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**Protean eGov Technologies Limited**

**STANDARD OPERATING PROCEDURE (SOP)**

**Online Processing of Family Pension Withdrawal Request  
by Nodal Office**

**Version 1.1**

**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	05.04.2024	1.1	-	Online screen based facility has been enabled for Family Pension processing along with bank details verification through penny drop (with mandatory name verification).

Classification: Public	Version No. : 1.1	05-04-2024	Page: 3 of 21
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## 1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
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. Preface:

As per Regulation 6e of Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, If the subscriber or the family members of the deceased subscriber, upon his death, avails the option of additional relief on death or disability provided by the Government, the Government shall have right to adjust or seek transfer of the entire accumulated pension wealth of the subscriber to itself. The subscriber or family members of the subscriber availing such benefit shall specifically and unconditionally agree and undertake to transfer the entire accumulated pension wealth to the Government, in lieu of enjoying or obtaining such additional reliefs like family pension or disability pension or any other pensionary benefit from such Government authority.

For the Central Government Subscribers, refer Central Civil Services (CCS) Rule 2021 for eligibility and admissibility of Family/Disability Pension.

As per the guidelines stipulated by PFRDA, for processing Family Pension Withdrawal requests, the Nodal Offices are required to submit the following two forms:

**Annexure I** – It is a declaration to be provided by Nodal Office stating Subscriber's name, Subscriber's PRAN, name of the person receiving family pension and relationship with the Subscriber. In the declaration, Nodal Office is also required to provide their bank account details such as Beneficiary name, Account Number, Bank Name, Branch Name and IFS Code.

**Annexure II** – It is a No Objection Certificate to be obtained from Claimant for transfer of Subscriber's NPS corpus to Nodal Office bank account. The annexure contains information such as name of the person receiving family pension, relationship with the Subscriber, pension payment order (PPO) no & date and Claimant contact details.

In addition, if there is any voluntary contributions in Subscriber's Tier I account and/or contributions in Tier II account at the time of processing of Family Pension withdrawal request, then voluntary contribution amount of Tier I and/or Tier II contributions will be paid to the person who is receiving Family Pension. In such case, Claimant is required to submit duly filled **Annexure III** (which contains Claimants bank account details) along with bank proof to Nodal Office for processing. It is the responsibility of the Claimant to distribute Voluntary Contribution amount and/or Tier II amount to legal heir/s.

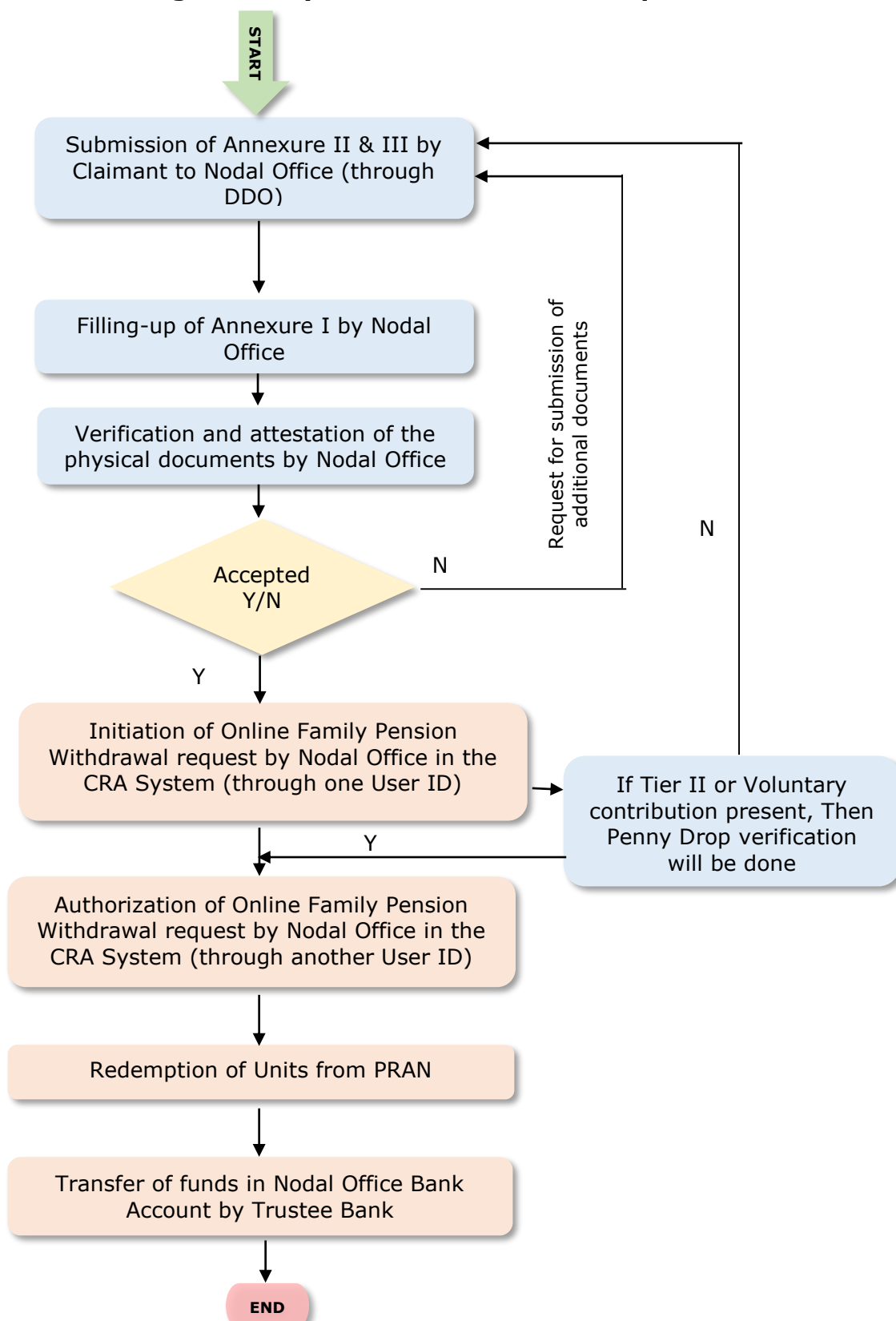
In case of disability pension, if there is any voluntary contributions in Subscriber's Tier I account and/or contributions in Tier II account, these amount will transferred to subscriber's bank account.

***It is responsibility of Nodal Office to verify & authorise all the above Annexures [Annexure I, Annexure II & Annexure III (if applicable)] and related documents before processing online request in the CRA system.***

***Nodal Office, upon receiving the withdrawal request, shall take the necessary steps to identify the Subscriber/Claimant. It is the responsibility of the Nodal Office to check the veracity of the supporting documents submitted by the Subscriber/Claimant along with claim and may obtain additional supporting documents if required.***

This document contains the Standard Operating Procedure (SOP) to be followed by Nodal Offices for processing family pension withdrawal cases online in the CRA system.

### 3. Process Flow – Processing of Family Pension Withdrawal Requests



## 4. Procedure for Processing Online Family Pension Withdrawal requests

Brief steps for initiation Family Pension Withdrawal requests are provided below:

- **Initiation of request by Nodal Office:**

- ✓ Submission of Physical Annexure II & III (In case of voluntary contribution and/or Tier II account) by Claimant to Nodal Office through associated DDO
- ✓ Filling up of Annexure I by Nodal Office
- ✓ Verification & Attestation of Physical Annexures I, II & III (In case of voluntary contribution and/or Tier II account) by Nodal Office
- ✓ Initiation of request by Nodal Office in the CRA System through One User ID
- ✓ Authorization of request by Nodal Office in the CRA system through another User ID
- ✓ Submission of Annexure I, II and III (In case of voluntary contribution and/or Tier II account) along with covering letter to CRA by Nodal Office for storage purpose

