

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Initiation of Online Deferment Request by Subscriber and Verification & Authorization by Nodal Office

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	28.05.2025	1.0	-	Initial Version

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1. Abbreviations

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

2. Preface

When a Subscriber reaches the retirement age, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber. In case, total corpus in NPS account is less than or equal to Rs. 5 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, Subscriber can Defer Withdrawal and stay invested in NPS up to 75 years of age. Subscriber can Defer only Lump sum Withdrawal or Defer only Annuity or Defer Both Lump sum as well as Annuity. Deferment option shall be exercised at least fifteen days prior to the age of superannuation. The detailed steps to initiate Deferment request are provided below in the document.

3. Procedure for Processing Online deferment request

A. Pre-requisite for Exit:

10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of superannuation of Subscriber. Claim ID is communicated to Subscribers through alerts by CRA in which Option is given to Subscriber to Defer NPS Account.

The Subscriber should ensure following before initiating deferment request:

- ✓ NPS account is FATCA compliant – Deferment is not allowed if PRAN is not FATCA-compliant.
- ✓ PAN is registered in NPS account wherever applicable.
- ✓ Subscriber's contact details are updated in NPS account.

B. Brief steps to be followed by Subscriber and Nodal Office:

- ✓ Initiation of Deferment request by Subscriber online in CRA system (www.cra-nsdl.com) by logging with PRAN as User ID & Password.
- ✓ Verification of Deferment request by Nodal Office in the CRA System (www.cra-nsdl.com) with One User ID.
- ✓ Authorization of Deferment request by Nodal Office in the CRA System with Other User ID.
- ✓ On authorization of Deferment request by Nodal Office, PRAN will be flagged as Deferred in the CRA system.

In case, Subscriber is not able to initiate online deferment request in the CRA System, then Subscriber needs to submit the physical request to the associated Nodal Office. On receipt of physical request, Nodal Office will initiate online deferment request in the CRA system on behalf of the Subscriber and authorize the same.

This document describes the detailed procedure to be followed by Subscribers and Nodal Offices for processing Deferment requests.

4. Steps to initiate Online Deferment request in CRA System by Subscriber

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

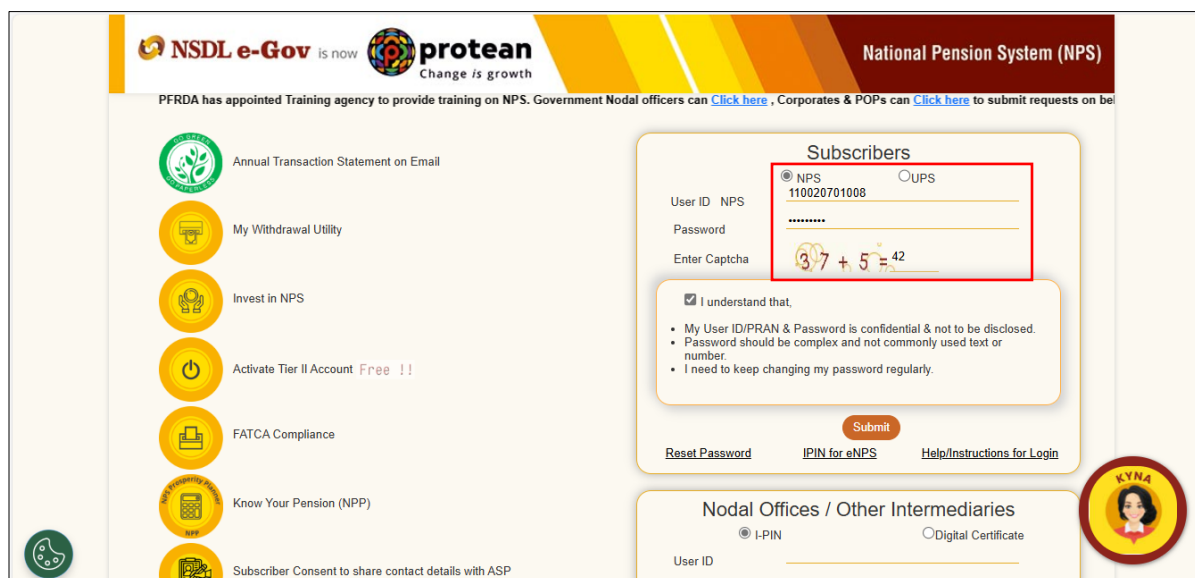


Figure 1

Subscriber needs to click on Menu “**Continuation/Deferment**” and select sub menu “**Initiate Request**” under “**Manage My Withdrawal**” Tab as given below in **Figure 2**.



Figure 2

At this stage, System will display Deferred Withdrawal initiation screen in which three transaction types will be displayed. Subscriber needs to select as “**New Deferment request**” radio button and click on ‘Submit’ button as shown below in **Figure 3**.

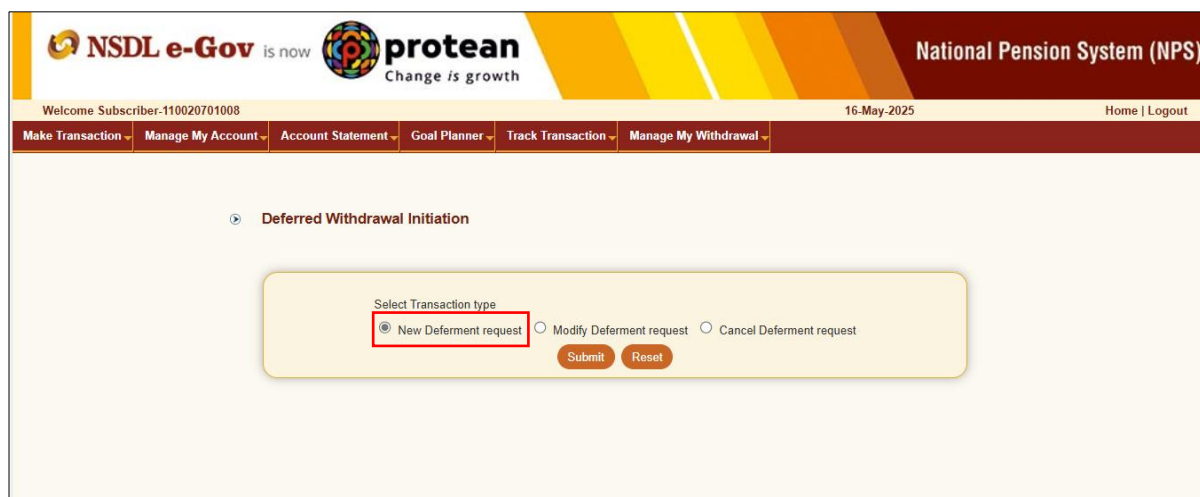


Figure 3

At this stage, Subscriber needs to enter Mobile Number and select Type of Deferment whether Deferred Lump-Sum or Deferred Annuity or both and click on 'Proceed' button. Please refer below **Figure 4**.

