

Protean eGov Technologies Limited



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Change is growth

## **Standard Operating Procedure On**

**Processing of UPS Claim benefit by *Spouse of the deceased UPS subscriber (Form-B3)*  
(*who superannuated / retired after 31<sup>st</sup> March 2025 - eligible and  
availed UPS withdrawal benefits*)**

**Process Initiation by DDO and Verification & Authorization by PAO**  
(Physical claim Form B3 submitted by Spouse)

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**REVISION HISTORY**

<b>Sr. No.</b>	<b>Date of Revision</b>	<b>Ver</b>	<b>Section Number</b>	<b>Description of Change</b>
1	25/03/2026	1.0	-	Initial Version

## Acronyms and Abbreviations

The following acronyms and abbreviations have been used in this document:

<b>ACRONYM</b>	<b>DESCRIPTION</b>
CRA	Central Recordkeeping Agency
PFRDA	Pension Fund Regulatory and Development Authority
UPS	Unified Pension Scheme
NPS	National Pension System
PRAN	Permanent Retirement Account Number
CG	Central Government
Pr.AO	Principal Accounts Office
PAO	Pay & Accounts Office
DDO	Drawing & Disbursing Officer
OTP	One Time Password

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1	<b>Background</b>
2	<b>Initiation of request by DDO (as a maker)</b>
3	<b>Verification of request by PAO (as a verifier)</b>
4	<b>Authorisation of request by PAO (as an authoriser)</b>

## 1. Background:

The Unified Pension Scheme (UPS) was introduced as an option under the National Pension System (NPS) by the Central Government for the Central Government employees covered under NPS so that they may receive an assured payout after their retirement. It is a 'fund-based' payout system which relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer (the Central Government)) for grant of monthly payout to the retiree

The Unified Pension Scheme has been operational from April 1<sup>st</sup>, 2025.

In case of a deceased Central Government employee who had been migrated to UPS and subsequently superannuated and availed UPS withdrawal claim, after death of the said subscriber, the legally wedded spouse can claim UPS benefit by submitting Form B3 along with KYC to the concerned DDO.

**This document explains the Standard Operating Procedure (SoP) on processing UPS Claim benefit based on B3 Form submitted by Legally wedded Spouse of the deceased subscriber wherein the request is initiated by the DDO and verified and authorised by PAO.**

## 2. Initiation of request by DDO

Legally wedded Spouse will submit B3 form with the concerned DDO office. The office needs to check the form and process the request after thorough verification of the form duly submitted by the Spouse.

- A. DDO user (henceforth referred as maker) is required to login into the CRA system ([https:// cra.nps-proteantech.in/CRA](https://cra.nps-proteantech.in/CRA)) using the User ID and password.

Figure 1

- B. The maker needs to select “Unified Pension Scheme” menu and click on option “Claim UPS Benefits (Retirees on or after 01- April -2025)”

Figure 2

- C. The maker needs to select 'Initiate Request' option and enter PRAN. Further, the maker needs to select Type of claim as "Death-B3" and Superannuation Type as Superannuation.

**protean** | **NPS** #Zaruri Hai

**National Pension System (NPS)**

User Id: CGV002454E00 [Back to Main Menu](#)

### Claim UPS Benefits (Retirees on or after 01-Apr-25)

Initiate Request   
  Verify Subscriber Initiated Request   
  Complete Pending Request   
  View Request Status

Raise New Withdrawal Request

Permanent Retirement Account Number (PRAN)*	110000155781
Type of Claim*	SELECT
Superannuation Type*	SELECT

**Submit**    **Reset**

**Note**

- This request needs to be authorised by Nodal Office/POP by other User ID.

Figure 3a

**protean** | **NPS** #Zaruri Hai

**National Pension System (NPS)**

User Id: CGV002454E00 [Back to Main Menu](#)

### Claim UPS Benefits (Retirees on or after 01-Apr-25)

Initiate Request   
  Verify Subscriber Initiated Request   
  Complete Pending Request   
  View Request Status

Raise New Withdrawal Request

Permanent Retirement Account Number (PRAN)*	110000155781
Type of Claim*	DEATH-B3
Superannuation Type*	SELECT

**Submit**    **Reset**

**Note**

- This request needs to be authorised by Nodal Office/POP by other User ID.

Figure 3b

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**National Pension System (NPS)**

User Id: CGV002454E00 [Back to Main Menu](#)

### Claim UPS Benefits (Retirees on or after 01-Apr-25)

Initiate Request   
  Verify Subscriber Initiated Request   
  Complete Pending Request   
  View Request Status

Raise New Withdrawal Request

Permanent Retirement Account Number (PRAN)*	110000155781
Type of Claim*	DEATH-B3
Superannuation Type*	SUPERANNUATION

**Submit**    **Reset**

**Note**

- This request needs to be authorised by Nodal Office/POP by other User ID.

**Figure 3c**

D. On clicking 'Submit' button, the subscriber details as well as Spouse details will appear on Subscriber details Tab. These details are fetched based on details provided by the subscriber at the time of B1 withdrawal. The maker is required to fill in all other necessary details in the Personal Details section.

Under KYC details section, the maker is required to provide the KYC details of Legally wedded Spouse (Aadhar/Driving License/Voter ID/CERSAI ID/ Letter issued by NPR). Here, we have considered Aadhaar as KYC details.

The final withdrawal percentage adopted by the subscriber at the time of B1 withdrawal will appear on the screen.

