

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

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

Version 1.1

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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
2	31.03.2026	1.1	-	Website Update – Subscriber and Nodal Office Login Menu Revamp, Changes in Withdrawal eligibility criteria and 15-day prior intimation requirement removed.

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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. 8 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 85 years of age. Subscriber can Defer only Lump sum Withdrawal or Defer only Annuity. Deferment option shall be exercised 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.nps-proteantech.in) by logging with PRAN as User ID & Password.
- ✓ Verification of Deferment request by Nodal Office in the CRA System 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.nps-proteantech.in 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 and click on 'Proceed' button. Please refer to **Figure 4**.

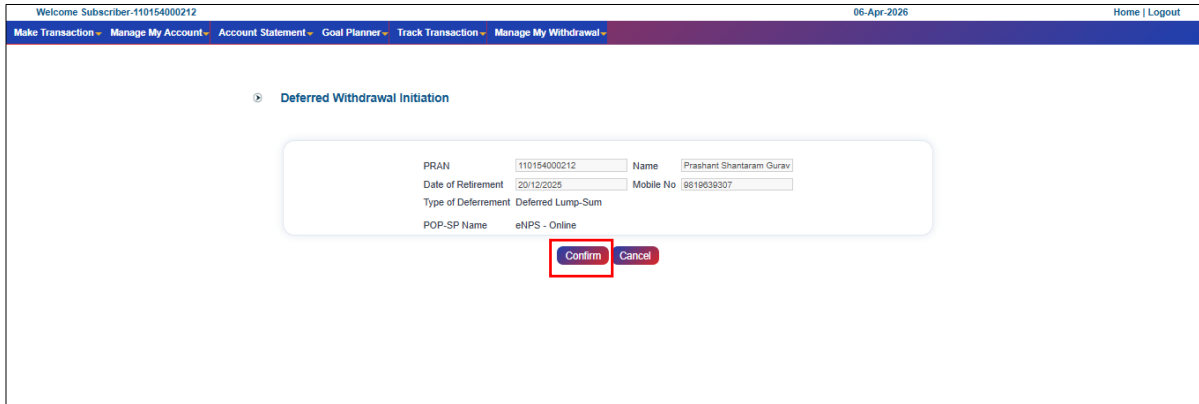
Deferment option shall be exercised prior to the age of superannuation.

Figure 4

At this stage, 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 to **Figure 6**.



Welcome Subscriber-110154000212 06-Apr-2026 Home | Logout

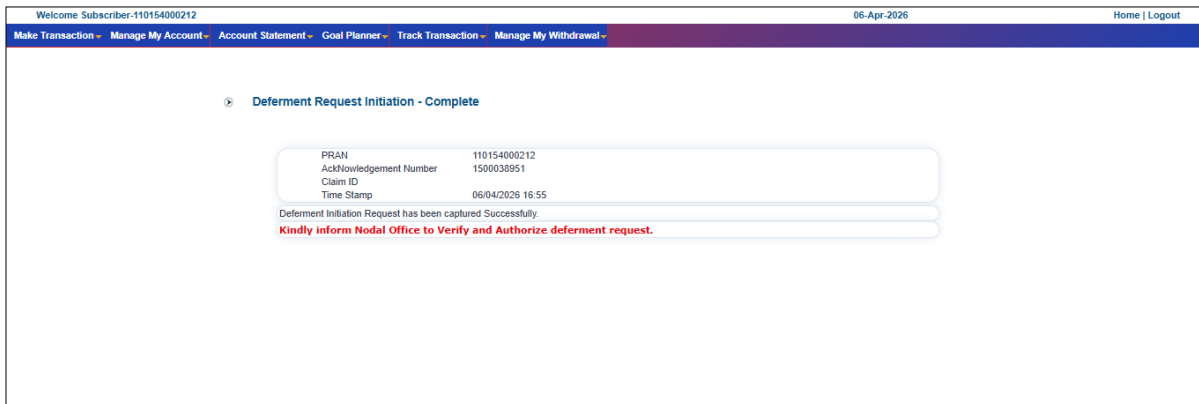
Make Transaction - Manage My Account - Account Statement - Goal Planner - Track Transaction - Manage My Withdrawal

Deferred Withdrawal Initiation

PRAN: 110154000212 Name: Prashant Shantaram Gurav
 Date of Retirement: 20/12/2025 Mobile No: 9819038307
 Type of Deferment: Deferred Lump-Sum
 POP-SP Name: eNPS - Online

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**.