Deferment option shall be exercised at least fifteen days prior to the age of superannuation.

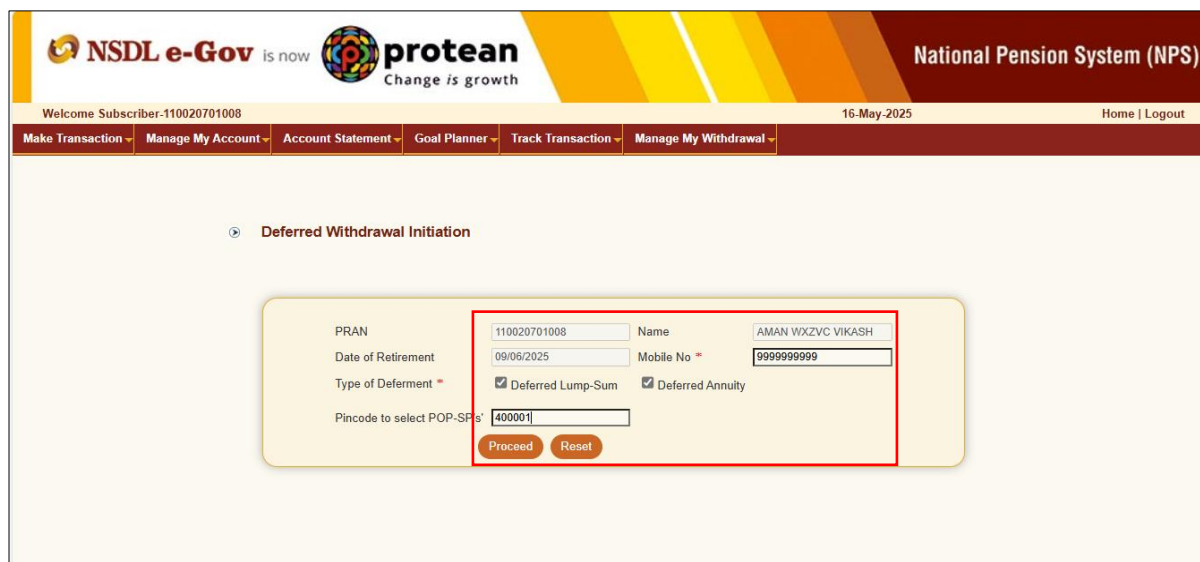


Figure 4

At this stage, list of POP-SP Names will be displayed after entering Pin Code desired by Subscriber, Subscriber can select POP-SP name of his choice. Subscriber needs to click on 'Proceed' button as shown in below **Figure 5**.

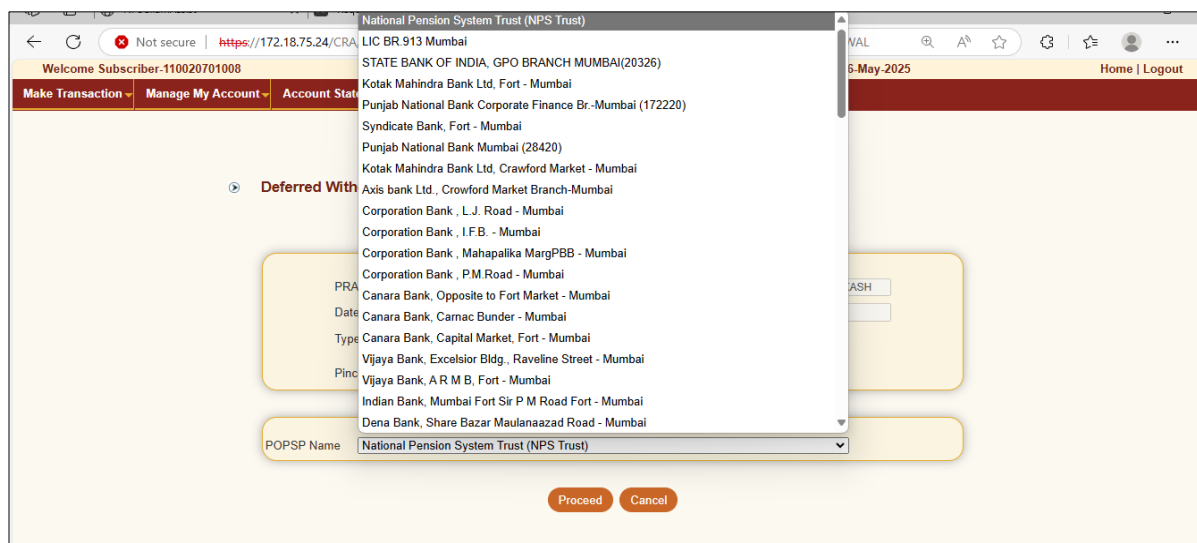


Figure 5

A final confirmation screen of Deferment request captured by Subscriber will be displayed. Subscriber needs to click on 'Confirm' button to proceed further. Please refer below **Figure 6**.