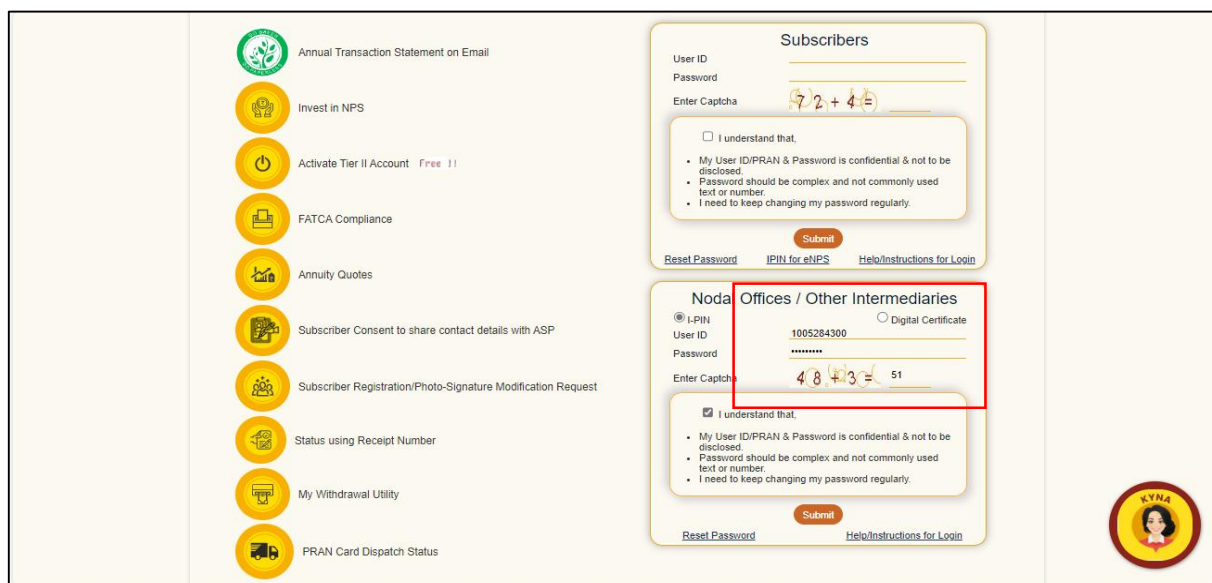
- **Points to be noted by Nodal Office prior to initiation of withdrawal request:**

- ✓ At the time of initiation of request, Nodal Office bank details are non-editable
- ✓ Bank details which are available in CRA records will be displayed to the User
- ✓ Amount will be transferred to Nodal Office bank account which is registered in CRA system
- ✓ If Nodal Office bank details are not registered in CRA, then User will not be allowed to initiate withdrawal request. User is required to update bank details in CRA system and then initiate withdrawal request
- ✓ Gestation period of 30 days is applicable after addition/updation of bank details in CRA system.
- ✓ In case Subscriber is having Tier II account and/or PRAN contains voluntary contributions by the Subscriber, on successful online bank a/c verification (penny drop), system will allow to process withdrawal request.
- ✓ Note: For successful online bank verification (Penny drop), Bank account, Bank IFS code, Beneficiary Name captured while processing withdrawal request should be matched with the Bank Record. In case details mismatched, online bank verification (Penny drop) will be failed. In such case, correct bank details needs to be captured and try it again.

The detailed procedure to be followed by the Nodal Offices for processing Online **Family Pension Withdrawal requests** in the CRA system is provided below:

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

Nodal Office User needs to access CRA System [www.cra-nsdl.com](http://www.cra-nsdl.com) using one User ID & Password as given below in **Figure 1**.

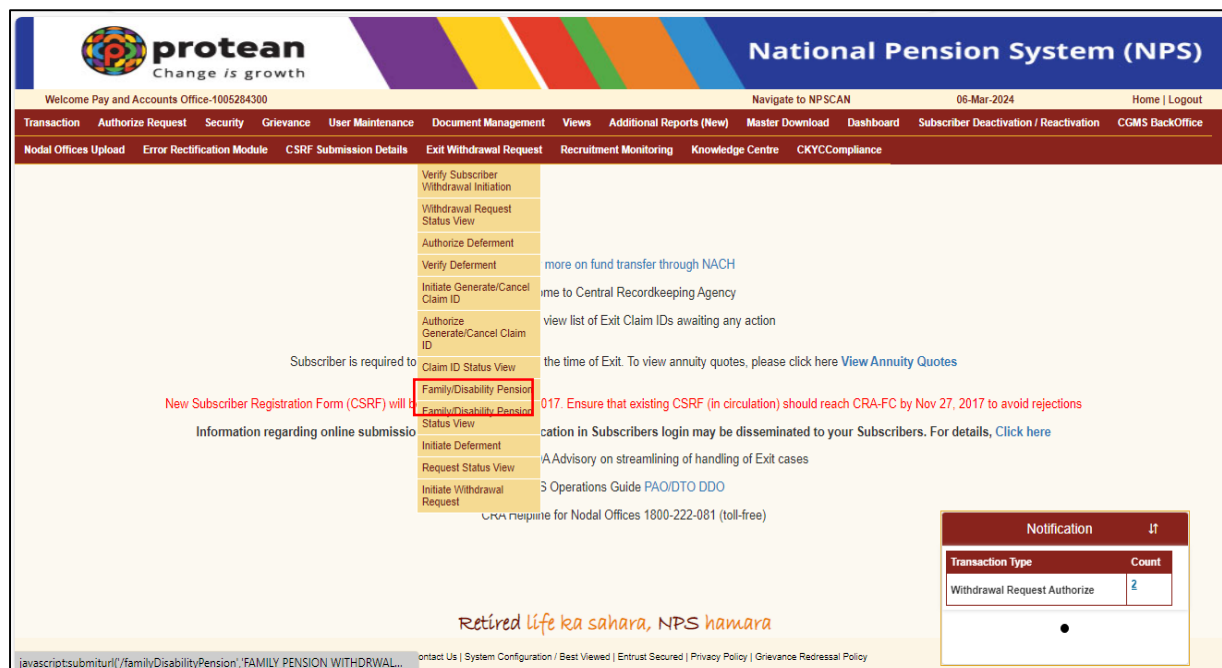


The screenshot displays the CRA System login interface. On the left, a sidebar lists services: Annual Transaction Statement on Email, Invest in NPS, Activate Tier II Account (Free !!), FATCA Compliance, Annuity Quotes, Subscriber Consent to share contact details with ASP, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, My Withdrawal Utility, and PRAN Card Dispatch Status. The main area contains two login sections. The 'Subscribers' section has fields for User ID, Password, and a Captcha (72+4=). The 'Nodal Offices / Other Intermediaries' section, highlighted with a red box, has fields for User ID (1005284300), Password (masked), and a Captcha (484351). Both sections include a 'Submit' button, a 'Reset Password' link, and a 'Help/Instructions for Login' link. A 'KANA' logo is visible in the bottom right corner.

**Figure 1**

On successful login, User needs to click on Menu **"Exit Withdrawal Request"** and select sub menu **"Family/Disability Pension"** as given below in **Figure 2**.





Welcome Pay and Accounts Office-1005284300

Navigate to NPSCAN 06-Mar-2024 Home | Logout

Transaction Authorize Request Security 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 CKYCCompliance

Verify Subscriber Withdrawal Initiation

Withdrawal Request Status View

Authorize Deferment

Verify Deferment [more on fund transfer through NACH](#)

Initiate Generate/Cancel Claim ID [come to Central Recordkeeping Agency](#)

Authorize Generate/Cancel Claim ID [view list of Exit Claim IDs awaiting any action](#)

Subscriber is required to Claim ID Status View [the time of Exit. To view annuity quotes, please click here \[View Annuity Quotes\]\(#\)](#)

**Family/Disability Pension**

**Family/Disability Pension**

Status View [017. Ensure that existing CSRF \(in circulation\) should reach CRA-FC by Nov 27, 2017 to avoid rejections](#)

Initiate Deferment [Information regarding online submission in Subscribers login may be disseminated to your Subscribers. For details, \[Click here\]\(#\)](#)

Request Status View [A Advisory on streamlining of handling of Exit cases](#)

Initiate Withdrawal Request [S Operations Guide \[PAO/DTO DDO\]\(#\)](#)

CRA requests for Nodal Offices 1800-222-081 (toll-free)