Welcome Subscriber-110154000212 06-Apr-2026 Home | Logout

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

Deferment Request Initiation - Complete

PRAN: 110154000212
 Acknowledgement Number: 1500038951
 Claim ID:
 Time Stamp: 06/04/2025 16:55

Deferment Initiation Request has been captured Successfully.
 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.nps-proteantech.in 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 “**Deferment**” and select Sub-Menu “**Verify**” under tab “**Exit Management**”. Please refer to **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 to **Figure 10**.

Welcome Principal Accounts Office-111125100 06-Apr-2026 Home | Logout

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

Deferred Withdrawal Verification

* Please enter any one search criteria

Transaction type New request Modify request Cancel request

PRAN

Acknowledgement No.

From Date

To Date

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 to **Figure 11**.

Welcome Principal Accounts Office-111125100 06-Apr-2026 Home | Logout

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

Deferred Withdrawal Verification

* Please enter any one search criteria

Transaction type New request Modify request Cancel request

PRAN

Acknowledgement No.

From Date

To Date

PRAN	Acknowledgement No	Name of Subscriber	Initiated Date	Captured By
110154000212	1550038821	Prashant Shanaram Gurav	20/09/2025	110154000212

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 an exit request is rejected by the office using a Maker ID, then that rejection must be authorized by the office using a Checker ID.*

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 to **Figure 12**.

Welcome Principal Accounts Office-111125100 06-Apr-2026 Home | Logout

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

▶ Deferred Withdrawal Initiation

PRAN	110154000212	Name	Prashant Shantaram Gurav
Date of Retirement	20/12/2025	Mobile No	9819639307
Type of Deferment	Deferred Lump-Sum		
POP-SP Name	eNPS - Online		

Edit
 Verify
 Reject

Reason for Rejection

Figure 12

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 13**.

Welcome Principal Accounts Office-111125100 06-Apr-2026 Home | Logout

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

▶ Deferment Request Initiation - Complete

PRAN	110154000212
Acknowledgement Number	1500038951
Claim ID	
Time Stamp	06/04/2026 16:59

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

Figure 13

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.nps-proteantech.in using another User ID & Password as given below in **Figure 14**. In case of Nodal Office, it will be Aadhar based login.