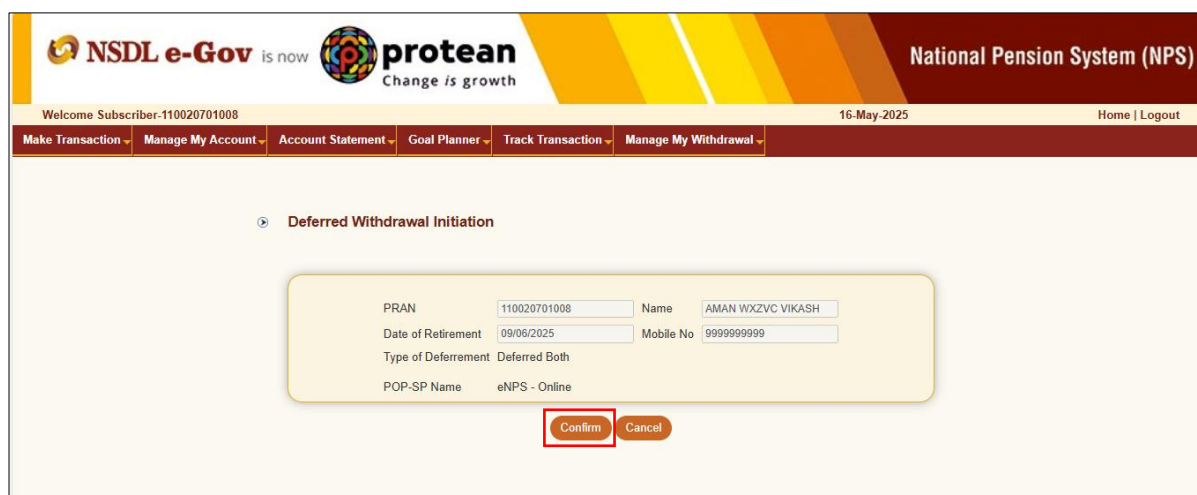
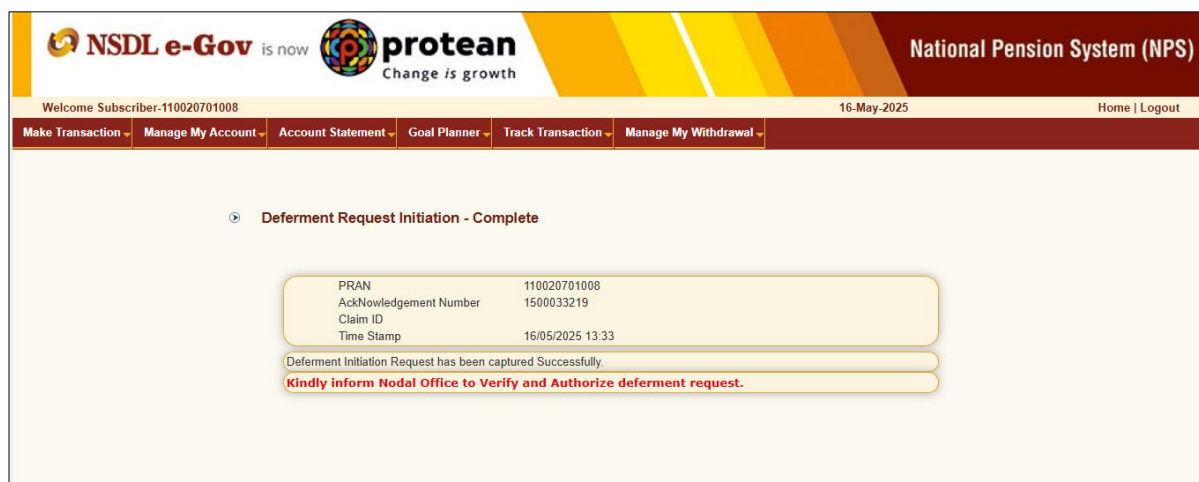


Figure 6

Once Subscriber clicks on 'Confirm' button, Deferment request will get captured in the CRA system and an Acknowledgement Number will get generated. Confirmation window is displayed to the Subscriber as shown below in **Figure 7**.



The screenshot displays the NSDL e-Gov Protean National Pension System (NPS) portal. The header includes the NSDL e-Gov logo, the Protean logo with the tagline 'Change is growth', and the text 'National Pension System (NPS)'. Below the header, a navigation bar contains links: 'Make Transaction', 'Manage My Account', 'Account Statement', 'Goal Planner', 'Track Transaction', and 'Manage My Withdrawal'. The main content area shows a message: 'Deferment Request Initiation - Complete'. Below this, a table displays the following details:

PRAN	110020701008
Acknowledgement Number	1500033219
Claim ID	
Time Stamp	16/05/2025 13:33

Below the table, a message states: 'Deferment Initiation Request has been captured Successfully.' followed by a red instruction: 'Kindly inform Nodal Office to Verify and Authorize deferment request.'

Figure 7

After successful initiation of Deferment request by Subscriber, the details will be made available to the respective Nodal Office for verification and authorization in their CRA login. Subscriber has to provide the details of request captured along with Acknowledgement Number to their associated Nodal Office for further processing.

5. Steps to verify Online Deferment request in CRA System by Nodal Office

In order to verify Online Deferment request of Subscriber, Nodal Office User needs to access CRA System www.cra-nsdl.com using one User ID & Password as given below in **Figure 8**. In case of Nodal Office, it will be Aadhar based login.

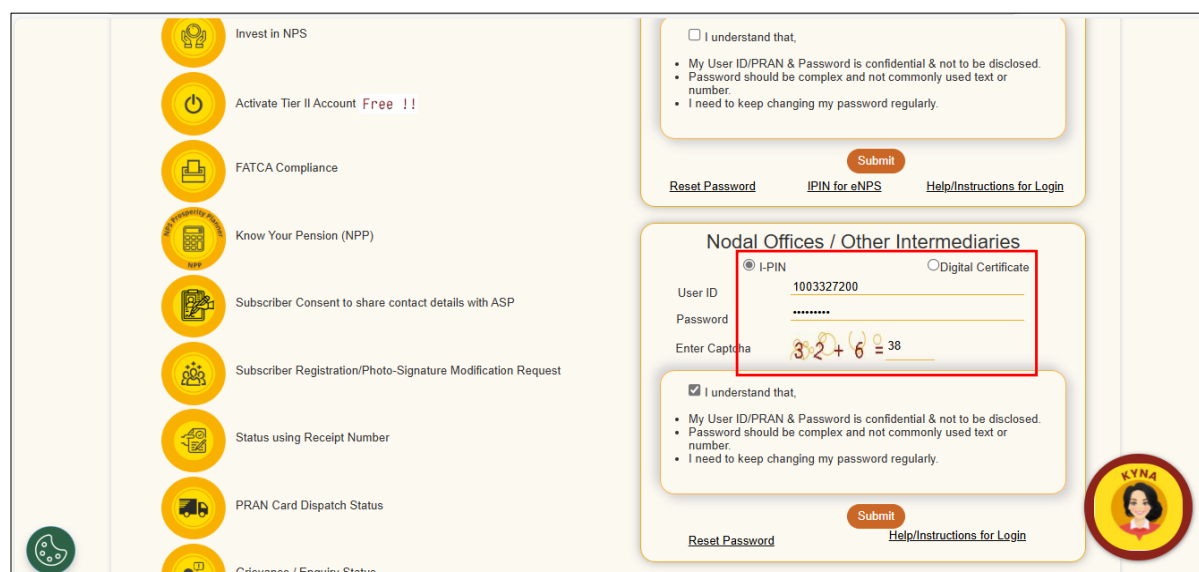


Figure 8

User needs to click on Menu “**Exit Withdrawal Request**” and select Sub-Menu “**Verify Deferment**”. Please refer below **Figure 9**.