**Personal Details**

Subscriber Name *	PRATIK BHARAT NANAVATI	PRAN*	110000155781
Date of Birth*	01/01/2000	Gender*	Male
PAN*	AQDPN6411T	Flat/House No./Bldg. Name*	KAMLA MILLS
Street/Locality	SENAPATI BAPAT MARG	Village and Post Office/Block	LOWER PAREL
City/District*	MUMBAI	State/Union Territory*	Maharashtra
Pincode*	822124	Country*	India
Mobile Number for correspondence	8080086121	Telephone No.(if any)	
Email ID for correspondence	PRATIKN@PROTEANTECH.IN	Marital Status as on Date of Retirement*	Married
Legally Wedded Spouse First Name*	ASHWIN	Legally Wedded Spouse Mobile No.*	6666666666
Legally Wedded Spouse Middle Name	VIJAY	Legally Wedded Spouse E-mail Id.*	ABC@GMAIL.COM
Legally Wedded Spouse Last Name	LIMAYE	Legally Wedded Spouse PAN*	ACDPL1443R
Legally Wedded Spouse Date of Birth*	19/11/1992	Legally Wedded Spouse PAN verification status*	To be verified

**Spouse KYC Details**

Document	Document Type	Identification Number	Validity (in case of Passport and Driving License )
Aadhaar No.*(Only last 4 digits) /DL/ Passport/Voter ID/CERSAI ID/ Letter issued by NPR	--SELECT-- --SELECT-- Aadhaar No.*(voluntary) Driving License/Digilocker Passport Voter ID CERSAI ID Letter issued by NPR		DD/MM/YYYY

Final Withdraw Percentage (can be availed upto 60% of corpus)

**Spouse KYC Details**

Document	Document Type	Identification Number	Validity (in case of Passport and Driving License )
Aadhaar No.*(Only last 4 digits) /DL/ Passport/Voter ID/CERSAI ID/ Letter issued by NPR	Aadhaar No.*(voluntar		DD/MM/YYYY

Final Withdraw Percentage (can be availed upto 60% of corpus)

Final Withdrawal Percentage

I am exercising this option being fully aware that the final withdrawal will proportionately reduce the assured payout.\*

**Figure 4a**

After providing all the details, the maker needs to tick on declaration which is given by Spouse of deceased subscriber (in the B3 form)

Declaration

spouse of late Kethavath Anita have fully read and understood the provisions of Unified Pension Scheme (UPS) as notified by Gol vide notification F. No. FX-1/3/2024-PR, dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time. I hereby declare that I am eligible to avail benefits under UPS in terms of the aforesaid notification and Regulations. I certify that the information given above is true and correct.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data/ details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder. \*

**Figure 4b**

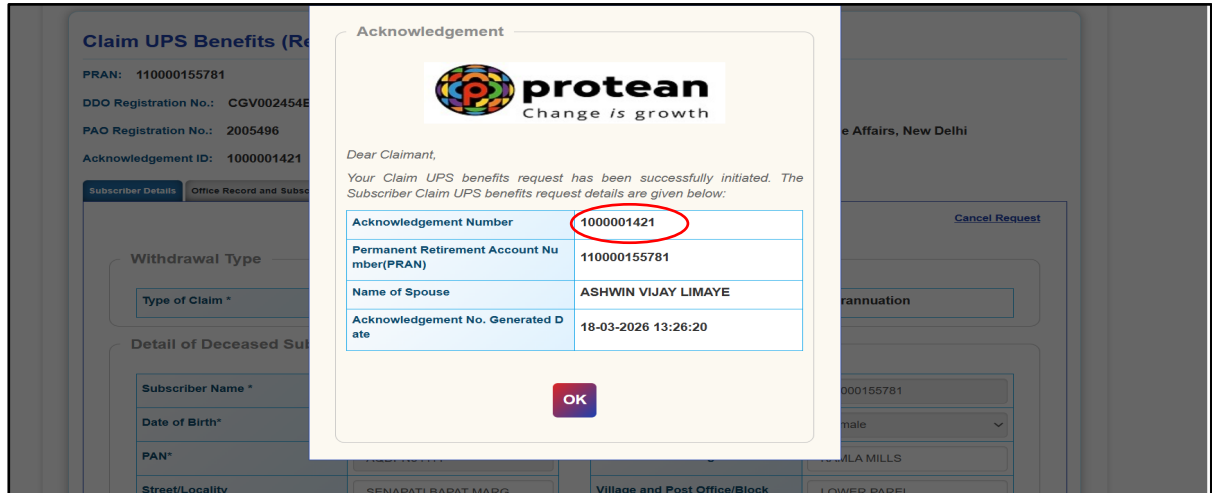
- E. Once the maker clicks on save and proceeds button, a message will be pop-up informing that “Address and contact details as per claim request and as per KYC Documents & Claim form submitted are same. If not, kindly update the details before processing”.

The maker needs to ensure the correctness of the details and in case of any mismatch, the maker needs to update the same first before proceeding. Once the correctness of the details is ensured, the maker needs to click on proceed button.

The screenshot displays the NPS portal interface. At the top, there are logos for 'protean' and 'NPS #Zaruri Hai'. The page title is 'National Pension System (NPS)'. Below the header, the user ID 'CGV002454E00' is visible. The main content area is titled 'Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Initiation'. A pop-up message is centered on the screen, containing the text: 'Please ensure that the address and contact details as per claim request and as per KYC document & Claim form submitted are same. If not, kindly update the details before proceeding.' The pop-up has 'Proceed' and 'Cancel' buttons. In the background, the form shows 'PRAN: 110000155781', 'Subscriber Name: Kethavath Anita', and 'DDO Registration No.: CGV002454E00'. Below the pop-up, there are sections for 'Withdrawal Type' (Type of Claim: Death-B3, Superannuation Type: Superannuation) and 'Personal Details' (Subscriber Name: PRATIK BHARAT NANAVATI, PRAN: 110000155781).