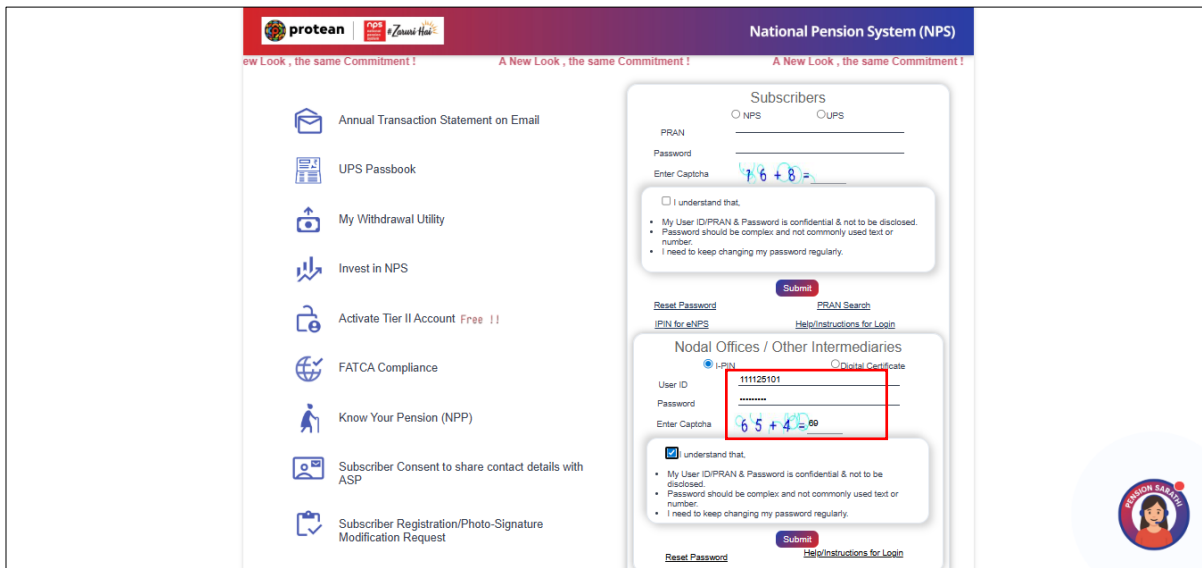


Figure 14

User needs to click on Menu **“Deferment”** and select Sub-Menu **“Authorise”** under tab **“Exit Management”**. Please refer to **Figure 15**.

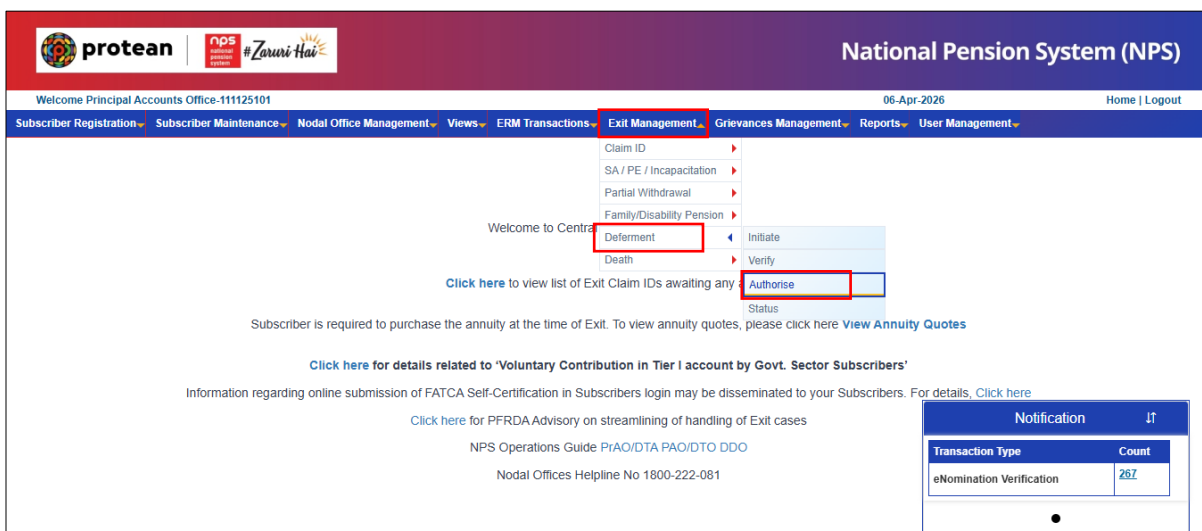


Figure 15

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 to **Figure 16**.

Welcome Principal Accounts Office-111125101 06-Apr-2026 Home | Logout

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

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

Figure 16

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 to **Figure 17**.