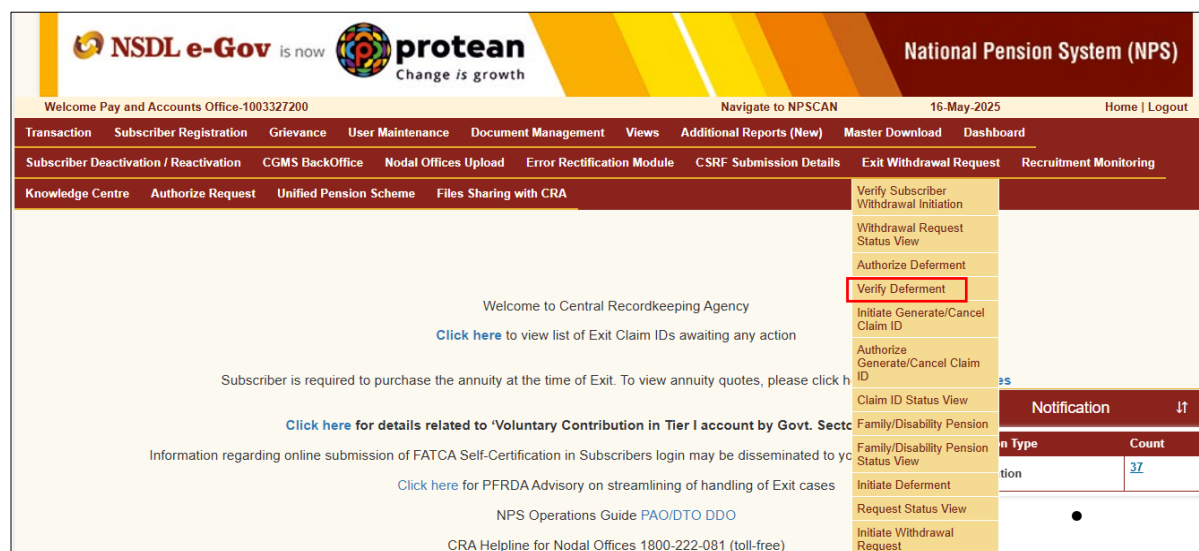


Figure 9

At this stage, User needs to select Transaction Type as “**New request**” and enter PRAN of the Subscriber and click on “**Submit**” Button. Please refer below **Figure 10**.

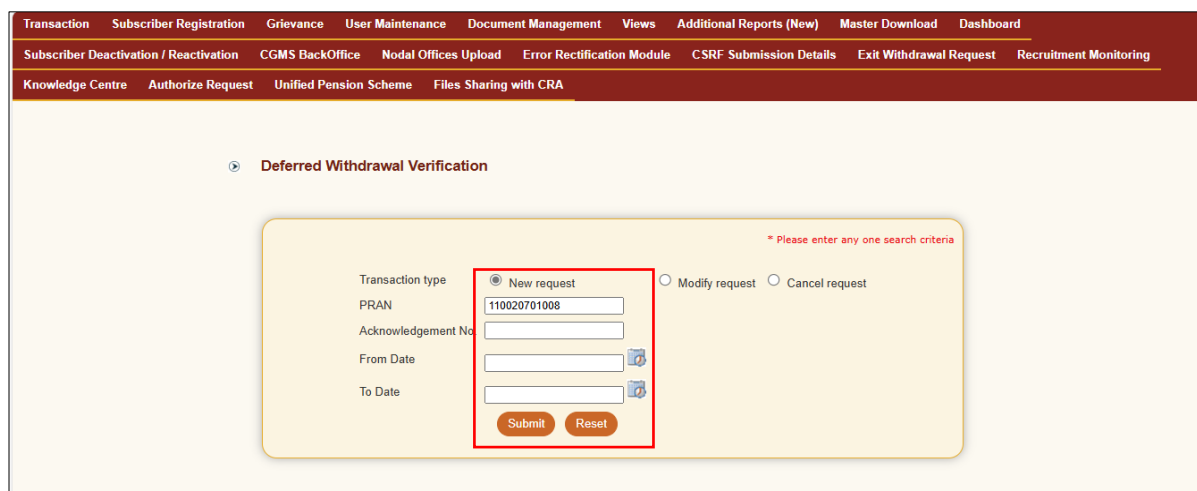
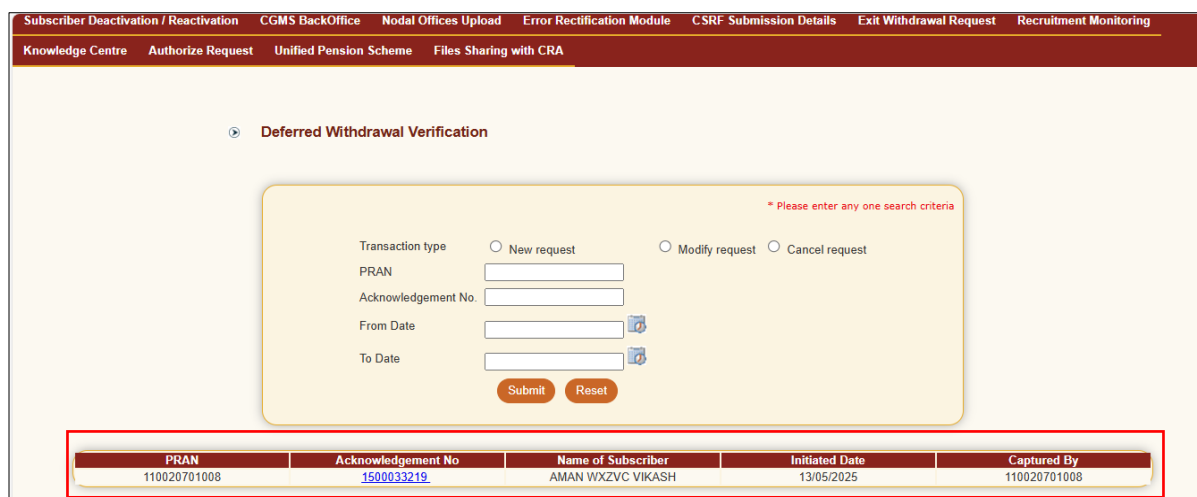


Figure 10

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Name of Subscriber, Initiated Date and captured by. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of deferment request by Subscriber. Please refer below **Figure 11**.