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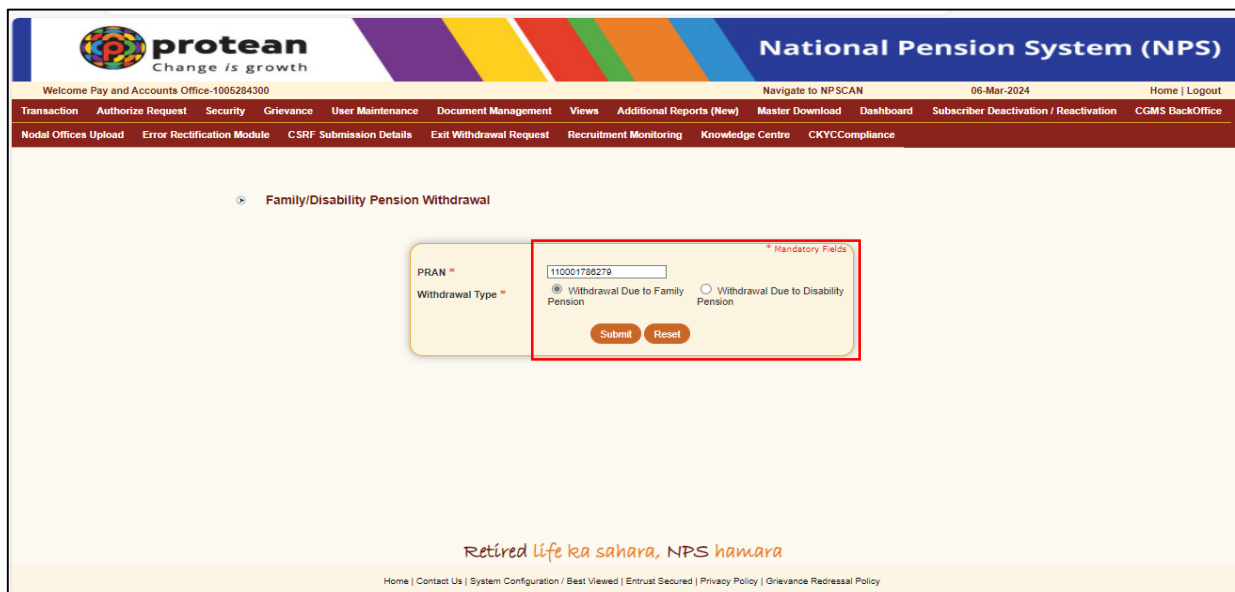
Notification

Transaction Type	Count
Withdrawal Request Authorize	2

javascript:submiturl('/familyDisabilityPension','FAMILY PENSION WITHDRAWAL... contact Us | System Configuration / Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Figure 2

User needs to enter PRAN of the Subscriber for whom withdrawal request is required to be processed. User needs to select the withdrawal type as **“Withdrawal Due to Family Pension”** and then click on submit button as given below in **Figure 3**.



Family/Disability Pension Withdrawal

PRAN \* 110001788279

Withdrawal Type \* ☒ Withdrawal Due to Family Pension ☐ Withdrawal Due to Disability Pension

Submit Reset

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Home | Contact Us | System Configuration / Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Figure 3

User needs to fill-up the information of claimant as per Annexure II (i.e. details of person who is receiving Family Pension) such as Name, Address, PPO Number, Relationship, Contact detail and Email ID. Further, User also needs to accept the relevant declarations. After ticking the declarations,

User needs to click on "Submit" button. On same screen Employee & Employer contribution bifurcation will be displayed as per corpus available on date of initiation of withdrawal request. Please refer below **Figure 4**.

Nodal Offices Upload
Error Rectification Module
CSRF Submission Details
Exit Withdrawal Request
Recruitment Monitoring
Knowledge Centre
CKYC Compliance

Withdrawal Due to Family Pension

No objection for Settlement of Accumulated Pension Wealth in NPS  
 (To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber)  
 I/We,  (name of claimant/s), hereby confirm that I/we have no objection for release of NPS accumulated pension wealth lying in PRAN of subscriber Late Sh./Smt/Ms. VNHD VXXZVC with PRAN 110001786279 to Nodal Office/Department where he/she was employed as I/we are receiving family pension under pension payment order no  dated  (dd/mm/yyyy).

Details of Pension Being paid

Name of the Family member : \*   
 Pension Payment Order (PPO) No :   
 Relationship with deceased : \*   
 Address Line 1 : \*   
 Address Line 2 : \*   
 Address Line 3 : \*   
 Address Line 4 : \*   
 State : \*   
 Country : \*   
 Pin Code : \*   
 Landline No :   
 Mobile No :   
 Email ID :

Existing Valuation

Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91

Attestation By Nodal Office

It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber Sh./Smt/Ms. VNHD VXXZVC PRAN 110001786279 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,

☒ I. We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.  
☒ I. We hereby declare that details furnished above are true and correct as per our office records. PFRA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.  
☒ I. We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

Submit Cancel

Note

> Voluntary contribution if any, is also part of employee contribution. Actual amount received by the Nodal Office and claimant will vary from the above amount due to NAV fluctuation.  
> The actual amount that will be received by Nodal Office/Claimant will be available at request status view after 1-2 working days after authorization of the request.

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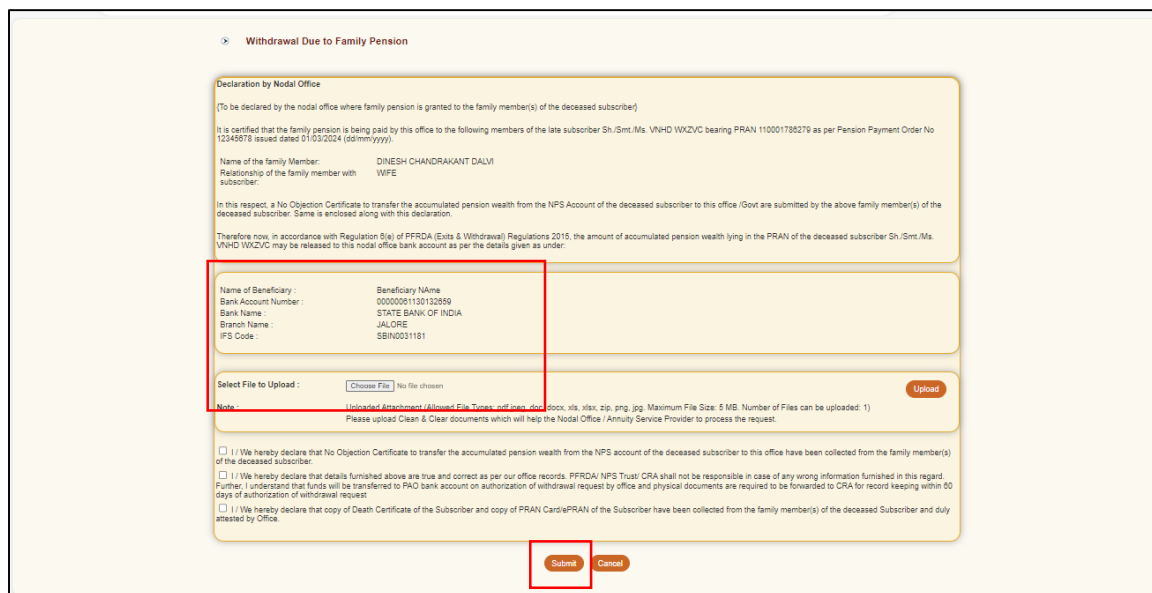
Home | Contact Us | System Configuration | Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

**Figure 4**

At this stage, details as per Annexure I will be displayed to the User. Name of the person receiving family pension and relationship with the Subscriber will be auto displayed to the User. Further, Nodal Office bank details which are available in CRA records will be displayed. On authorization of withdrawal request by Nodal Office, funds will be transferred to this bank account.

*In case, Nodal Office wants to receive proceeds in another bank account, then Office is required to update bank details in CRA records. Kindly note that gestation period of 30 days is applicable once Bank details are added/updated in CRA records.*

*On this stage, Nodal Office need to upload clear and complete scanned documents i.e Annexure I, II, III, copy of death certificate, Copy of Bank Proof etc. Pl refer below **Figure 5A, 5B & 5C***



**Withdrawal Due to Family Pension**

Declaration by Nodal Office  
 (To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber.)  
 It is certified that the family pension is being paid by this office to the following members of the late subscriber Sh./Smt./Ms. VNHD WXZVC bearing PRAN 110001786279 as per Pension Payment Order No 12345678 issued dated 01/03/2024 (dd/mm/yyyy).

Name of the family Member: DINESH CHANDRAKANT DALVI  
 Relationship of the family member with subscriber: WIFE

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS Account of the deceased subscriber to this office /Govt are submitted by the above family member(s) of the deceased subscriber. Same is enclosed along with this declaration.