Welcome Principal Accounts Office-111125101 06-Apr-2026 Home | Logout

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

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

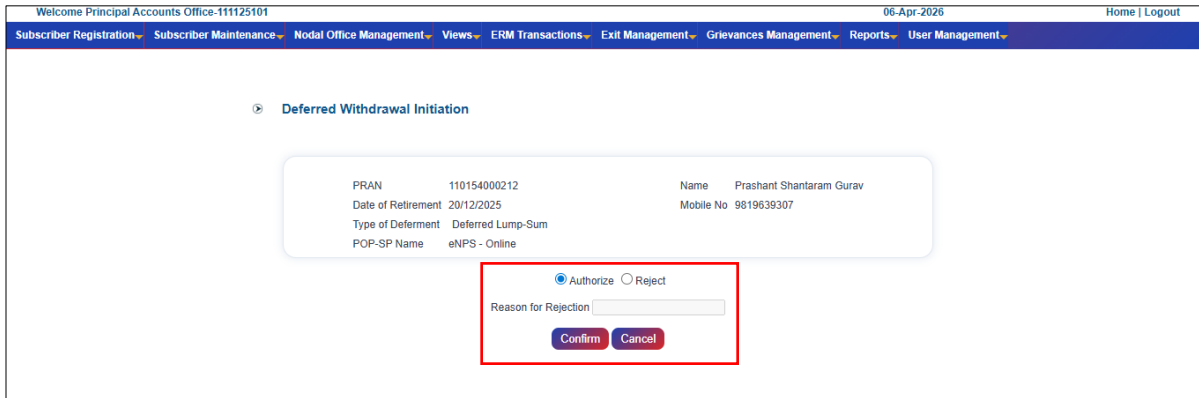
To Date

PRAN	Acknowledgement No	Name of Subscriber	Initiated Date	Captured By
110154000212	1500038951	Prashant Shantaram Gurav	20/09/2025	110154000212

Figure 17

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 an exit request is rejected by the office using a Maker ID, then that rejection must be authorized by the office using a Checker ID.*

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 to **Figure 18**.



Welcome Principal Accounts Office-111125101 06-Apr-2026 Home | Logout

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

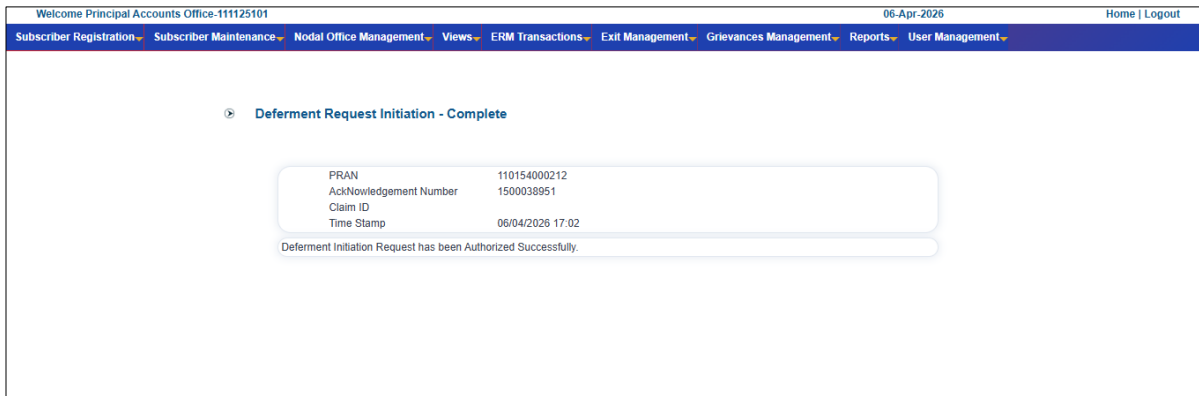
▶ Deferred Withdrawal Initiation

PRAN	110154000212	Name	Prashant Shantaram Gurav
Date of Retirement	20/12/2025	Mobile No	9819639307
Type of Deferment	Deferred Lump-Sum		
POP-SP Name	eNPS - Online		

Authorize Reject
 Reason for Rejection

Figure 18

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 19**.



Welcome Principal Accounts Office-111125101 06-Apr-2026 Home | Logout

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

▶ Deferment Request Initiation - Complete

PRAN	110154000212
Acknowledgement Number	1500038951
Claim ID	
Time Stamp	06/04/2026 17.02

Deferment Initiation Request has been Authorized Successfully.

Figure 19

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

If Subscriber wants to cancel his/her deferment request in CRA System then, Subscriber needs to click on Menu “**Continuation/Deferment**” and select sub menu “**Initiate Request**” under “**Manage My Withdrawal**” Tab as given below in **Figure 20** and then Subscriber will select transaction type as ‘Cancel Deferment request’ and click on ‘Submit’ button. Please refer to **Figure 21**.

