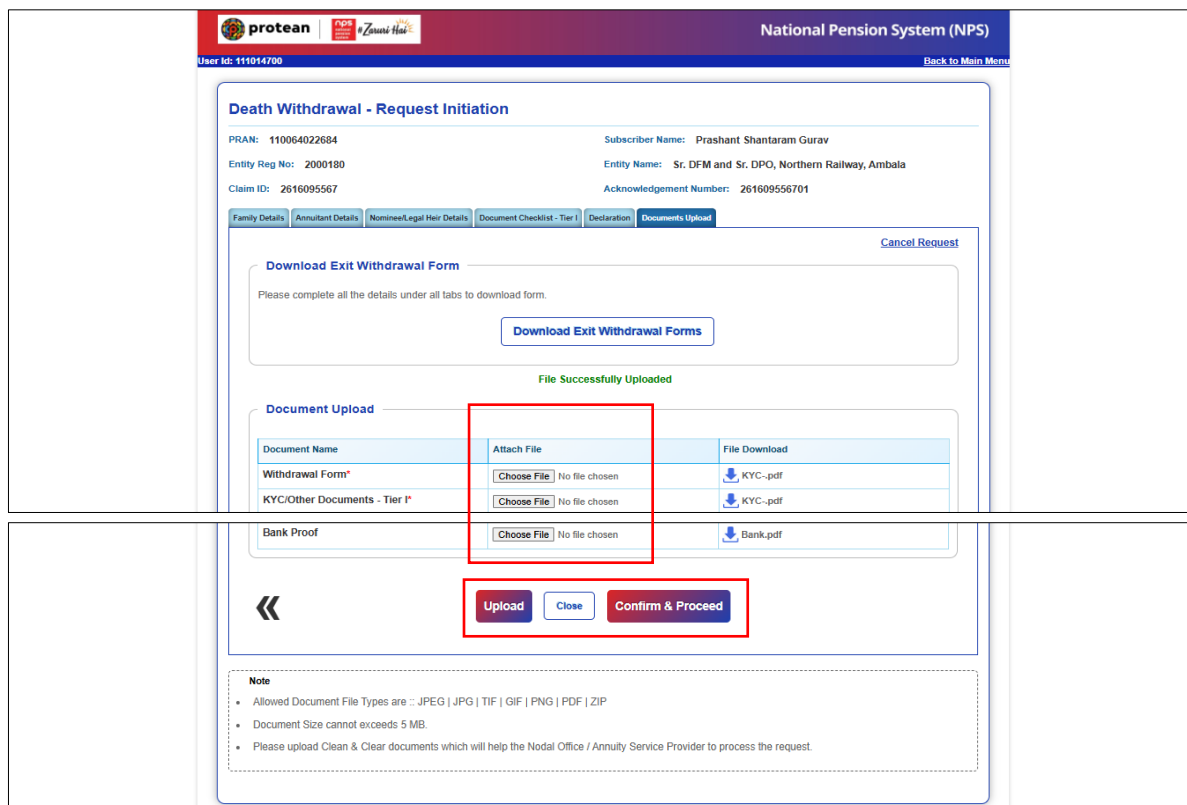
SOP on Initiation and Authorization of Online Death Withdrawal request by Nodal Office

An information window will open regarding the upload of scanned documents. The user needs to click on the "OK" button. Please refer to **Figure 24**.