Therefore now, in accordance with Regulation 5(e) of PFRDA (Exits & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt./Ms. VNHD WXZVC may be released to this nodal office bank account as per the details given as under:

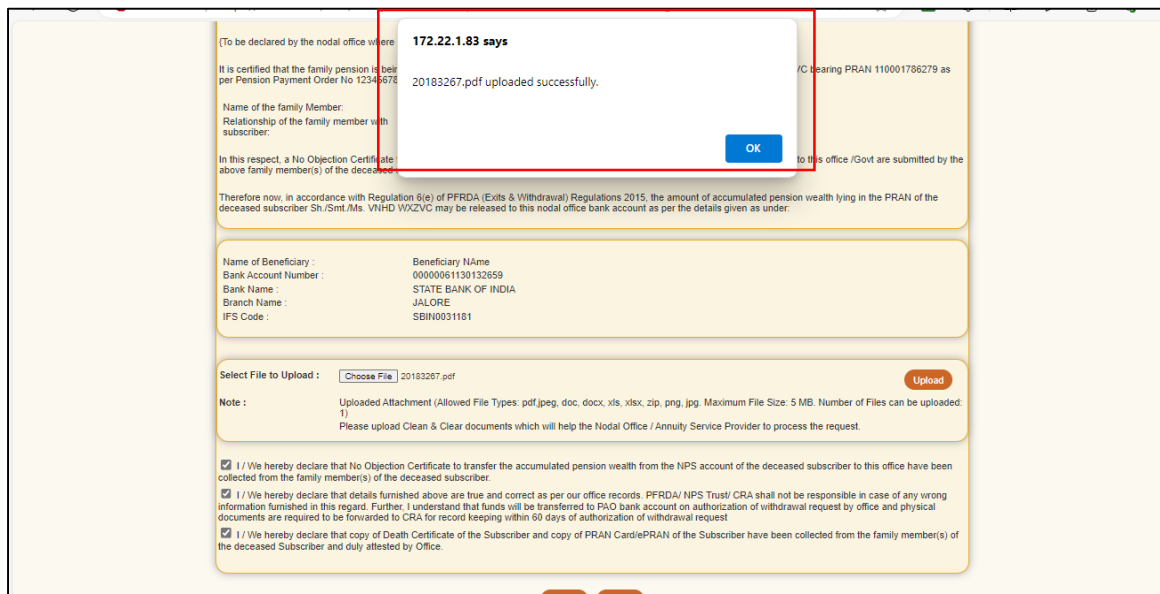
Name of Beneficiary :	Beneficiary Name
Bank Account Number :	00000061130132659
Bank Name :	STATE BANK OF INDIA
Branch Name :	JALORE
IFS Code :	SBIN0031181

Select File to Upload :  No file chosen

Note :  
 Uploaded Attachment (Allowed File Types: pdf, jpeg, doc, docx, xls, xlsx, zip, png, jpg. Maximum File Size: 5 MB. Number of Files can be uploaded: 1)  
 Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

☐ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.  
☐ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.  
☐ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

**Figure 5A**



(To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber.)  
 It is certified that the family pension is being paid by this office to the following members of the late subscriber Sh./Smt./Ms. VNHD WXZVC bearing PRAN 110001786279 as per Pension Payment Order No 12345678 issued dated 01/03/2024 (dd/mm/yyyy).

Name of the family Member: DINESH CHANDRAKANT DALVI  
 Relationship of the family member with subscriber: WIFE

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS Account of the deceased subscriber to this office /Govt are submitted by the above family member(s) of the deceased subscriber. Same is enclosed along with this declaration.

Therefore now, in accordance with Regulation 5(e) of PFRDA (Exits & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt./Ms. VNHD WXZVC may be released to this nodal office bank account as per the details given as under:

Name of Beneficiary :	Beneficiary Name
Bank Account Number :	00000061130132659
Bank Name :	STATE BANK OF INDIA
Branch Name :	JALORE
IFS Code :	SBIN0031181

Select File to Upload :  20183267.pdf

Note :  
 Uploaded Attachment (Allowed File Types: pdf, jpeg, doc, docx, xls, xlsx, zip, png, jpg. Maximum File Size: 5 MB. Number of Files can be uploaded: 1)  
 Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.  
☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.  
☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

**Figure 5B**

Here, after mandatory documents are uploaded successfully pop up notification will be displayed by system on screen. Pl refer **Figure 5B**.



Relationship of the family member with subscriber: WIFE

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS Account of the deceased subscriber to this office /Govt are submitted by the above family member(s) of the deceased subscriber. Same is enclosed along with this declaration.

Therefore now, in accordance with Regulation 6(e) of PFRDA (Exits & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt./Ms. VNHD WXZVC may be released to this nodal office bank account as per the details given as under.

Name of Beneficiary : Beneficiary Name  
 Bank Account Number : 00000061130132559  
 Bank Name : STATE BANK OF INDIA  
 Branch Name : JALORE  
 IFS Code : SBIN0031181

Select File to Upload : [Choose File](#) 20183207.pdf [Upload](#) [Remove](#)

Note :  
 Uploaded Attachment (Allowed File Types: pdf, jpeg, doc, docx, xls, xlsx, zip, png, jpg. Maximum File Size: 5 MB. Number of Files can be uploaded: 1)  
 Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.  
☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.  
☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

[Submit](#) [Cancel](#)

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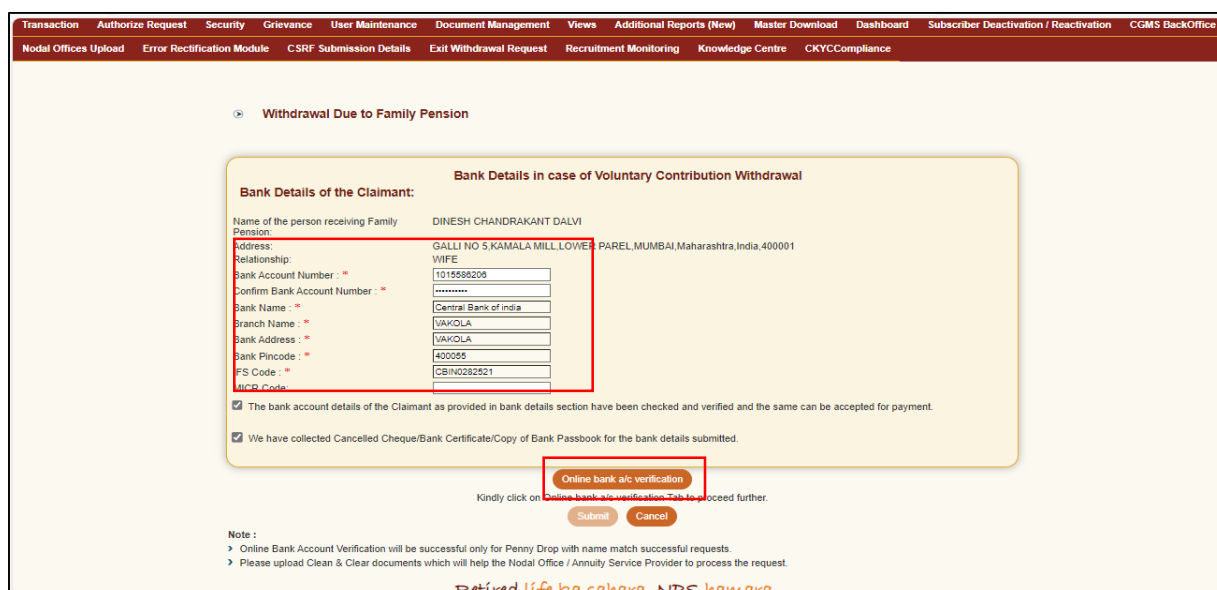
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**Figure 5C**

In case Subscriber is having Tier II account and/or PRAN contains voluntary contributions by the Subscriber, then voluntary contributions & Tier II amount will not be transferred to Nodal Office. This amount will be transferred to the Claimant. Hence, in such PRANs (with Tier II and/or voluntary contributions) only, below mentioned additional page will be displayed to the User.

At this stage, User is required to enter bank account details of the Claimant like Account Number, Bank Name, bank IFS Code etc. Nominee/claimant's Bank Account will be verified through online bank verification (penny drop) process. User needs to click on button "Online bank a/c verification"

On successful Online bank a/c verification (penny drop), system will allow to click on submit button. Please refer **Figure 6A, 6B, 6C**.



Transaction Authorize Request Security 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 CKYC Compliance

Withdrawal Due to Family Pension

**Bank Details of the Claimant:**

Name of the person receiving Family Pension: DINESH CHANDRAKANT DALVI

Address: GALLI NO 5 KAMALA MILL LOWER, PAREL, MUMBAI, Maharashtra, India, 400001

Relationship: WIFE

Bank Account Number : \* 101558208

Confirm Bank Account Number : \* -----

Bank Name : \* Central Bank of India

Branch Name : \* VAKOLA

Bank Address : \* VAKOLA

Bank Pincode : \* 400085

IFS Code : \* CBIN0282521

MICR Code : \*

☒ The bank account details of the Claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.