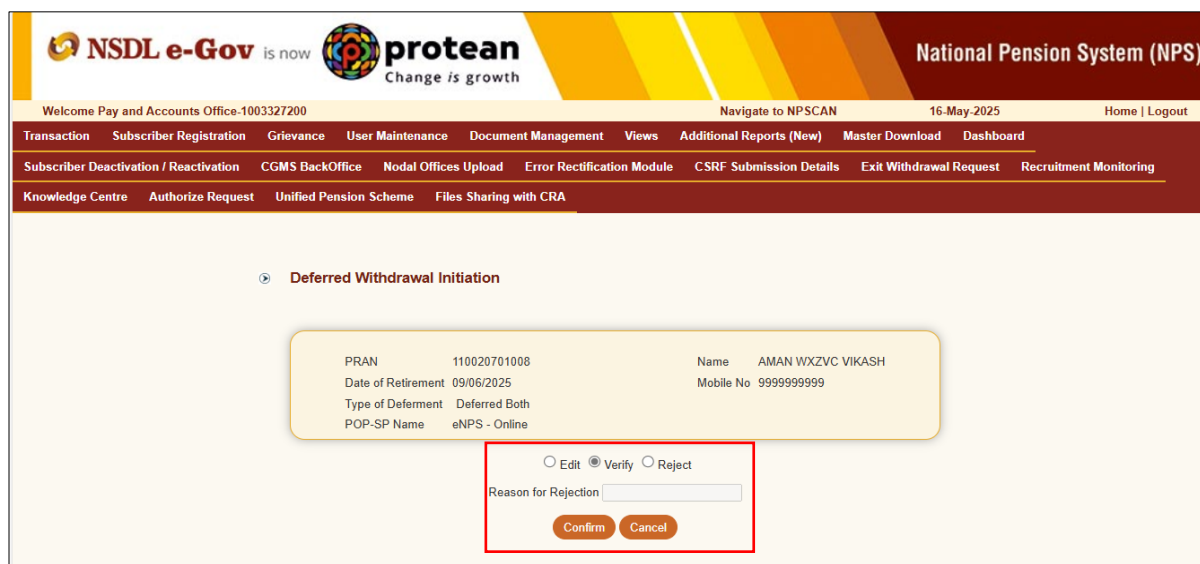


PRAN	Acknowledgement No	Name of Subscriber	Initiated Date	Captured By
110020701008	1500033219	AMAN WXZVC VIKASH	13/05/2025	110020701008

Figure 11

At this stage, if details entered are not correct/discrepancy in captured deferment request, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.

If details entered/deferment request is correct, User needs to click on "Verify" radio button and click on 'Confirm' button to complete the verification process. If the Subscriber wants to change his/her deferment choice, then he/she can inform so to his/her Nodal Office to edit the request. Please refer below **Figure 12** and **Figure 13**.



Welcome Pay and Accounts Office-1003327200 Navigate to NPSCAN 16-May-2025 Home | Logout

Transaction Subscriber Registration Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard

Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring

Knowledge Centre Authorize Request Unified Pension Scheme Files Sharing with CRA

Deferred Withdrawal Initiation

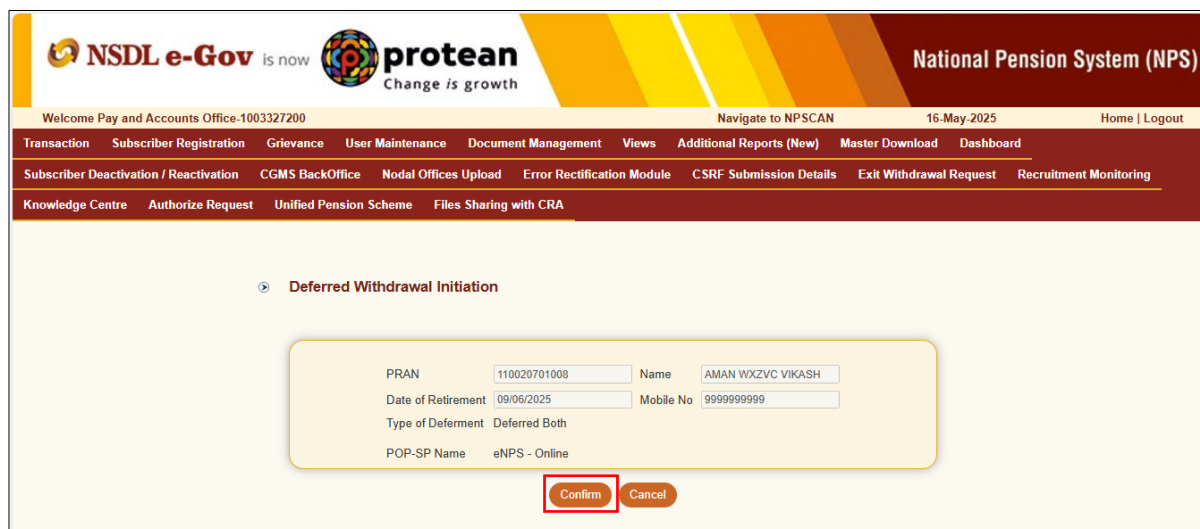
PRAN 110020701008 Name AMAN WXZVC VIKASH
Date of Retirement 09/06/2025 Mobile No 9999999999
Type of Deferment Deferred Both
POP-SP Name eNPS - Online

☐ Edit ☒ Verify ☐ Reject

Reason for Rejection

Confirm Cancel

Figure 12



Welcome Pay and Accounts Office-1003327200 Navigate to NPSCAN 16-May-2025 Home | Logout

Transaction Subscriber Registration Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard

Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring

Knowledge Centre Authorize Request Unified Pension Scheme Files Sharing with CRA



Deferred Withdrawal Initiation

PRAN 110020701008 Name AMAN WXZVC VIKASH
Date of Retirement 09/06/2025 Mobile No 9999999999
Type of Deferment Deferred Both
POP-SP Name eNPS - Online

Confirm Cancel

Figure 13

Once User clicks on "Confirm" button, Deferment request will get verified in the CRA system and confirmation window is displayed to the User as given below in **Figure 14**.