**Figure 24**

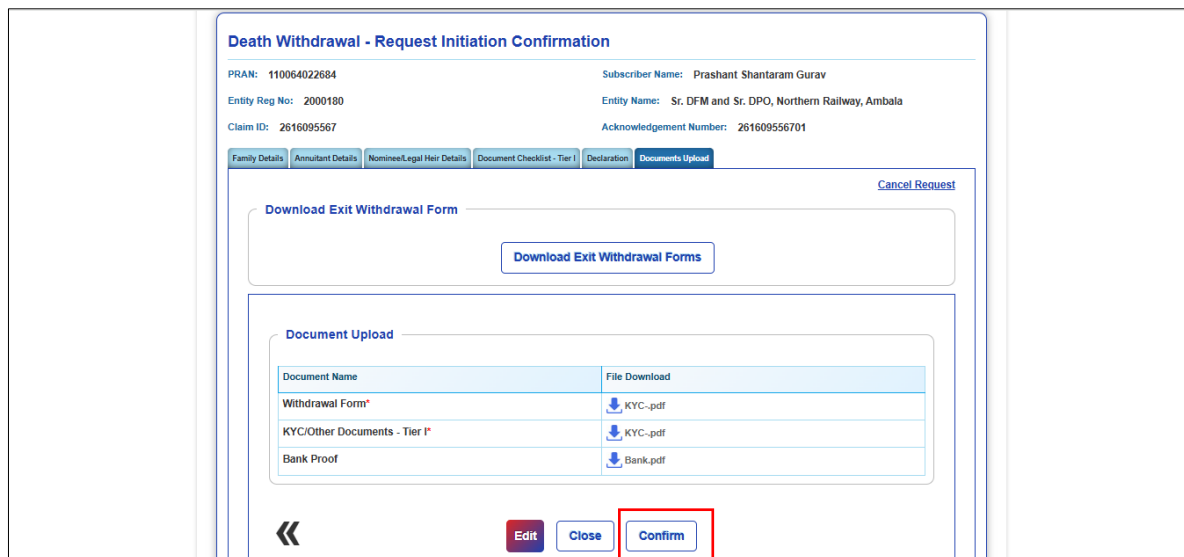
At "**Documents Upload**" **TAB**, it is the responsibility of Nodal Office to upload valid, complete and legible documents such as Death Withdrawal Form, copy of death certificate, KYC Documents (Identity & Address Proof) and bank proof of Nominee/Annuitant/Legal heir and other additional documents required by Nodal Office as selected in document checklist for seamless processing of Exit. Please refer to **Figure 25**.



**Figure 25**

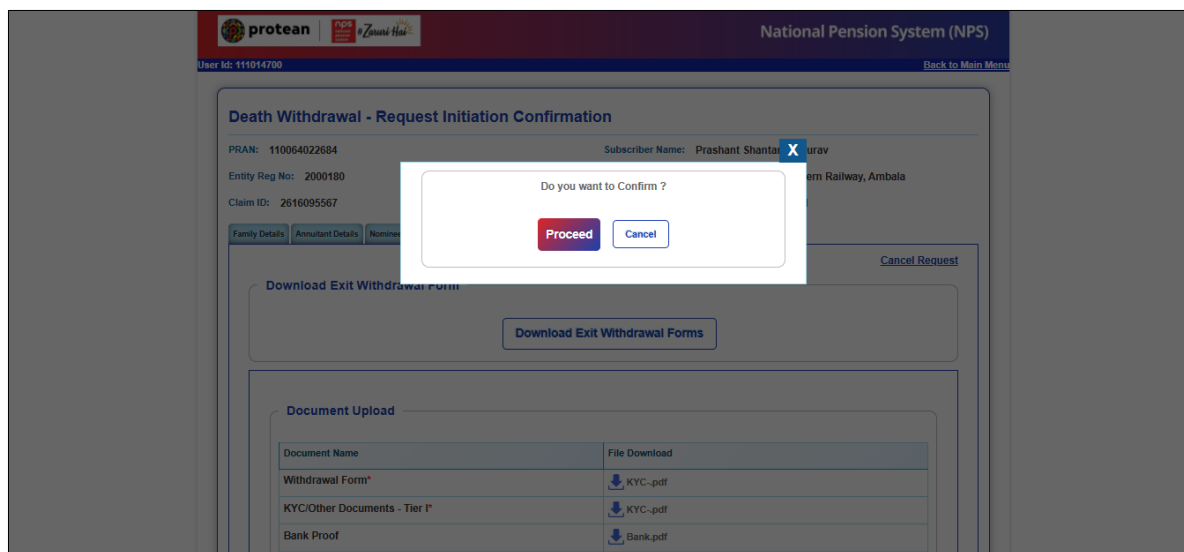
After providing complete details under different TABs & uploading scanned documents, User needs to re-confirm all the details entered /selected. Each TAB will be displayed to the User for confirmation. User needs to click on “**Next**” button to proceed further.