☒ We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

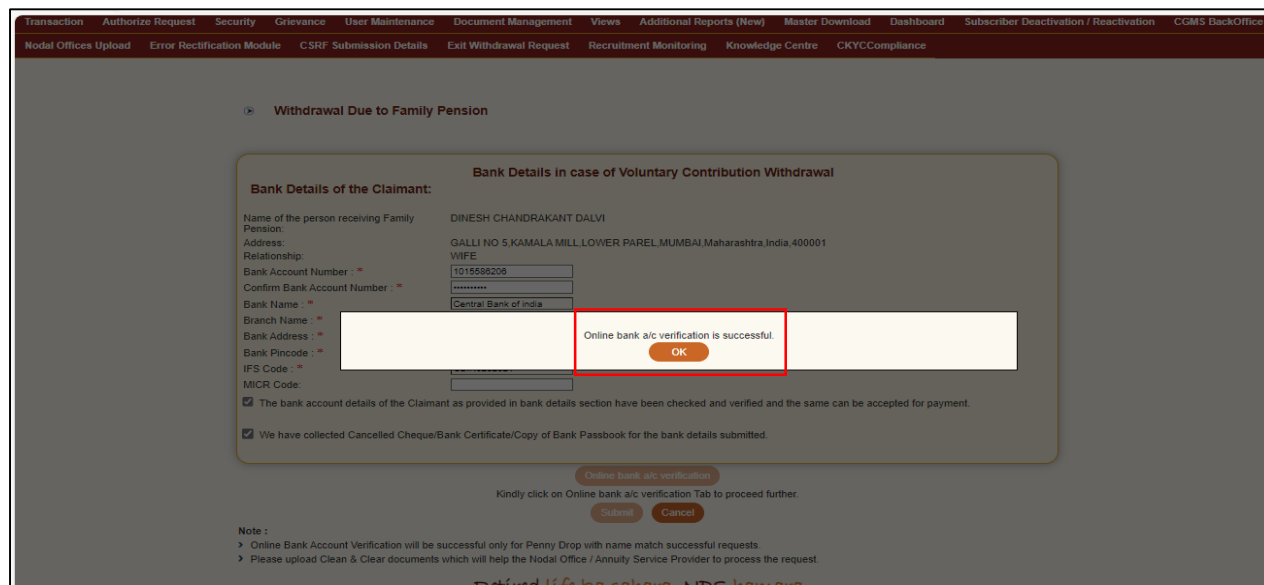
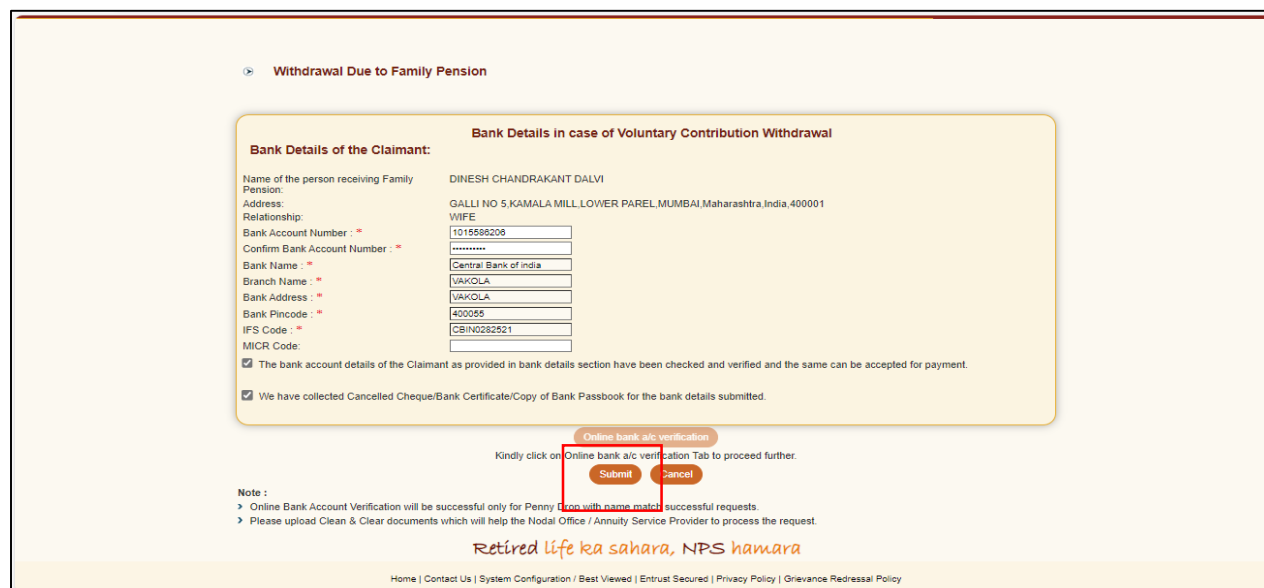
[Online bank a/c verification](#)

Kindly click on [Online bank a/c verification](#) Tab to proceed further.

[Submit](#) [Cancel](#)

Note :  
 > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.  
 > Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

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**Figure 6A**

**Figure 6B**

**Figure 6C**

Note: For successful online bank verification (Penny drop), Bank account, Bank IFS code, Beneficiary Name should be matched with the Bank Record. In case details mismatched, online bank verification (Penny drop) will be failed. In such case, correct bank details needs to be captured and try it again. Kindly ensure that Bank account of claimant should be active and operative.

At this stage, details entered by the User are displayed for confirmation. User needs to click on "Confirm" button to complete withdrawal process as given below in **Figure 7**

Classification: Public

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## National Pension System (NPS)

Welcome Pay and Accounts Office-1005284300
Navigate to NPSCAN
06-Mar-2024
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Transaction Authorize Request Security 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 CKYCCompliance

**Family/Disability Pension Request Confirm View**

Details of Pension Being Paid	
PRAN No	110001786279
Withdrawal Type	Withdrawal Due to Family Pension
Subscriber Name	VNHD WXZVC
Form Date	01/03/2024
Name of the Family Member	DINESH CHANDRAKANT DALVI
Pension Payment Order (PPO) No	12345678
Relationship with Deceased	WIFE
Address Line 1	GALLI NO 5
Address Line 2	KAMALA MILL
Address Line 3	LOWER PAREL
Address Line 4	MUMBAI
State	Maharashtra
Country	India
Pin Code	400001
Landline No	
Mobile No	9833475300
Email ID	abc@gmail.com

Bank Details of Nodal office	
Name of Beneficiary	Beneficiary Name
Bank Account Number	00000061130132659
Bank Name	STATE BANK OF INDIA
Bank Branch Name	JALORE
Bank IF S Code	SBIN0031181

Bank Details of Pensioner	
Name of the person receiving Family/Disability Pension	DINESH CHANDRAKANT DALVI
Address	GALLI NO 5,KAMALA MILL,LOWER PAREL,MUMBAI,Maharashtra,India,400001
Relationship	WIFE
Bank Account Number	1015586206
Bank Name	Central Bank of India

<b>NAME OF BENEFICIARY</b> Bank Account Number Bank Name Bank Branch Name Bank IF S Code	<b>BENEFICIARY NUMBER</b> 00000061130132659 STATE BANK OF INDIA JALORE SBIN0031181
<b>Bank Details of Pensioner</b>	
Name of the person receiving Family/Disability Pension Address Relationship Bank Account Number Bank Name Bank Branch Name Bank Branch Address Bank Branch Pincode Bank IF S Code MICR Code	
DINESH CHANDRAKANT DALVI GALLI NO 5,KAMALA MILL,LOWER PAREL,MUMBAI,Maharashtra,India,400001 WIFE 1015586206 Central Bank of India VAKOLA VAKOLA 400055 CBIN0282521	
<b>Existing Valuation</b>	
Employee - Investment	Employee - Valuation
Employee - Appreciation	Employer - Investment
Employer - Valuation	Employer - Appreciation
654924.00	2899935.07
2245011.07	604924.00
2739250.91	2134326.91
<b>Attestation By Nodal Office</b> <div style="float: right; color: red; font-size: 0.8em;">             * Mandatory Checkbox           </div> <p>It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber VNHD WXZVC PRAN 110001786279 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,</p> <p><input checked="" type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input checked="" type="checkbox"/> The bank account details of the Subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment.</p>	

Bank IF-S Code MICR Code		CBIN02/25/21			
Existing Valuation					
Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91
<p>Attestation By Nodal Office</p> <p>It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber VVND VVZVC PRAN 110001786279 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,</p> <p><input type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.</p> <p><input type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input type="checkbox"/> I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.</p> <p><input type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.</p> <p><input type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input type="checkbox"/> The bank account details of the Subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment.</p> <p><input type="checkbox"/> We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.</p> <p><input type="checkbox"/> I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.</p> <p>Uploaded Document Name : 20183267.pdf</p> <p><a href="#">Confirm</a> <a href="#">Cancel</a></p> <p><i>Retired life ka sahara, NPS hamara</i></p> <p>Home   Contact Us   System Configuration / Best Viewed   Entrust Secured   Privacy Policy   Grievance Redressal Policy</p>					

**Figure 7**

Once User clicks on "Confirm" button, withdrawal request gets captured in CRA and an Acknowledgement Number is generated. At this stage, an option is provided to the User to view & download system generated Withdrawal Form. Further, status of the request is also displayed. Refer below **Figure 8**.