**Figure 5**

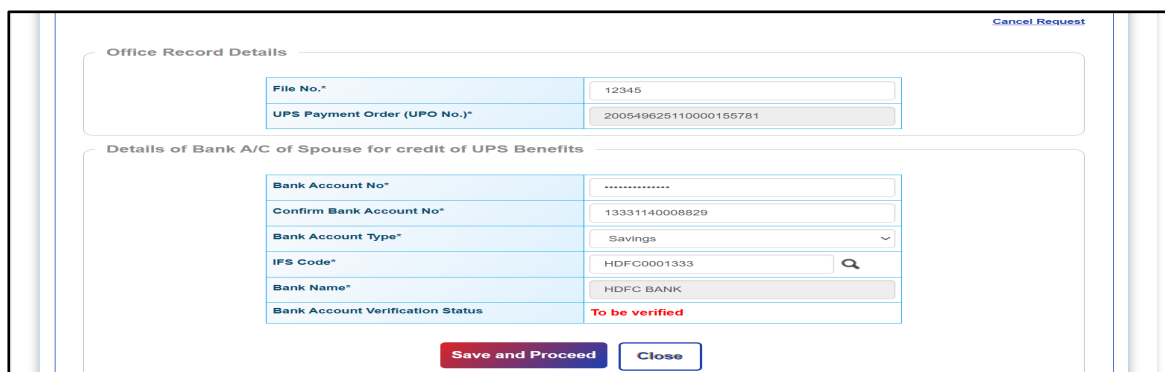
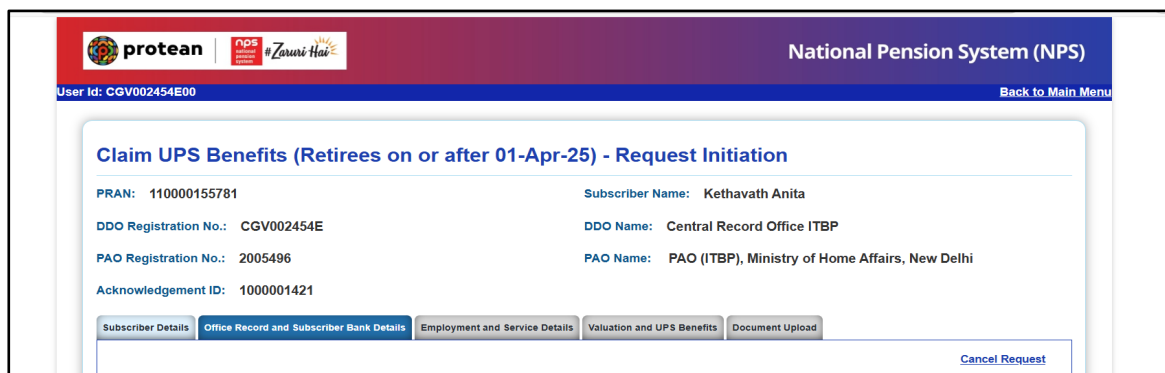
- F. Once the maker clicks on proceeds, Ack id will be generated. In case the office intends to cancel the request, the office needs to click on "cancel request" and mention reason for cancellation and confirm the same.



**Figure 6**

Note: The office can cancel the request at any level before processing final submission.

- G. The maker is required to fill in office records and bank account details of Spouse of deceased subscriber and click on save and proceed. (The bank account details of legally wedded spouse will be verified).



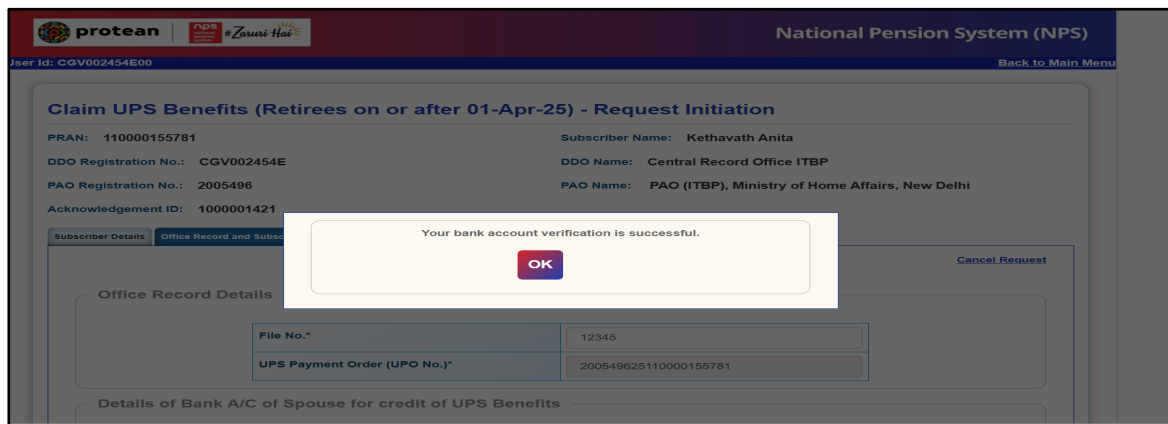
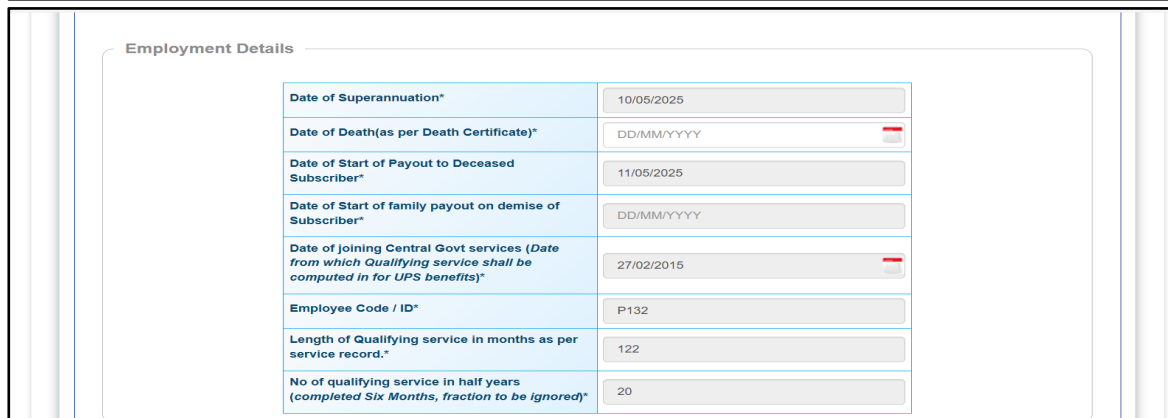


Figure 7

H. The maker is required to fill employment and Service details of deceased subscriber for below sections and click on Save and proceeds

- Employment Details.
- Salary Details (Basic Pay) for last 12 Months.
- Salary details of last month before superannuation.