Once details under all TABs are confirmed, the User needs to confirm the withdrawal request under “**Documents Upload**” Tab, as shown below in **Figure 26**.

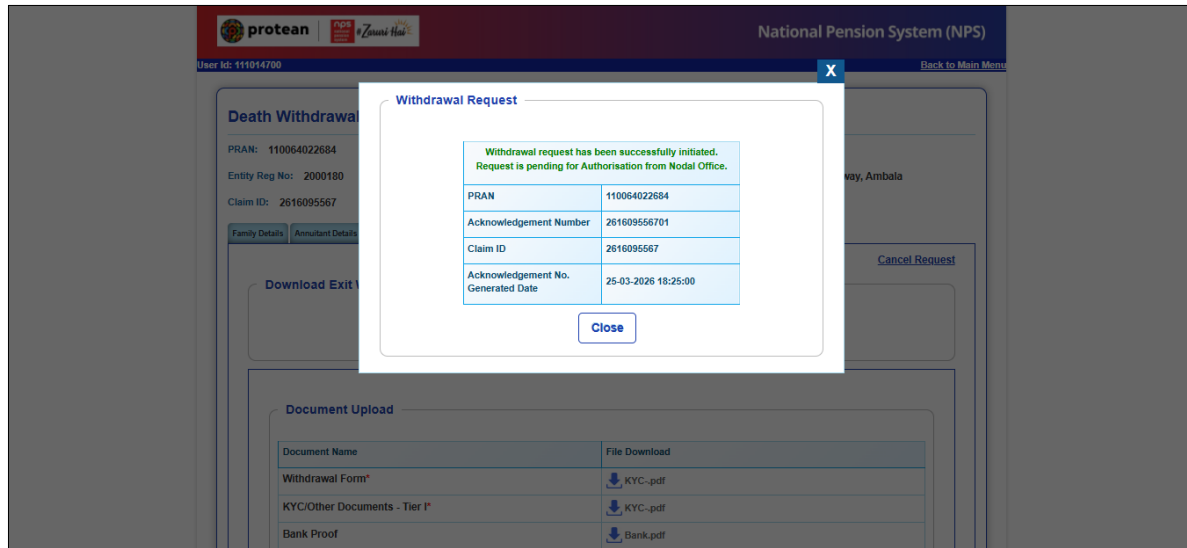


**Figure 26**

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 to **Figure 27** & **Figure 28**.



**Figure 27**



**Figure 28**

**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.nps-proteantech.in](http://www.cra.nps-proteantech.in) using another User ID & Password as given below in **Figure 29**. In case of Nodal Office, it will be Aadhar based login.

**Figure 29**

User needs to click on Menu "**Death**" and select Sub-Menu "**Verify and Authorise**" under "**Exit Management**" tab. Please refer to **Figure 30**.

Transaction Type	Count
eNomination Verification	196

**Figure 30**

At this stage, User needs to select the **Death Withdrawal** option as given below in **Figure 31**.

Welcome Principal Accounts Office-111014701 26-Mar-2026 Home | Logout

Subscriber Registration | Subscriber Maintenance | Nodal Office Management | Views | ERM Transactions | Exit Management | Grievances Management | Reports | User Management

Initiation of Withdrawal Request

Select Applicable Withdrawal Type :

Withdrawal Type \*

Superannuation/Premature Exit/Incapacitation

Death Withdrawal

**Figure 31**

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 32**.

Death Withdrawal

Initiale Request  Verify/Authorize Request  View Request Status

Request Verification/Authorization

PRAN	110064022684
Acknowledgement Number	
Claim ID	
From Date*	DD/MM/YYYY
To Date*	DD/MM/YYYY

**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 32**

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 to **Figure 33**.