protean Change is growth		National Pension System (NPS)	
Welcome Pay and Accounts Office-1005284300		Navigate to NPSCAN 06-Mar-2024 Home   Logout	
Transaction Authorize Request Security 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 CKYCC Compliance			
<p>Withdrawal Due to Family Pension</p> <p>PRAN 110001786279</p> <p>Acknowledgement No. 241359673401</p> <p>Capture Timestamp 2024-03-06 15:44:54</p> <p><a href="#">Click Here</a> to view withdrawal form.</p> <p>Family / Disability Pension withdrawal request has been initiated successfully. Awaiting Authorization</p> <p>Please click to view the uploaded document : <a href="#">View</a></p> <p><i>Retired life ka sahara, NPS hamara</i></p> <p>Home   Contact Us   System Configuration / Best Viewed   Entrust Secured   Privacy Policy   Grievance Redressal Policy</p>			

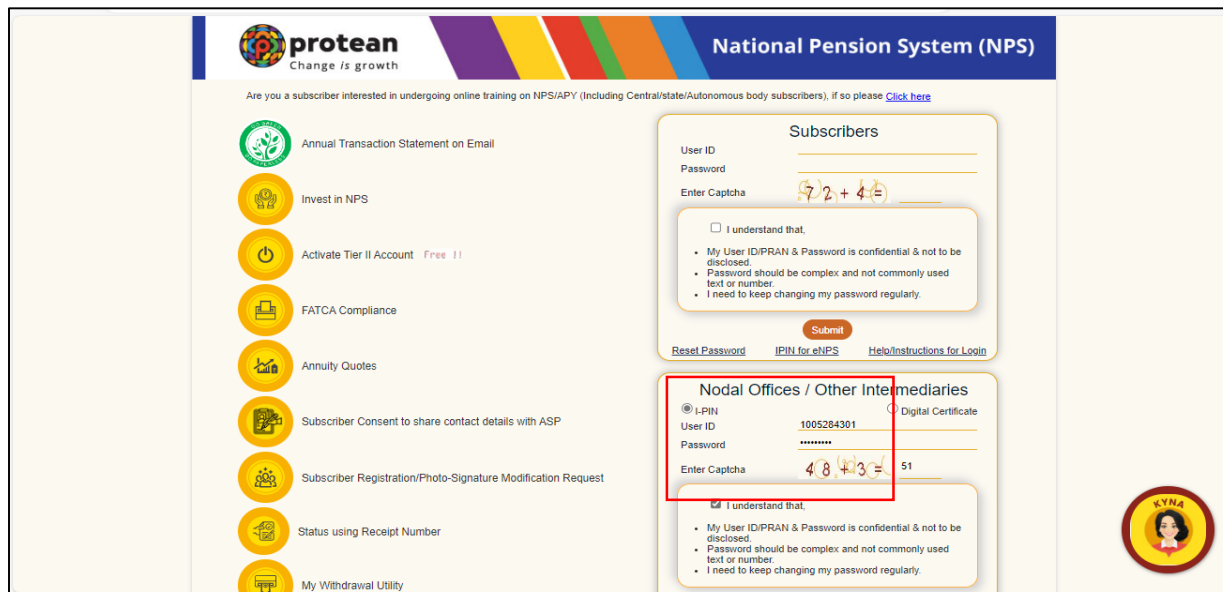
**Figure 8**

Once request is captured, Nodal Office needs to authorize the same in the CRA system with another User ID.



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

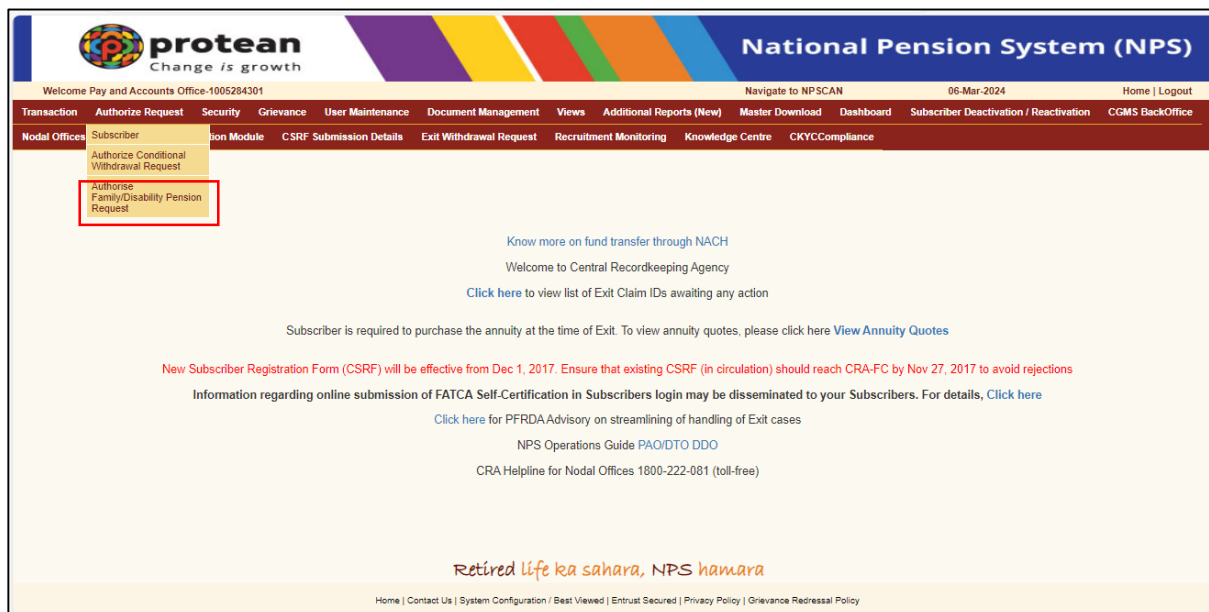
Nodal Office User needs to access CRA System [www.cra-nsdl.com](http://www.cra-nsdl.com) using another User ID and Password as given below in **Figure 9**.



The screenshot shows the NPS portal with the Protean logo and tagline 'Change is growth'. The main heading is 'National Pension System (NPS)'. Below the heading, there is a link: 'Are you a subscriber interested in undergoing online training on NPS/APY (Including Central/state/Autonomous body subscribers), if so please [Click here](#)'. On the left, there is a vertical menu with icons and labels: 'Annual Transaction Statement on Email', 'Invest in NPS', 'Activate Tier II Account Free !!', 'FATCA Compliance', 'Annuity Quotes', 'Subscriber Consent to share contact details with ASP', 'Subscriber Registration/Photo-Signature Modification Request', 'Status using Receipt Number', and 'My Withdrawal Utility'. On the right, there are two login sections. The top section is for 'Subscribers' with fields for 'User ID', 'Password', and 'Enter Captcha' (showing 72+4=). Below these fields are checkboxes for 'I understand that' with a list of terms: 'My User ID/PIN & Password is confidential & not to be disclosed.', 'Password should be complex and not commonly used text or number.', and 'I need to keep changing my password regularly.' There is a 'Submit' button and links for 'Reset Password', 'IPIN for eNPS', and 'Help/Instructions for Login'. The bottom section is for 'Nodal Offices / Other Intermediaries' with fields for 'L-PIN', 'User ID' (1005284301), 'Password', and 'Enter Captcha' (showing 48+3=51). It also has a 'Submit' button and the same 'I understand that' terms and links as the subscriber section.

**Figure 9**

User needs to click on Menu “**Authorize Request**” and select sub menu “**Authorize Family /Disability Pension Request**”. Please refer below **Figure 10**.