The maker is required to ensure that all the details entered are correct and are as per service records.



Salary Details for last 12 Months

	Month *	Year *	Basic Pay*	NPA*	Total*
1	MAY	2025	1,23,789	557	1,24,346
2	APRIL	2025	1,23,789	557	1,24,346
3	MARCH	2025	1,23,789	557	1,24,346
4	FEBRUARY	2025	1,23,789	557	1,24,346
5	JANUARY	2025	1,23,789	557	1,24,346
6	DECEMBER	2024	1,23,789	557	1,24,346
7	NOVEMBER	2024	1,23,789	557	1,24,346
8	OCTOBER	2024	1,23,789	557	1,24,346
9	SEPTEMBER	2024	1,23,789	557	1,24,346
10	AUGUST	2024	1,23,789	557	1,24,346
11	JULY	2024	1,23,789	557	1,24,346
12	JUNE	2024	1,23,789	557	1,24,346

Average of 12 months (B)	1,24,346
50% of Average (B/2)	62,173

Salary details of last month before superannuation

Month	MAY
Year	2025
Basic Pay (includes non-practicing allowance (NPA), if any) (A)	1,24,346
DA Amount(Amount in Rs.)(B)	57,912
Total (A+B)	1,82,258

**Figure 8**

- I. Once the maker enters the employment and service details and clicks on save button, the withdrawal details as well as UPS Benefits details (calculation) will get auto fetched under "Valuation and UPS benefit" tab. The maker needs to click on Save button to proceed further.

**National Pension System (NPS)**

User Id: CGV002454E00
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### Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Initiation

**PRAN:** 110000155781

**DDO Registration No.:** CGV002454E

**PAO Registration No.:** 2005496

**Acknowledgement ID:** 1000001421

**Subscriber Name:** Kethavath Anita

**DDO Name:** Central Record Office ITBP

**PAO Name:** PAO (ITBP), Ministry of Home Affairs, New Delhi

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload

Cancel Request

#### Details For calculation of UPS Benefits Paid for Deceased Subscriber

<b>Individual Corpus (IC):</b> <small>(Value of Corpus as on Date of Superannuation/ Retirement)</small>	2,25,51,722.4
<b>Benchmark Corpus (BC):</b> <small>(on Date of Superannuation/ Retirement)</small>	3,48,60,960.22
<b>Final Withdrawal (FW in %)</b>	19

<b>Assured Payout to Subscriber</b>	25,283.69
<b>Monthly Admissible Payout to Deceased Subscriber as on the Date of Demise</b>	13,250
<b>DR Percentage on the date of Superannuation</b>	55
<b>DR Amount on date of Superannuation</b>	7,288
<b>DR Percentage on Date of Demise</b>	58
<b>DR Amount on Date of Demise</b>	7685

#### UPS Benefits Payable to Spouse

<b>Monthly Family Pay-Out ( 60% of admissible payout)</b>	12,561
<b>DR Percentage on Family Payout</b>	58
<b>DR Amount on Family Payout</b>	4611
<b>Adjustment of excess Monthly Payout Paid for Deceased Subscriber upto the Date of Commencement of Family Payout, if any</b> <small>(The excess amount shown is tentative. The final excess amount paid will be informed to the claimant at the time of first monthly payout)</small>	37,817

Payout Calculation Day: 18-Mar-2026


Save
Cancel

The maker needs to click on save button and proceed further.


**Figure 9**

- J. The maker is required to upload the required documents and click on confirm & proceeds. After successfully uploading the documents, a File Successfully Uploaded confirmation will appear on the screen. The user needs to click on **Confirm & Proceed button**.


**Please refer to the note part mentioning the size and document type.**



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NATIONAL PENSION SYSTEM



**National Pension System (NPS)**

User Id: CGV002454E00
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### Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Initiation

PRAN: 110000155781

DDO Registration No.: CGV002454E

PAO Registration No.: 2005496

Acknowledgement ID: 1000001421

Subscriber Name: Kethavath Anita

DDO Name: Central Record Office ITBP

PAO Name: PAO (ITBP), Ministry of Home Affairs, New Delhi

Subscriber Details

Office Record and Subscriber Bank Details

Employment and Service Details

Valuation and UPS Benefits

Document Upload

[Cancel Request](#)

Document Upload

Document Name	Attach File	File Download
Bank Proof.*	<input type="button" value="Choose File"/> No file chosen	
Copy of PAN Card of claimant.*	<input type="button" value="Choose File"/> No file chosen	
KYC documents of claimant.*	<input type="button" value="Choose File"/> No file chosen	
Joint photograph with legally wedded Spouse.*	<input type="button" value="Choose File"/> No file chosen	
Specimen signature of claimant.*	<input type="button" value="Choose File"/> No file chosen	
Copy of the document containing employment details verified by HOO.*	<input type="button" value="Choose File"/> No file chosen	
Copy of the signed Form by claimant.*	<input type="button" value="Choose File"/> No file chosen	
Copy of Death certificate of deceased Government Subscriber*	<input type="button" value="Choose File"/> No file chosen	

Note

- Allowed Document File Types are :: JPEG | JPG | PDF
- Document Size cannot exceeds 5 MB.
- Joint Photograph and Signature files should be uploaded in .jpg or .jpeg Format only.
- In case the marital status is 'Unmarried/Widow/Divorcee', the claimant is required to upload a single photograph
- Photocopy of the first page of Pass Book/Bank Statement or cancelled cheque of the Bank Account or any other bank document showing the name and account details of Account Holder, in which the payout is to be credited

Document Upload

File Successfully Uploaded

Document Name	Attach File	File Download
Bank Proof.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> Bank Proof.pdf
Copy of PAN Card of claimant.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> PAN.pdf
KYC documents of claimant.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> KYC.pdf
Joint photograph with legally wedded Spouse.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> Photo.jpg
Specimen signature of claimant.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> Signature.jpg
Copy of the document containing employment details verified by HOO.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> Employment.pdf
Copy of the signed Form by claimant.*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> Form B3.pdf
Copy of Death certificate of deceased Government Subscriber*	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Download"/> Death Certificate.pdf

**Figure 10**

- K. Once the maker clicks on **Confirm & Proceed button**, it will be redirected to Subscriber details Tab to review all the details entered. The maker needs to review the details under each tab and clicks on **Next button** to proceed to further.