### Death Withdrawal

Initiate Request   
  Verify/Authorize Request   
  View Request Status

**Request Verification/Authorization**

<b>PRAN</b>	<input type="text" value="110064022684"/>
<b>Acknowledgement Number</b>	<input type="text"/>
<b>Claim ID</b>	<input type="text"/>
<b>From Date*</b>	<input type="text" value="DD/MM/YYYY"/>
<b>To Date*</b>	<input type="text" value="DD/MM/YYYY"/>




Acknowledgement Number	Claim ID	Request Date	PRAN	Initiated By	Last Action Taken	Pending With	Action
<a href="#">261609556701</a>	2616095567	25-03-2026	110064022684	111014700	INITIATED BY NODAL OFFICE	Authorizer	Accept/Reject

**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 33**

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 34**.

National Pension System (NPS)

User Id: 111014701
[Back to Main Menu](#)

### Death Withdrawal - Request Authorization Confirmation

PRAN: 110064022684

Entity Reg No: 2000180

Claim ID: 2616095567

Subscriber Name: Prashant Shantaram Gurav

Entity Name: Sr. DFM and Sr. DPO, Northern Railway, Ambala

Acknowledgement Number: 261609556701

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

#### Subscriber Details

Date of Birth	15/06/1986
Father's Name	TXBHVDCV JHV
Subscriber's gender	Male
Marital Status	-
Orphan Status:	
Date Of Death*	31/01/2017

#### Total Valuation

Tier Type	Valuation in Rs.as on date on Death 31/Jan/2017	Valuation in Rs.as on date
Tier 1	356961.76	5153148.01

#### Section C - Claimant Withdrawal Details

Towards Withdrawal (in %)*	20	%	1030629.60	Out of Total NPS Corpus, % of corpus subscriber will receive in his/her bank account
Towards Annuity (in %)*	80	%	4122518.40	Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

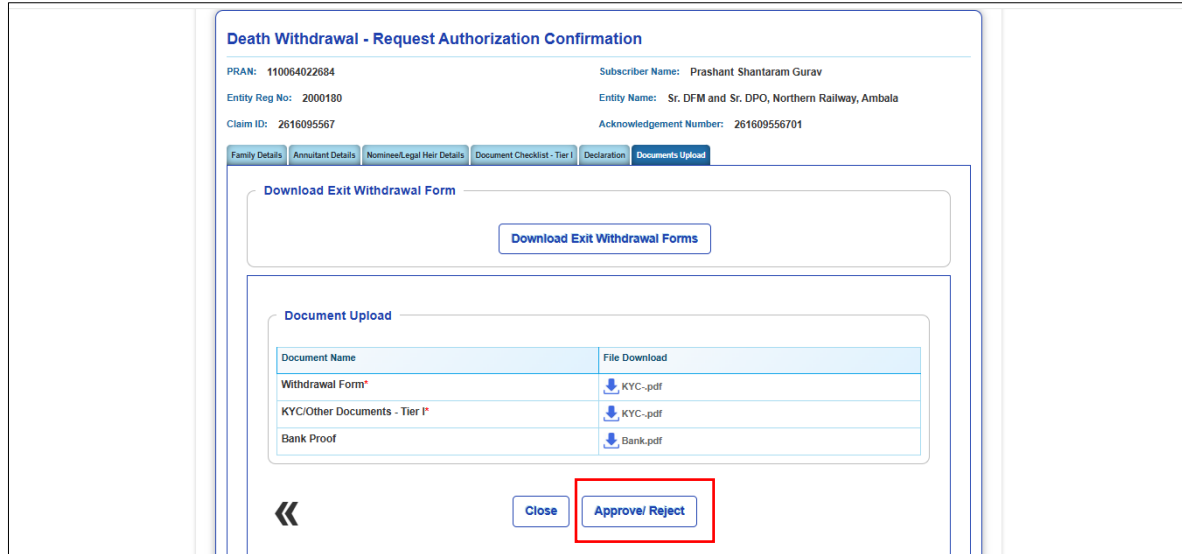
#### Section E - Subscriber's Family Member Details