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 Change is growth

National Pension System (NPS)

Welcome Pay and Accounts Office-1003327200
 Navigate to NPSCAN
16-May-2025
Home | Logout

Transaction
 Subscriber Registration
 Grievance
 User Maintenance
 Document Management
 Views
 Additional Reports (New)
 Master Download
 Dashboard

Subscriber Deactivation / Reactivation
 CGMS BackOffice
 Nodal Offices Upload
 Error Rectification Module
 CSRF Submission Details
 Exit Withdrawal Request
 Recruitment Monitoring

Knowledge Centre
 Authorize Request
 Unified Pension Scheme
 Files Sharing with CRA

▶ Deferment Request Initiation - Complete

PRAN	110020701008
Acknowledgement Number	1500033219
Claim ID	
Time Stamp	16/05/2025 13:36

Deferment Initiation Request has been Verified Successfully awaiting for Checker Action.

Figure 14

6. Steps to authorize Online Deferment request in CRA System by Nodal Office

In order to authorize Online Deferment request of Subscriber, Nodal Office User needs to access CRA System www.cra-nsdl.com using another User ID & Password as given below in **Figure 15**. In case of Nodal Office, it will be Aadhar based login.

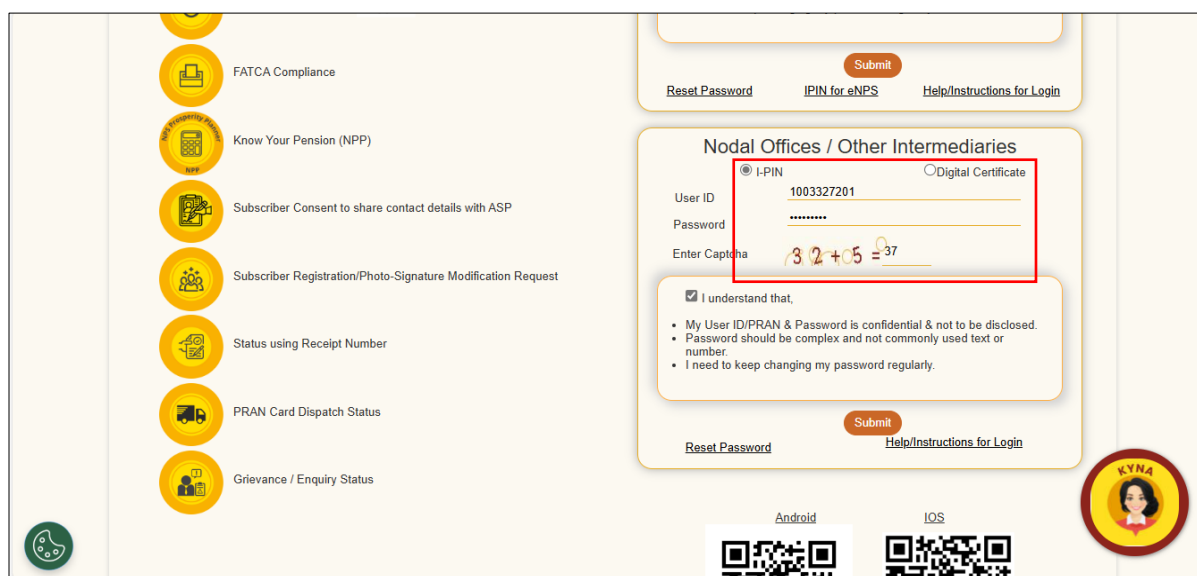
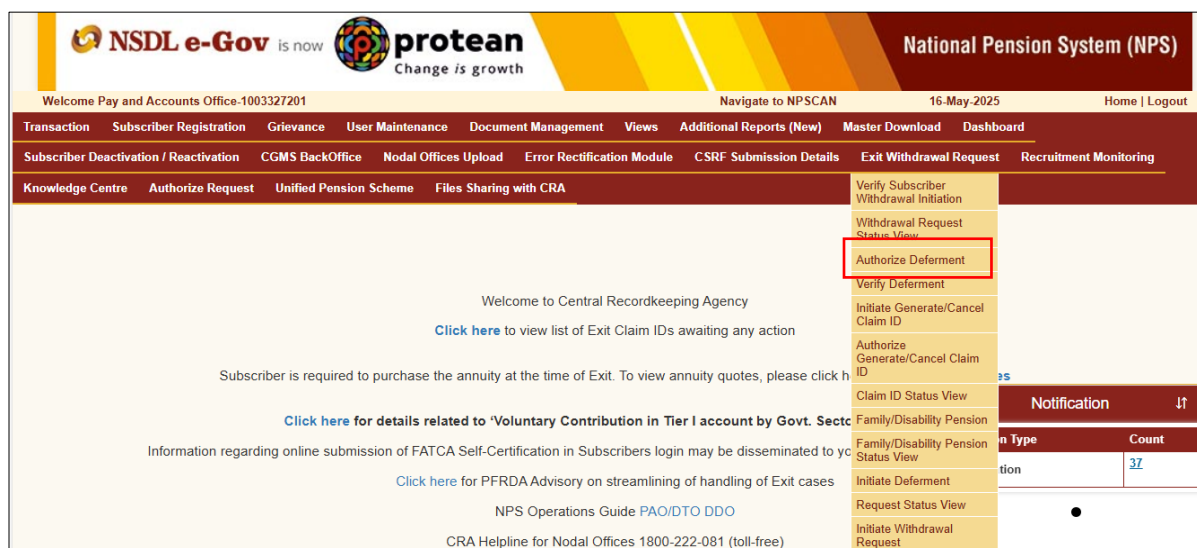


Figure 15

User needs to click on Menu **“Exit Withdrawal Request”** and select Sub-Menu **“Authorize Deferment”**. Please refer below **Figure 16**.



n Type	Count
37	

Figure 16

At this stage, User needs to select Transaction Type as **“New Deferment Request”** and enter PRAN of the Subscriber and click on **“Submit”** Button. Please refer below **Figure 17**.