Subscriber Details	Office Record and Subscriber Bank Details	Employment and Service Details	Valuation and UPS Benefits	Document Upload
<a href="#">Cancel Request</a>				
Withdrawal Type				
Type of Claim *	Death-B3	Superannuation Type *	Superannuation	

Personal Details	
Subscriber Name *	PRATIK BHARAT NANAVALI
Date of Birth*	01/01/2000
PAN*	AQDPN6411T
Street/Locality	SENAPATI BAPAT MARG
City/District*	MUMBAI
Pincode*	822124
Mobile Number for correspondence*	8080086121
Email ID for correspondence *	PRATIKN@PROTEANTECH.IN
Legally Wedded Spouse First Name*	ASHWIN
Legally Wedded Spouse Middle Name	VIJAY
Legally Wedded Spouse Last Name	LIMAYE
Legally Wedded Spouse Date of Birth	19/11/1992
Legally Wedded Spouse Gender	Female
PRAN*	110000155781
Gender*	Male
Flat/House No./Bldg. Name*	KAMLA MILLS
Village and Post Office/Block	LOWER PAREL
State/Union Territory*	Maharashtra
Country*	INDIA
Telephone No.(if any)	
Marital Status as on Date of Retirement*	MARRIED
Legally Wedded Spouse Mobile No.*	8779850331
Legally Wedded Spouse E-mail Id.*	ABC.ABC@GMAIL.COM
Legally Wedded Spouse PAN*	ACDPL1443R
Legally Wedded Spouse PAN verification status*	Verified
Legally Wedded Spouse Aadhaar No. (Last 4 digits of Aadhaar No.)	

Spouse KYC Details			
Document	Document Type	Identification Number	Validity as Applicable
Aadhaar No.*(Only last 4 digits) /DL/ Passport/Voter ID/CERSAI ID/ Letter issued by NPR	Aadhaar No.*(voluntary)	8962	
Final Withdraw Percentage			
Final Withdrawal Percentage		19	
<a href="#">Edit</a>		<a href="#">Next</a>	
<a href="#">Close</a>			

Subscriber Details	Office Record and Subscriber Bank Details	Employment and Service Details	Valuation and UPS Benefits	Document Upload
<a href="#">Cancel Request</a>				
Office Record Details				
File No.*		12345		
UPS Payment Order (UPO No.)*		200549625110000155781		
Details of Bank A/C of Spouse for credit of UPS Benefits				
Bank Account No*		*****		
Confirm Bank Account No*		13331140008829		
Bank Account Type*		SAVINGS		
IFS Code*		HDFC0001333		
Bank Name*		HDFC BANK		
Bank Account Verification Status		Verified		
<a href="#">Edit</a>		<a href="#">Next</a>		<a href="#">Close</a>

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload
Cancel Request

**Employment Details**

Date of Superannuation*	10/05/2025
Date of Death(as per Death Certificate)*	15/10/2025
Date of Start of Payout to Deceased Subscriber*	11/05/2025
Date of Start of family payout on demise of Subscriber*	16/10/2025
Date of joining Central Govt services (Date from which Qualifying service shall be computed in for UPS benefits)*	27/02/2015
Employee Code / ID*	P132
Length of Qualifying service in months as per service record.*	122
No of qualifying service in half years (completed Six Months, fraction to be ignored)*	20

Cancel Request

**Details For calculation of UPS Benefits Paid for Deceased Subscriber**

Individual Corpus (IC): (Value of Corpus as on Date of Superannuation/ Retirement)	2,25,51,722.4
Benchmark Corpus (BC): (on Date of Superannuation/ Retirement)	3,48,60,960.22
Final Withdrawal (FW in %)	19

Assured Payout to Subscriber	25,283.69
Monthly Admissible Payout to Deceased Subscriber as on the Date of Demise	13,250
DR Percentage on the date of Superannuation	55
DR Amount on date of Superannuation	7,288
DR Percentage on Date of Demise	58
DR Amount on Date of Demise	7685

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload
Cancel Request

**Document Upload**

Document Name	File Download
Bank Proof.*	<a href="#">Bank Proof.pdf</a>
Copy of PAN Card of claimant.*	<a href="#">PAN.pdf</a>
KYC documents of claimant.*	<a href="#">KYC.pdf</a>
Joint photograph with legally wedded Spouse.*	<a href="#">Photo.jpg</a>
Specimen signature of claimant.*	<a href="#">Signature.jpg</a>
Copy of the document containing employment details verified by HOO.*	<a href="#">Employment.pdf</a>
Copy of the signed Form by claimant.*	<a href="#">Form B3.pdf</a>
Copy of Death certificate of deceased Government Subscriber*	<a href="#">Death Certificate.pdf</a>

[Download All](#)

Edit
Final Submit
Close

**Figure 11**

Once the maker reviews all the details under various tab i.e. "from Subscriber Details Tab to Document Upload Tab", it needs to click on **Final Submit Button** to proceed further.

*It may be noted that there is an edit option available in case the maker intends to edit any details.*

- L. The maker now will be redirected to e-sign website for e-sign of the Claim UPS Benefit document. The maker needs to enter his Aadhaar details and click on send OTP.