Marital Status*	Married
Spouse Gender*	Female
Spouse Status :*	Alive
Spouse First Name*	NITISHA
Spouse Middle Name	SACHIN
Spouse Last Name	RAI
Spouse Aadhar/VID	

	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Spouse PAN*</td><td>AOVPG9443E</td></tr> <tr><td>Spouse DOB*</td><td>01/03/1985</td></tr> <tr><td>Mother Status</td><td>Alive</td></tr> <tr><td>Mother's First Name*</td><td>INA</td></tr> <tr><td>Mother's Middle Name</td><td></td></tr> <tr><td>Mother's Last Name</td><td></td></tr> <tr><td>Mother's Aadhar/VID</td><td></td></tr> <tr><td>Mother's PAN*</td><td>AOVPG9443E</td></tr> <tr><td>Mother's DOB*</td><td>01/02/1968</td></tr> <tr><td>Father Status</td><td>Alive</td></tr> <tr><td>Father's First Name*</td><td>TXBHVDCV</td></tr> <tr><td>Father's Middle Name</td><td></td></tr> <tr><td>Father's Last Name</td><td>JHV</td></tr> <tr><td>Father's Aadhar/VID</td><td></td></tr> <tr><td>Father's PAN*</td><td>AOVPG9443E</td></tr> <tr><td>Father's DOB*</td><td>26/02/1964</td></tr> <tr><td>Child 1*</td><td>Not Applicable</td></tr> <tr><td>Child 2*</td><td>Not Applicable</td></tr> <tr><td>Child 3*</td><td>Not Applicable</td></tr> </table>	Spouse PAN*	AOVPG9443E	Spouse DOB*	01/03/1985	Mother Status	Alive	Mother's First Name*	INA	Mother's Middle Name		Mother's Last Name		Mother's Aadhar/VID		Mother's PAN*	AOVPG9443E	Mother's DOB*	01/02/1968	Father Status	Alive	Father's First Name*	TXBHVDCV	Father's Middle Name		Father's Last Name	JHV	Father's Aadhar/VID		Father's PAN*	AOVPG9443E	Father's DOB*	26/02/1964	Child 1*	Not Applicable	Child 2*	Not Applicable	Child 3*	Not Applicable	
Spouse PAN*	AOVPG9443E																																							
Spouse DOB*	01/03/1985																																							
Mother Status	Alive																																							
Mother's First Name*	INA																																							
Mother's Middle Name																																								
Mother's Last Name																																								
Mother's Aadhar/VID																																								
Mother's PAN*	AOVPG9443E																																							
Mother's DOB*	01/02/1968																																							
Father Status	Alive																																							
Father's First Name*	TXBHVDCV																																							
Father's Middle Name																																								
Father's Last Name	JHV																																							
Father's Aadhar/VID																																								
Father's PAN*	AOVPG9443E																																							
Father's DOB*	26/02/1964																																							
Child 1*	Not Applicable																																							
Child 2*	Not Applicable																																							
Child 3*	Not Applicable																																							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Mother's Aadhar/VID</td><td></td></tr> <tr><td>Mother's PAN*</td><td>AOVPG9443E</td></tr> <tr><td>Mother's DOB*</td><td>01/02/1968</td></tr> <tr><td>Father Status</td><td>Alive</td></tr> <tr><td>Father's First Name*</td><td>TXBHVDCV</td></tr> <tr><td>Father's Middle Name</td><td></td></tr> <tr><td>Father's Last Name</td><td>JHV</td></tr> <tr><td>Father's Aadhar/VID</td><td></td></tr> <tr><td>Father's PAN*</td><td>AOVPG9443E</td></tr> <tr><td>Father's DOB*</td><td>26/02/1964</td></tr> <tr><td>Child 1*</td><td>Not Applicable</td></tr> <tr><td>Child 2*</td><td>Not Applicable</td></tr> <tr><td>Child 3*</td><td>Not Applicable</td></tr> </table> <div style="text-align: right; margin-top: 10px;"> <span style="border: 2px solid red; padding: 2px 5px; margin-right: 10px;">Next</span> <span style="border: 1px solid gray; padding: 2px 5px; margin-right: 20px;">Close</span> <span style="font-size: 24px;">»»</span> </div> <div style="border: 1px dashed gray; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This request will go for further approvals.</li> <li>You can withdrawal as Lumpsum and ASP as per conditions.</li> </ul> </div>	Mother's Aadhar/VID		Mother's PAN*	AOVPG9443E	Mother's DOB*	01/02/1968	Father Status	Alive	Father's First Name*	TXBHVDCV	Father's Middle Name		Father's Last Name	JHV	Father's Aadhar/VID		Father's PAN*	AOVPG9443E	Father's DOB*	26/02/1964	Child 1*	Not Applicable	Child 2*	Not Applicable	Child 3*	Not Applicable													
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Child 1*	Not Applicable																																							
Child 2*	Not Applicable																																							
Child 3*	Not Applicable																																							