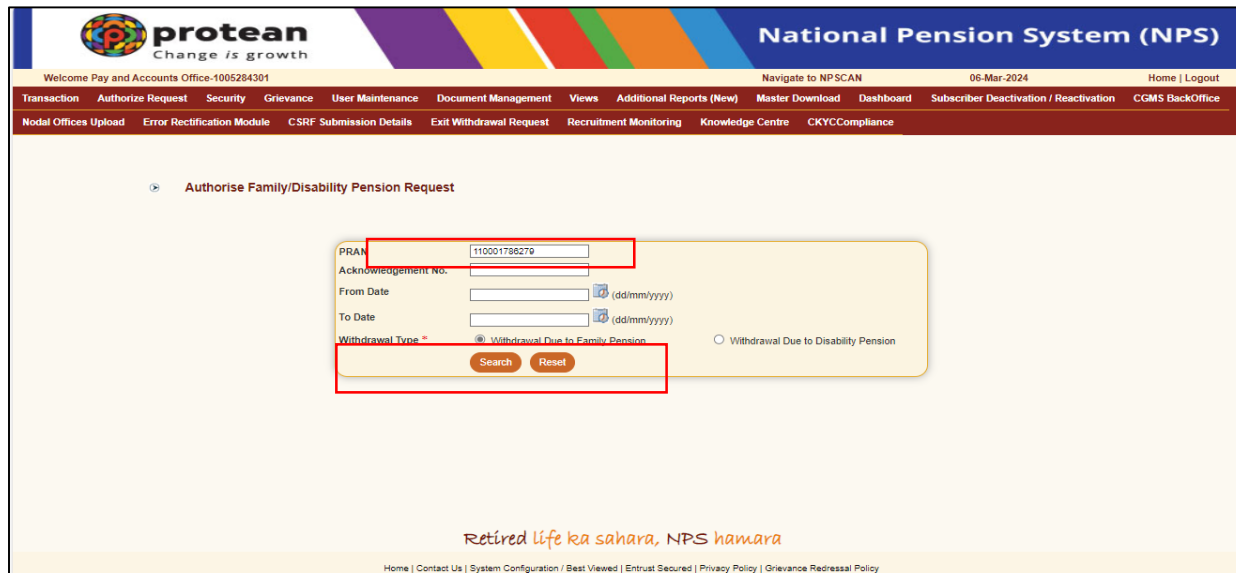


The screenshot shows the NPS portal with the Protean logo and tagline 'Change is growth'. The main heading is 'National Pension System (NPS)'. Below the heading, there is a link: 'Are you a subscriber interested in undergoing online training on NPS/APY (Including Central/state/Autonomous body subscribers), if so please [Click here](#)'. On the left, there is a vertical menu with icons and labels: 'Annual Transaction Statement on Email', 'Invest in NPS', 'Activate Tier II Account Free !!', 'FATCA Compliance', 'Annuity Quotes', 'Subscriber Consent to share contact details with ASP', 'Subscriber Registration/Photo-Signature Modification Request', 'Status using Receipt Number', and 'My Withdrawal Utility'. On the right, there are two login sections. The top section is for 'Subscribers' with fields for 'User ID', 'Password', and 'Enter Captcha' (showing 72+4=). Below these fields are checkboxes for 'I understand that' with a list of terms: 'My User ID/PIN & Password is confidential & not to be disclosed.', 'Password should be complex and not commonly used text or number.', and 'I need to keep changing my password regularly.' There is a 'Submit' button and links for 'Reset Password', 'IPIN for eNPS', and 'Help/Instructions for Login'. The bottom section is for 'Nodal Offices / Other Intermediaries' with fields for 'L-PIN', 'User ID' (1005284301), 'Password', and 'Enter Captcha' (showing 48+3=51). It also has a 'Submit' button and the same 'I understand that' terms and links as the subscriber section.

**Figure 10**



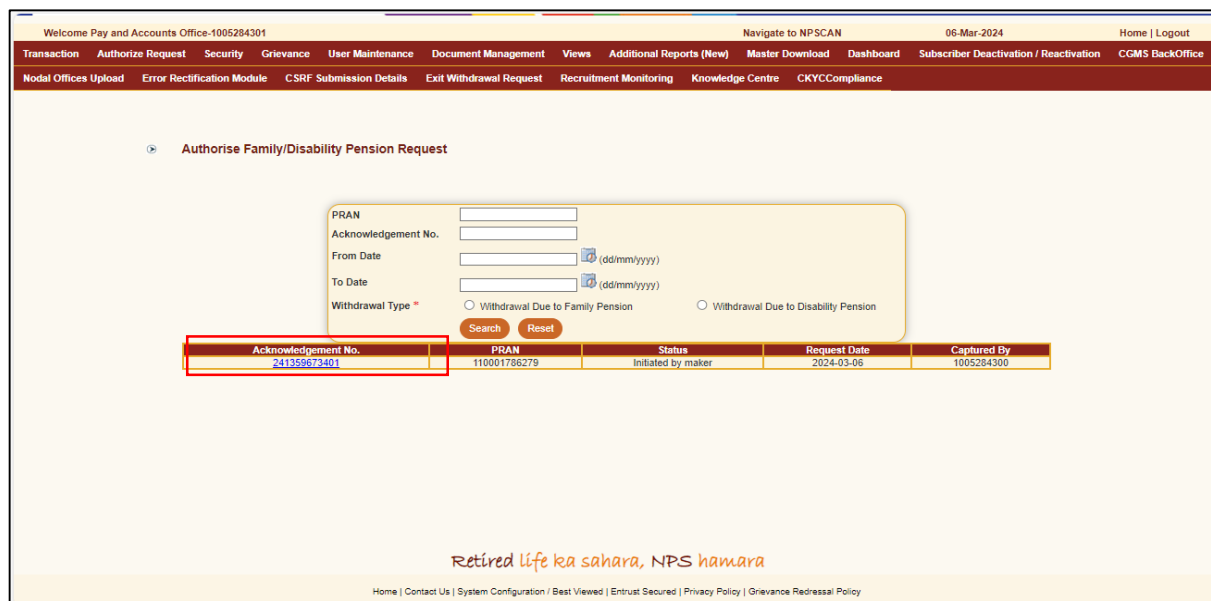
At this stage, User needs to enter PRAN of the Subscriber and select Withdrawal type as "Withdrawal Due to Family Pension". Then User needs to click on "Search" Button to search request. Please refer below **Figure 11**.



Retired life ka sahara, NPS hamara

**Figure 11**

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, status, Request 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 withdrawal request. Please refer below **Figure 12**.



Acknowledgement No.	PRAN	Status	Request Date	Captured By
<a href="#">241359673401</a>	110001786279	Initiated by maker	2024-03-06	1005284300

Retired life ka sahara, NPS hamara

**Figure 12**

IF details entered are correct, User need to click on "Authorize" button. If details entered are not correct, User needs to click on "Reject" radio button and click on "Submit" button. In case of rejection of request, Reason for Rejection is mandatory. If details entered are correct, User needs to click on "Submit" button to complete the process. Please refer below **Figure 13**.

Transaction	Authorize Request	Security	Grievance	User Maintenance	Document Management	Views	Additional Reports (New)	Master Download	Dashboard	Subscriber Deactivation / Reactivation	CGMS BackOffice
Nodal Offices Upload	Error Rectification Module	CSRIF	Submission Details	Exit Withdrawal Request	Recruitment Monitoring	Knowledge Centre	CKYC Compliance				

### Authorize Family/Disability Pension Withdrawal Request

**Details of Pension Being Paid**

PRAN No	110001786279
Ack No	241359673401
Withdrawal Type	Withdrawal Due to Family Pension
Subscriber Name	VNHD WXZVC
Form Date	2024-03-01
Name of the Family Member	DINESH CHANDRAKANT DALVI
Pension Payment Order (PPO) No	12345678
Relationship with Deceased	WIFE
Address Line 1	GALLI NO 5
Address Line 2	KAMALA MILL
Address Line 3	LOWER PAREL
Address Line 4	MUMBAI
State	Maharashtra
Country	India
Pin Code	400001
Landline No	
Mobile No	9833475380
Email ID	abc@gmail.com

**Bank Details of Nodal office**

Name of Beneficiary	Beneficiary Name
Bank Account Number	00000061130132659
Bank Name	STATE BANK OF INDIA
Bank Branch Name	JALORE
Bank IFS Code	SBIN0031181

**Bank Details of Pensioner**

Name of the person receiving Family/Disability Pension	DINESH CHANDRAKANT DALVI
Address	GALLI NO 5, KAMALA MILL, LOWER PAREL, Maharashtra, 400001
Relationship	WIFE
Bank Account Number	1015586206
Bank Name	Central Bank of India
Bank Branch Name	VAKOLA
Bank Branch Address	VAKOLA
Bank Branch Pincode	400055
Bank IFS Code	CBIN0282521
MICR Code	

Bank Branch Address	VAKOLA
Bank Branch Pincode	400055
Bank IFS Code	CBIN0282521
MICR Code	

Please click to view the uploaded document View

Valuation displayed in below table is based on the 15-Nov-2023 NAV date.

Existing Valuation					
Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91

**Attestation By Nodal Office**

It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber PRAN before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

☒ The bank account details of the Subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment.