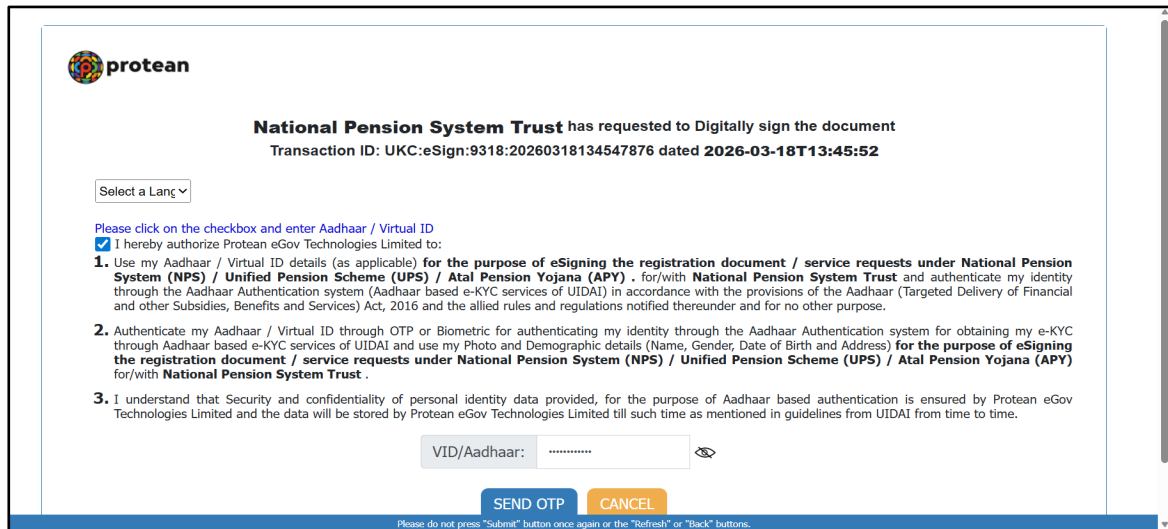
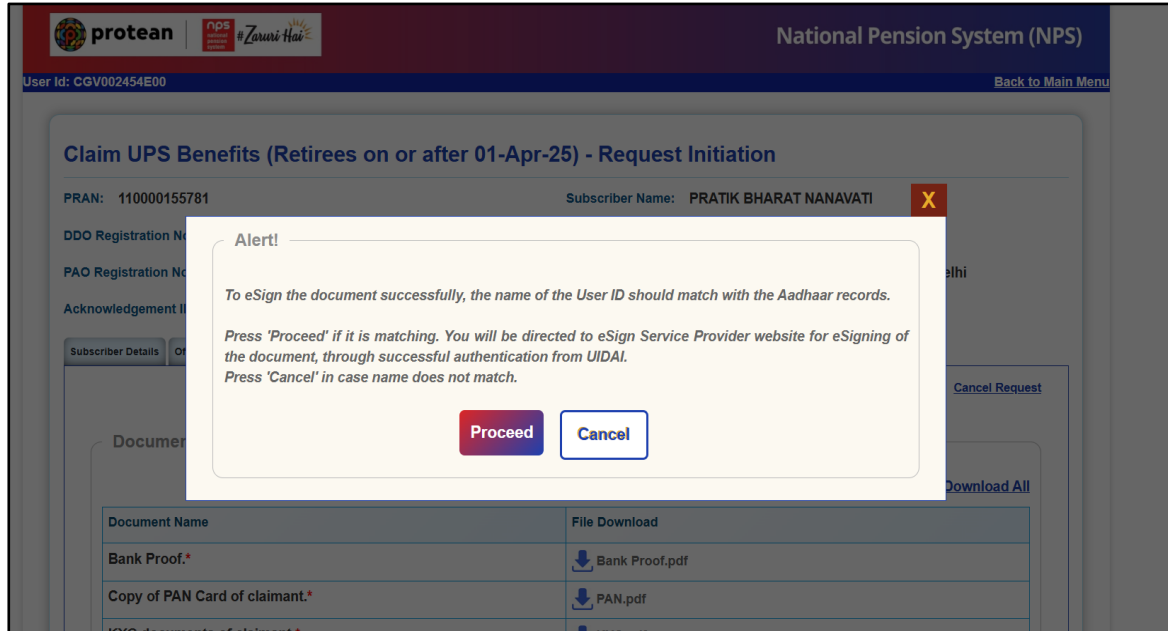
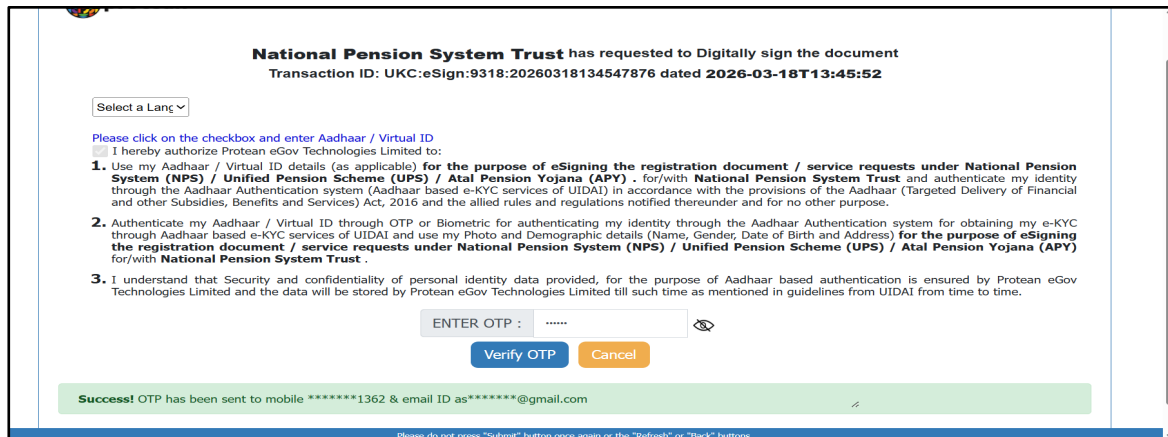