Welcome Pay and Accounts Office-1003327201 Navigate to NPSCAN 16-May-2025 Home | Logout

Transaction Subscriber Registration Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard

Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring

Knowledge Centre Authorize Request Unified Pension Scheme Files Sharing with CRA

Deferred Withdrawal Checker

* Please enter any one search criteria

Transaction type ☒ New Deferment Request ☐ Modify Deferment Request ☐ Cancel Deferment Request

PRAN 110020701008

Acknowledgement No.

From Date

To Date

Submit Reset

Figure 17

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Name of Subscriber, Initiated Date and captured by. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of deferment request by Subscriber. Please refer below **Figure 18**.

Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring

Knowledge Centre Authorize Request Unified Pension Scheme Files Sharing with CRA

Deferred Withdrawal Checker

* Please enter any one search criteria

Transaction type ☐ New Deferment Request ☐ Modify Deferment Request ☐ Cancel Deferment Request

PRAN

Acknowledgement No.

From Date

To Date

Submit Reset

PRAN	Acknowledgement No.	Name of Subscriber	Initiated Date	Captured By
110020701008	1500033219	AMAN WXZVC VIKASH	13/05/2025	110020701008

Figure 18

At this stage, if details entered are not correct/discrepancy in captured deferment request, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.

If details entered/deferment request is correct, User needs to click on "Authorize" radio button and click on 'Confirm' button to complete the process. Please refer below **Figure 19**.

Welcome Pay and Accounts Office-1003327201 Navigate to NPSCAN 16-May-2025 Home | Logout

Transaction Subscriber Registration Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard

Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring

Knowledge Centre Authorize Request Unified Pension Scheme Files Sharing with CRA

▶ **Deferred Withdrawal Initiation**

PRAN 110020701008 Name AMAN WXZVC VIKASH

Date of Retirement 09/06/2025 Mobile No 9999999999

Type of Deferment Deferred Both

POP-SP Name eNPS - Online


☒ Authorize ☐ Reject

Reason for Rejection:

Confirm **Cancel**

Figure 19

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

NSDL e-Gov is now  **protean** Change is growth National Pension System (NPS)

Welcome Pay and Accounts Office-1003327201 Navigate to NPSCAN 16-May-2025 Home | Logout

Transaction Subscriber Registration Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard

Subscriber Deactivation / Reactivation CGMS BackOffice Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring

Knowledge Centre Authorize Request Unified Pension Scheme Files Sharing with CRA

▶ **Deferment Request Initiation - Complete**

PRAN 110020701008

Acknowledgement Number 1500033219

Claim ID

Time Stamp 16/05/2025 13:41

Deferment Initiation Request has been Authorized Successfully.

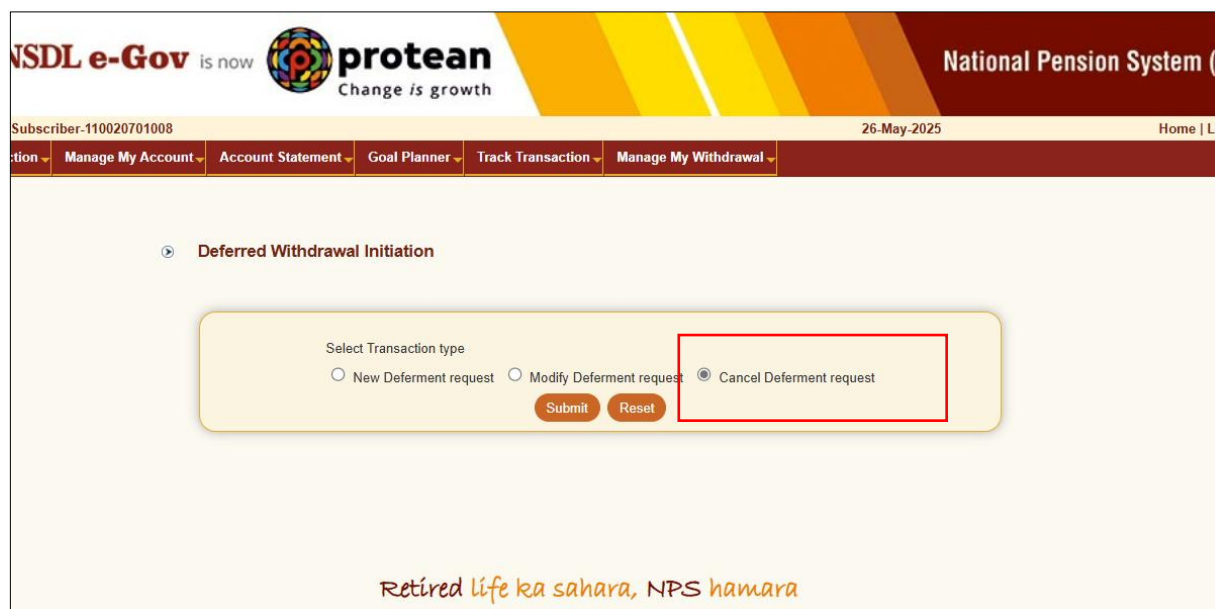
Figure 20

On successful authorization of deferment request by Nodal Office, Deferment request will be flagged in the CRA system against Subscriber's PRAN.

7. Cancellation of deferment request: -

If Subscriber has only 'Deferred Lump-sum' or 'Deferred Annuity' and Subscriber wishes to exit from NPS then Subscriber can directly raise Online Exit request.