**Figure 34**

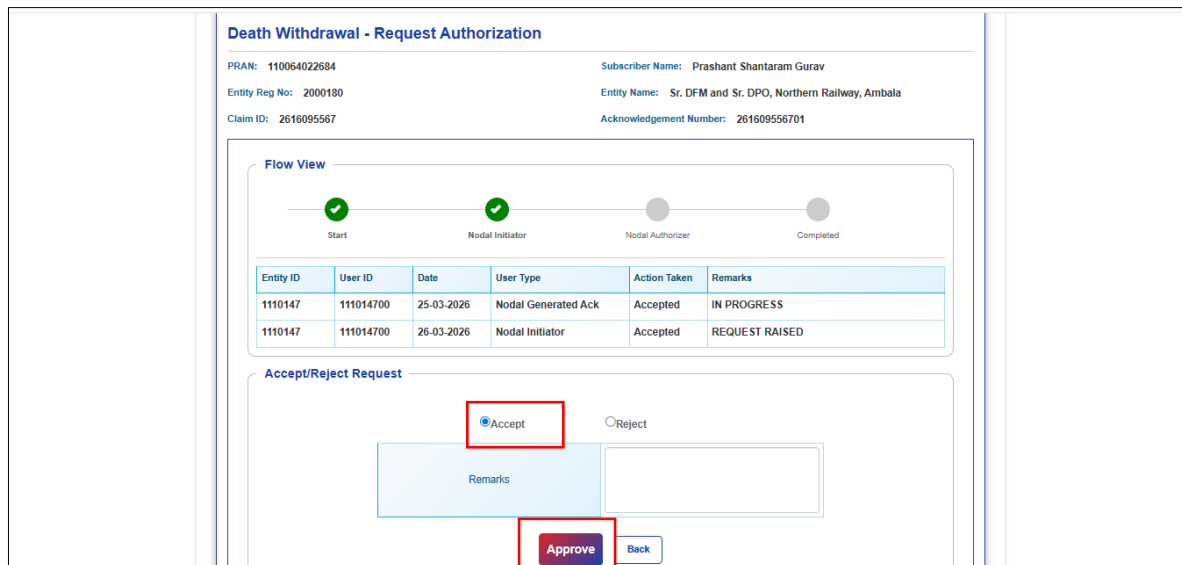
Once details under all TABs are verified, under last TAB – **Documents Upload**, the User needs to click on **“Approve/Reject”** button as shown below in **Figure 35**.