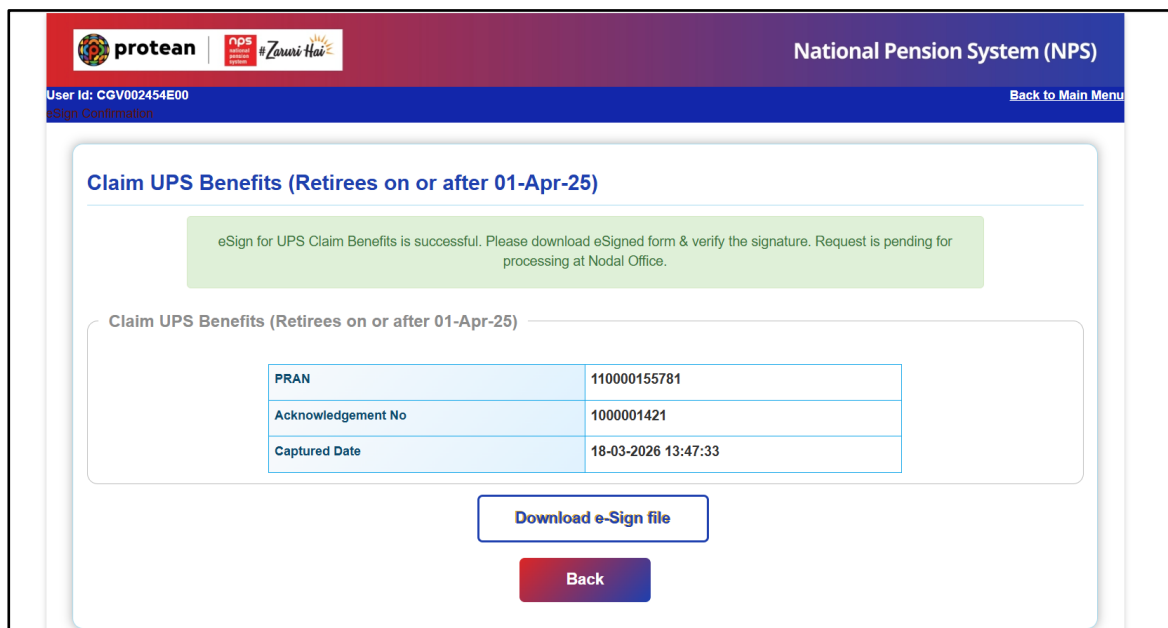
Figure 12

M. The maker needs to enter OTP which will be sent to Aadhaar linked mobile number and click on verify OTP.



**Figure 13**

N. Once the OTP is verified, the maker will get a confirmation message “eSign for Claim UPS Benefit is Successful” on screen. The maker shall download the e-signed Claim UPS Benefit document.



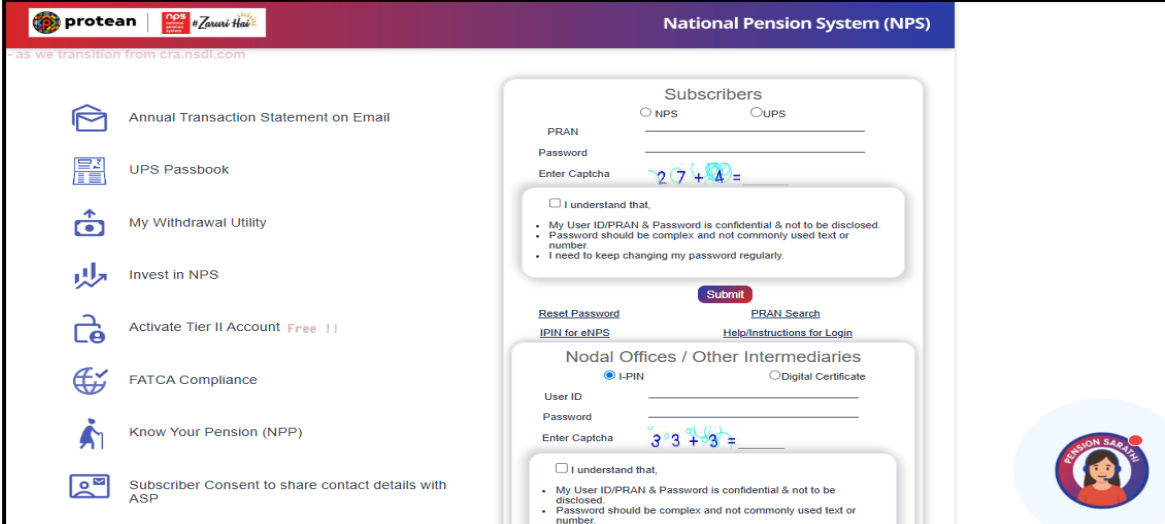
**Figure 14**

The UPS withdrawal claim benefit request is generated successfully. The same needs to be verified and authorized by nodal office (PAO) through its login.

=====

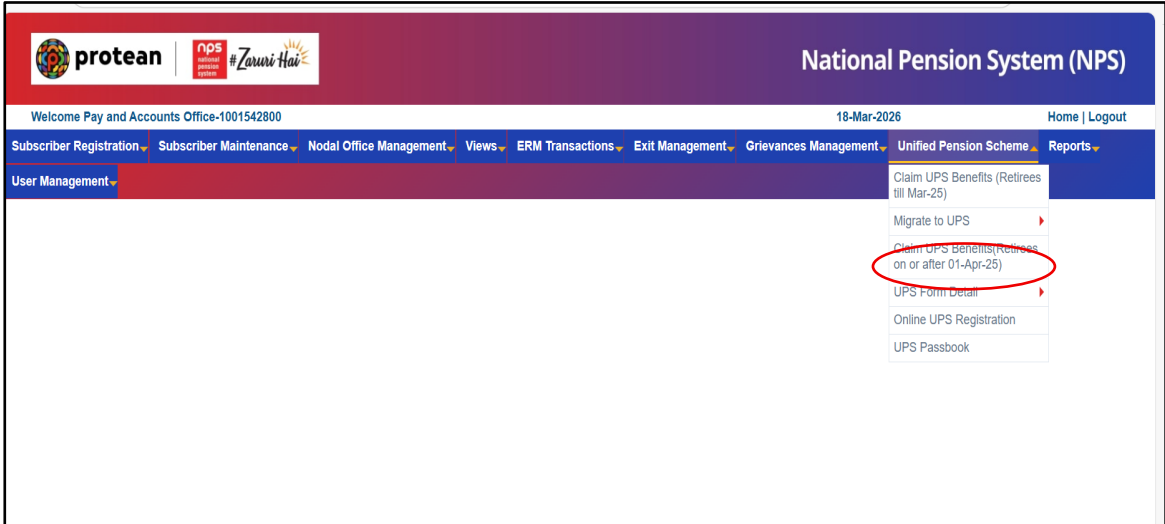
### 3. Verification of requests by PAO Maker User (verifier)

- A. PAO user (henceforth referred as verifier) is required to login into the CRA system ([https:// cra.nps-proteantech.in/CRA](https://cra.nps-proteantech.in/CRA)) using the User ID and password.