☒ We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

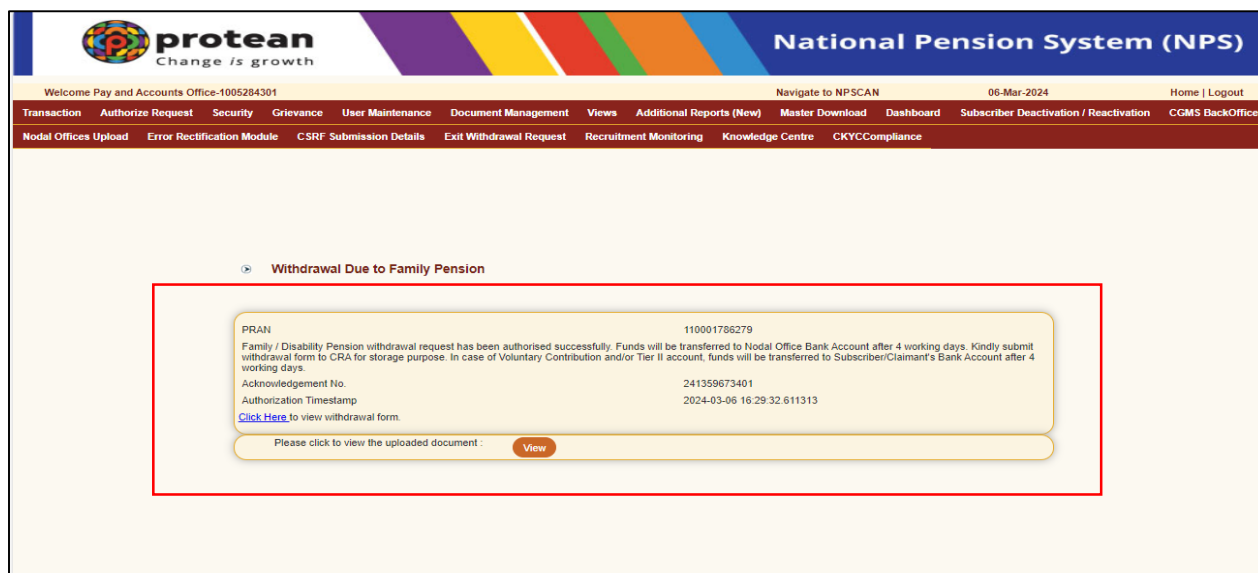
☒ Authorize    ☐ Reject

Remarks

Confirm

**Figure 13**

Once request is authorized in CRA, a confirmation window is displayed to the User as given below in **Figure 14**. Further, an option is also available to the User to view & download system generated Withdrawal Form.



The screenshot displays the National Pension System (NPS) portal interface. The header includes the Protean logo and the text "National Pension System (NPS)". Below the header is a navigation bar with various menu items. The main content area shows a confirmation message for a "Withdrawal Due to Family Pension". The message states that the request has been authorized successfully and provides details about the transfer of funds and the submission of the withdrawal form. It also includes an acknowledgment number, an authorization timestamp, and a link to view the withdrawal form. At the bottom of the message box, there is a button labeled "View" to click on the uploaded document.

**Withdrawal Due to Family Pension**

PRAN: 110001786279

Family / Disability Pension withdrawal request has been authorised successfully. Funds will be transferred to Nodal Office Bank Account after 4 working days. Kindly submit withdrawal form to CRA for storage purpose. In case of Voluntary Contribution and/or Tier II account, funds will be transferred to Subscriber/Claimant's Bank Account after 4 working days.

Acknowledgement No. 241359673401

Authorization Timestamp 2024-03-06 16:29:32.611313

[Click Here](#) to view withdrawal form.

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

**Figure 14**

On Successful authorization of Family Pension withdrawal request, funds will be transferred to Nodal Office Bank Account / Claimant's bank account (in case of voluntary contribution and/or Tier II account) within stipulated withdrawal timeline as mentioned below.

## Withdrawal Timelines:

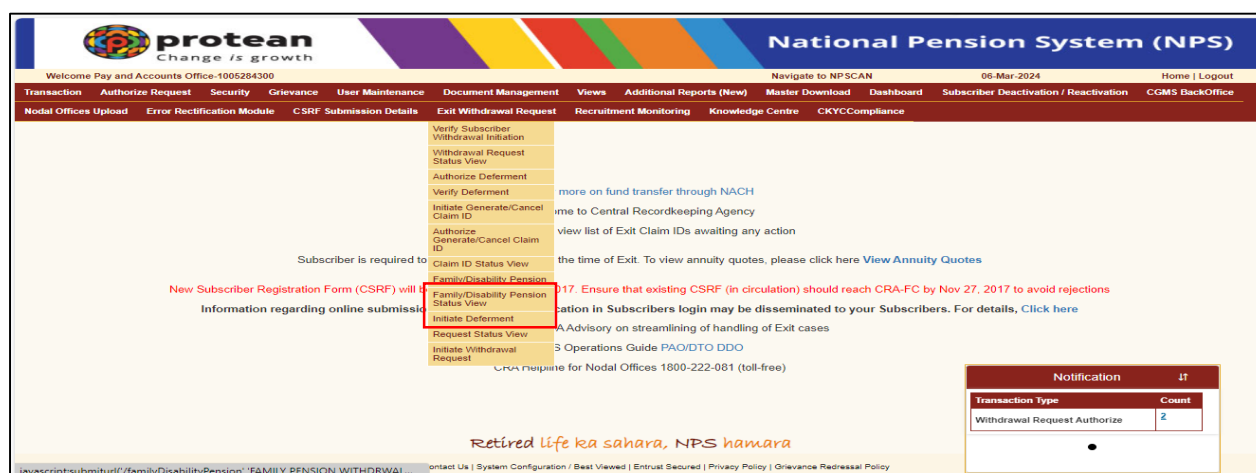
- The process of withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of funds in Subscriber's Bank Account.
- In CRA system, redemption and investment of units happens only on working day (excluding, Saturday, Sunday and holidays) which is called a Settlement Day.
- If request is submitted (authorised) before cut-off time of settlement (before 10.30 AM\*) on settlement day in CRA, then request is considered for processing on same working day. The redemption of 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 request is submitted/authorised on January 2, 2024 (at 9.30 am), the request will get considered for processing on same day, redemption of units will happen on January 2, 2024 with NAV of January 2, 2024 and fund transfer will happen on January 4, 2024.*
- If request is submitted (authorised) after cut-off time of settlement (after 10.30 AM\*) on settlement day in CRA, then request is considered for processing on next working day. The redemption of 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 submitted/authorised on January 2, 2024 (at 01.30 pm), the request will get considered for processing on next working day, redemption of units will happen on January 3, 2024 with NAV of January 3, 2024 and fund transfer will happen on January 5, 2024.*

\* Cut-off time for considering request for settlement may extend due to various factors.

The Nodal Office is not required to submit physical documents (Annexure I, II & III (if applicable) to CRA for storage purpose if clear and completed documents are uploaded in CRA system.

## 7. Withdrawal Status View Option & Check Bifurcation of Corpus:

To view the withdrawal status, User needs to click on Menu “**Exit Withdrawal Request**” and select sub menu “**Family/Disability Pension status view**” as given below in **Figure 15**.



**Figure 15**

User can also able to see the bifurcation of contributions with appreciation between subscriber/employee and employer under this option after execution of withdrawal request. Nodal Office may settle the subscriber/employee share in favour of family member accordingly. PI refer **Figure 16**.

State	Delhi
Country	India
Pin Code	110096
Landline No	
Mobile No	9560114347
Email ID	
Bank Details of Nodal office	
Name of Beneficiary	PAO, OFFICE OF THE PRINCIPAL ACCOUNTANT GENERAL (AUDIT), DELHI, NEW DELHI -110 002
Bank Account Number	10310663858
Bank Name	STATE BANK OF INDIA
Bank Branch Name	I.P. STATE, DELHI
Bank IFS Code	SBIN0001187
Bank Details of Pensioner	
Name of the person receiving Family/Disability Pension	SONI KUMARI
Address	A-352 FIRST FLOOR, AASHIRWAD APARTMENT GD COLONY, MAYUR VIHAR PHASE-3, Delhi, 110096
Relationship	WIFE
Bank Account Number	581110110006324
Bank Name	BANK OF INDIA
Bank Branch Name	VIKASH MARG
Bank Branch Address	C&P BANKING BRANCH NEW DELHI
Bank Branch Pincode	110092
Bank IFS Code	BIIN00006053
MICR Code	110013061

Category	Total Investment amount (Rs.)	Amount to be given to Employer (Rs.)	Amount to be given to Subscriber (Rs.)	Appreciation
Employer Contribution Tier 1	987223.00	1564073.57	0.00	576850.57
Employee Contribution Tier 1	823529.00	1360612.51	0.00	537083.51
Voluntary Contribution Tier 1	10000.00	0.00	17740.35	7740.35
Voluntary Contribution Tier 2				
Voluntary Contribution Tier 2 Tax Saver				

Note  
 The actual amount that will be received by Nodal Office/Claimant will reflect at request status view after T+1 settlement days after authorization of the request.  
 Please click to view the uploaded document : [View](#)

**Figure 16**

\*\*\*\*\*