**Figure 35**

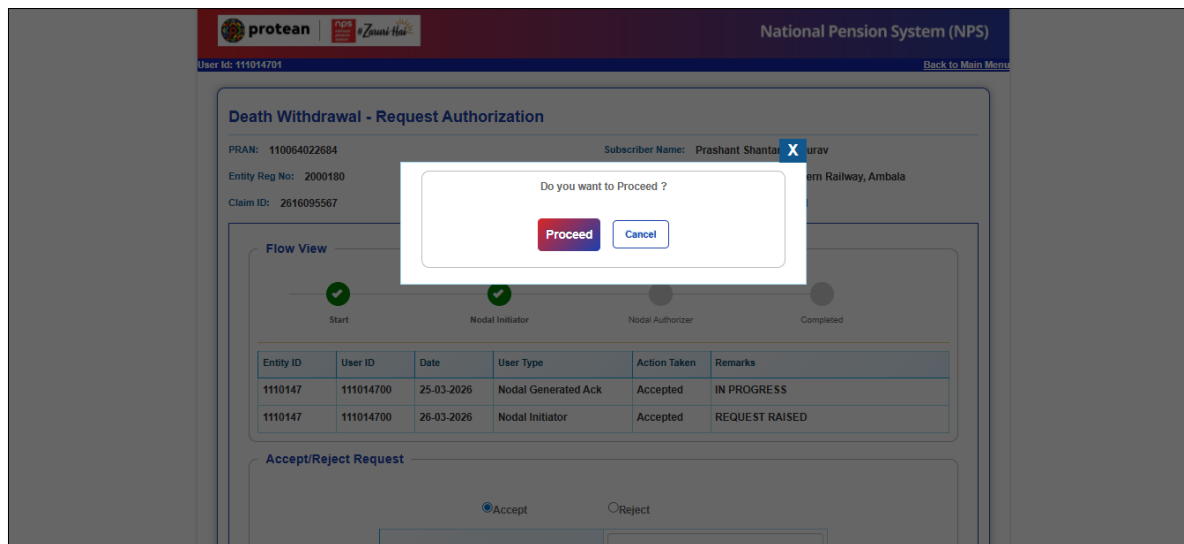
At this stage, if details provided/entered while initiating withdrawal request are correct, then User needs to click on **“Accept”** radio button and then click on **“Approve”** button.

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 to **Figure 36**.

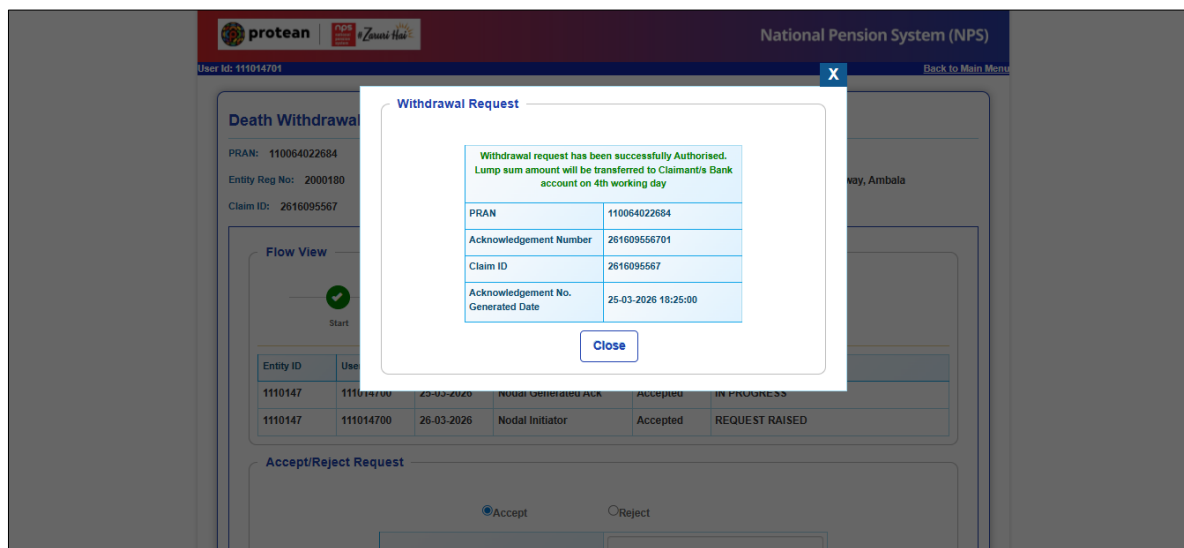


**Figure 36**

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 to **Figure 37 & 38.**



**Figure 37**



**Figure 38**

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 the stipulated withdrawal timeline mentioned in point 8 below.

## **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.proteantech.in](http://www.npscra.proteantech.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.*

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

### **Point to Note – Quality Check:**

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

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

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

Physical 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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