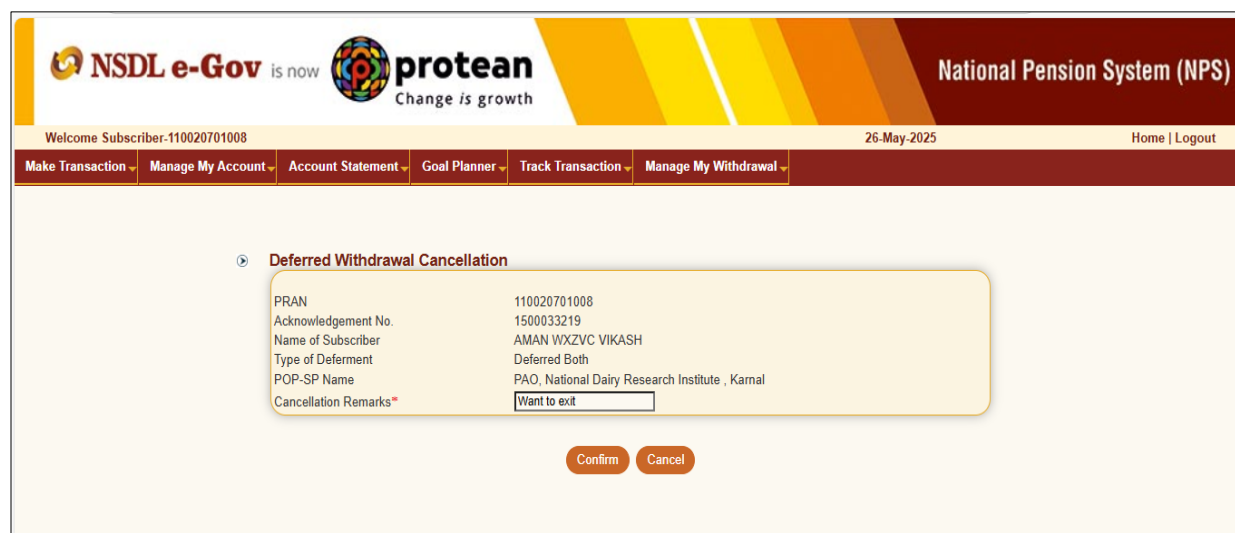
But if Subscriber has selected both i.e. 'Deferred Lump-sum and Deferred Annuity' and Subscriber wishes to exit from NPS then Subscriber has to cancel his/her deferment request. In case of cancellation of deferment request, Subscriber needs to click on Menu "**Continuation/Deferment**" and select sub menu "**Initiate Request**" under "**Manage My Withdrawal**" Tab as given above in **Figure 2** and then Subscriber will select transaction type as 'Cancel Deferment request' and click on 'Submit' button. Please refer below **Figure 21**.



The screenshot shows the NPS subscriber portal interface. At the top, there is a header with the NSDL e-Gov logo, the protean logo, and the text 'National Pension System (NPS)'. Below the header, there is a navigation bar with the following tabs: 'Manage My Account', 'Account Statement', 'Goal Planner', 'Track Transaction', and 'Manage My Withdrawal'. The 'Manage My Withdrawal' tab is currently selected. Below the navigation bar, there is a section titled 'Deferred Withdrawal Initiation'. Inside this section, there is a form titled 'Select Transaction type'. The form contains three radio button options: 'New Deferment request', 'Modify Deferment request', and 'Cancel Deferment request'. The 'Cancel Deferment request' option is selected and highlighted with a red box. Below the radio buttons, there are two buttons: 'Submit' and 'Reset'. At the bottom of the page, there is a footer with the text 'Retired Life ka sahara, NPS hamara'.

Figure 21

Subscriber will have to mention cancellation remark and submit the request for verification/authorization to Nodal Office. Please refer below **Figure 22 & Figure 23**.



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

Welcome Subscriber-110020701008 26-May-2025 Home | Logout

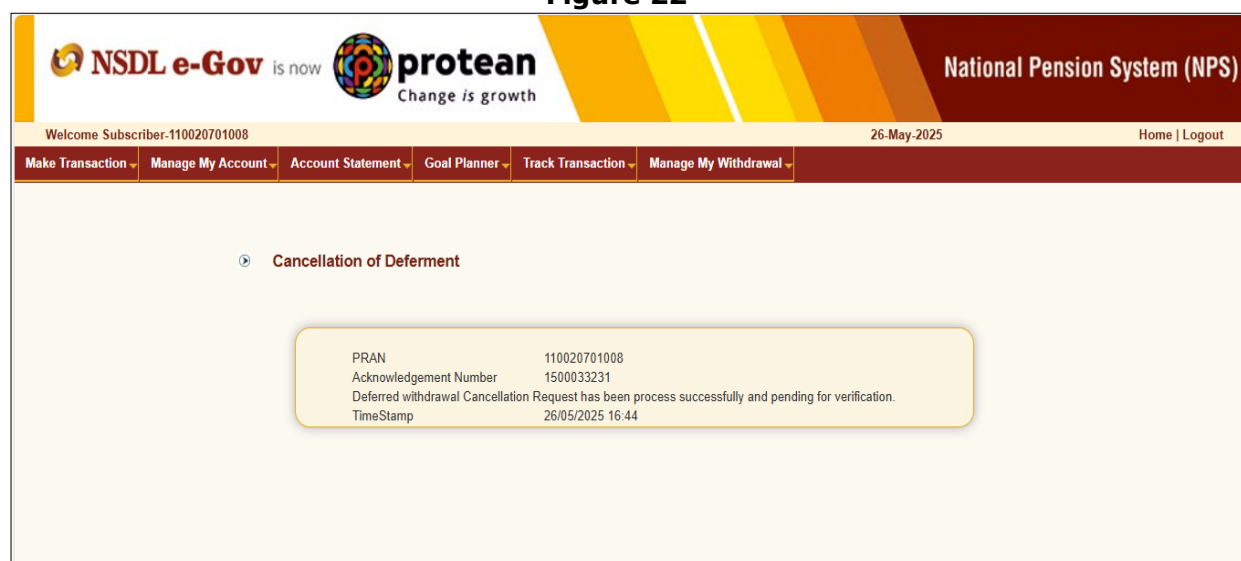
Make Transaction Manage My Account Account Statement Goal Planner Track Transaction Manage My Withdrawal

Deferred Withdrawal Cancellation

PRAN	110020701008
Acknowledgement No.	1500033219
Name of Subscriber	AMAN WXZVC VIKASH
Type of Deferment	Deferred Both
POP-SP Name	PAO, National Dairy Research Institute , Karnal
Cancellation Remarks*	<input type="text" value="Want to exit"/>

Confirm Cancel

Figure 22



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

Welcome Subscriber-110020701008 26-May-2025 Home | Logout

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

Cancellation of Deferment

PRAN	110020701008
Acknowledgement Number	1500033231
Deferred withdrawal Cancellation Request has been process successfully and pending for verification.	
TimeStamp	26/05/2025 16:44

Figure 23

After initiation of Cancellation of deferment request by Subscriber, the request will be verified and authorized by associated Nodal Office.

After successful cancellation of deferment request, Subscriber is required to contact/approach his/her associated Nodal Office to generate Superannuation Claim ID to initiate Exit request in CRA System.