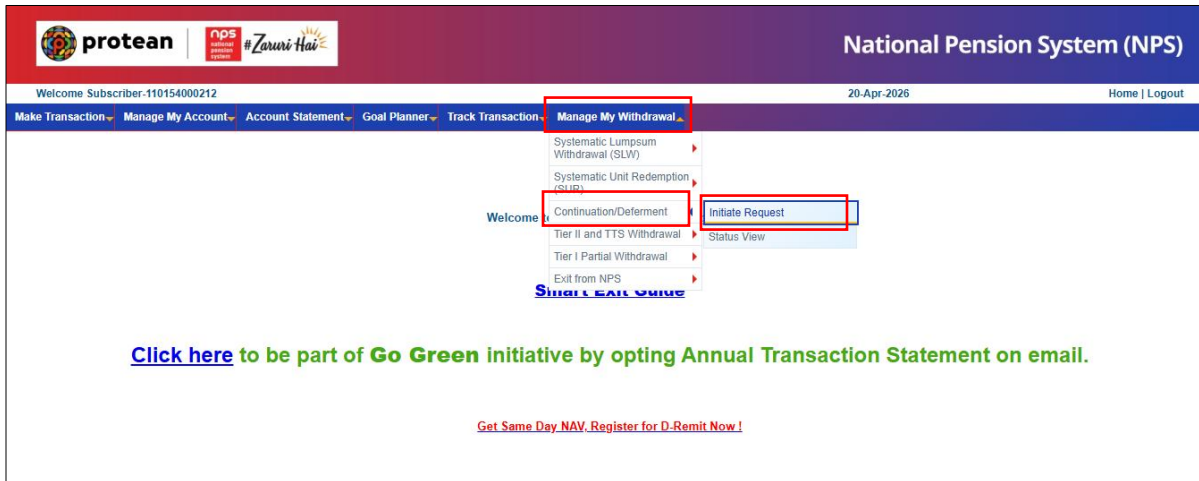


Figure 20

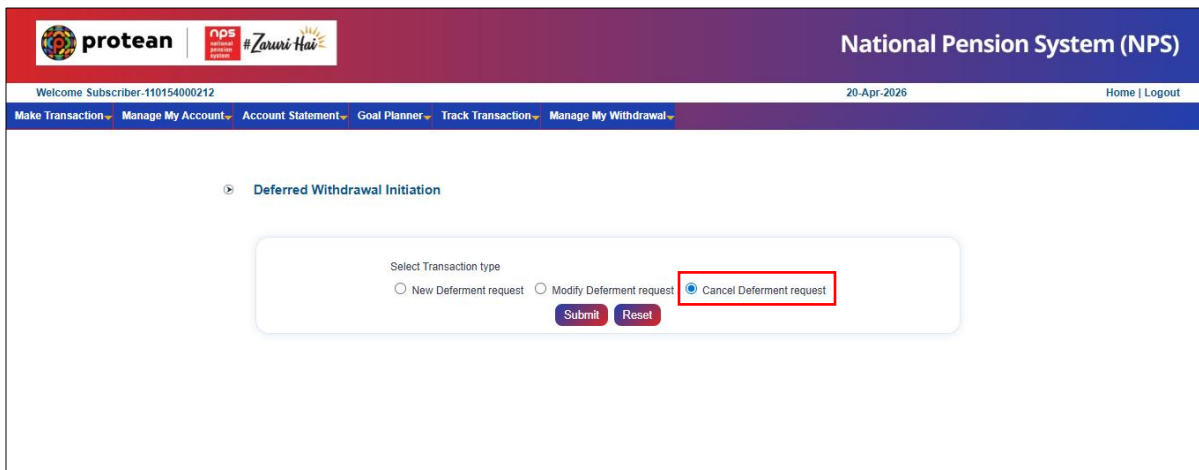


Figure 21

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

Welcome Subscriber-110154000212 20-Apr-2026 Home | Logout

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

Deferred Withdrawal Cancellation

PRAN	110154000212
Acknowledgement No.	1500038951
Name of Subscriber	Prashant Shantaram Gurav
Type of Deferment	Deferred Lump-Sum
POP-SP Name	General Provident Fund Directorate, Jharkhand
Cancellation Remarks*	<input type="checkbox"/> Want to Exit from NPS

Figure 22

Welcome Subscriber-110154000212 20-Apr-2026 Home | Logout

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

Cancellation of Deferment

PRAN	110154000212
Acknowledgement Number	1500038967
Deferred withdrawal Cancellation Request has been process successfully and pending for verification.	
TimeStamp	20/04/2026 18:38

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.