**Figure 15**

- B. The verifier needs to select “Unified Pension Scheme” menu and click on option “**Claim UPS Benefits (Retirees on or after 01- April -2025)**”



**Figure 16**

- C. The verifier needs to select the option “**Verify Request**”. After selection, the verifier needs to enter either PRAN/Ack id details or the date range. In case if date range is entered, all pending requests will appear for authorization. *(The difference between the From and To Date cannot be greater than 15 days).*

**Claim UPS Benefits (Retirees on or after 01-Apr-25)**

Verify Request    
  Authorize Request    
  View Request Status

Request Verification [Download Pending List](#)

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

Note

**Figure 17 a**

The verifier needs to click on Accept/Reject hyperlink to take appropriate action on the said request.

**Claim UPS Benefits (Retirees on or after 01-Apr-25)**

Verify Request    
  Authorize Request    
  View Request Status

Request Verification [Download Pending List](#)

PRAN	<input type="text" value="110000155781"/>
Acknowledgement Number	<input type="text"/>
From Date*	<input type="text" value="DD/MM/YYYY"/>
To Date*	<input type="text" value="DD/MM/YYYY"/>

Acknowledgement Number	Request Date	PRAN	Withdrawal Type	Initiated By	Last Action Taken	Pending With	Action
1000001421	18-03-2026	110000155781	Death-B3	CGV002454E00	INITIATED BY DDO	Nodal Verifier	<a href="#">Accept/Reject</a>

**Figure 17 b**

- D. The verifier needs to verify all the details entered by the maker under each tab beginning with Subscriber Details Tab till Document upload tab and click on **Next Button** to proceed further.

**National Pension System (NPS)**

User Id: 1001542800
[Back to Main Menu](#)

### Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Verification

PRAN: 110000155781	Subscriber Name: PRATIK BHARAT NANAVATI
DDO Registration No.: CGV002454E	DDO Name: Central Record Office ITBP
PAO Registration No.: 2005496	PAO Name: PAO (ITBP), Ministry of Home Affairs, New Delhi
Acknowledgement ID: 1000001421	

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload
Approve Details

Withdrawal Type

Type of Claim *	Death-B3	Superannuation Type *	Superannuation
-----------------	----------	-----------------------	----------------

Personal Details

<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Subscriber Name *</td><td>PRATIK BHARAT NANAVATI</td></tr> <tr><td>Date of Birth*</td><td>01/01/2000</td></tr> <tr><td>PAN*</td><td>AQDPN6411T</td></tr> <tr><td>Street/Locality</td><td>SENAPATI BAPAT MARG</td></tr> <tr><td>City/District*</td><td>MUMBAI</td></tr> <tr><td>Pincode*</td><td>822124</td></tr> <tr><td>Mobile Number for correspondence*</td><td>8080086121</td></tr> <tr><td>Email ID for correspondence *</td><td>PRATIKN@PROTEANTECH.IN</td></tr> <tr><td>Legally Wedded Spouse First Name*</td><td>ASHWIN</td></tr> <tr><td>Legally Wedded Spouse Middle Name</td><td>VIJAY</td></tr> <tr><td>Legally Wedded Spouse Last Name</td><td>LIMAYE</td></tr> <tr><td>Legally Wedded Spouse Date of Birth</td><td>19/11/1992</td></tr> <tr><td>Legally Wedded Spouse Gender</td><td>Female</td></tr> </table>	Subscriber Name *	PRATIK BHARAT NANAVATI	Date of Birth*	01/01/2000	PAN*	AQDPN6411T	Street/Locality	SENAPATI BAPAT MARG	City/District*	MUMBAI	Pincode*	822124	Mobile Number for correspondence*	8080086121	Email ID for correspondence *	PRATIKN@PROTEANTECH.IN	Legally Wedded Spouse First Name*	ASHWIN	Legally Wedded Spouse Middle Name	VIJAY	Legally Wedded Spouse Last Name	LIMAYE	Legally Wedded Spouse Date of Birth	19/11/1992	Legally Wedded Spouse Gender	Female	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">PRAN*</td><td>110000155781</td></tr> <tr><td>Gender*</td><td>Male</td></tr> <tr><td>Flat/House No./Bldg. Name*</td><td>KAMLA MILLS</td></tr> <tr><td>Village and Post Office/Block</td><td>LOWER PAREL</td></tr> <tr><td>State/Union Territory*</td><td>Maharashtra</td></tr> <tr><td>Country*</td><td>INDIA</td></tr> <tr><td>Telephone No.(If any)</td><td></td></tr> <tr><td>Marital Status as on Date of Retirement*</td><td>MARRIED</td></tr> <tr><td>Legally Wedded Spouse Mobile No.*</td><td>8779850331</td></tr> <tr><td>Legally Wedded Spouse E-mail Id.*</td><td>ABC.ABC@GMAIL.COM</td></tr> <tr><td>Legally Wedded Spouse PAN*</td><td>ACDPL1443R</td></tr> <tr><td>Legally Wedded Spouse PAN verification status*</td><td style="color: green;">Verified</td></tr> <tr><td>Legally Wedded Spouse Aadhaar No. (Last 4 digits of Aadhaar No.)</td><td></td></tr> <tr><td>Legally Wedded Spouse</td><td></td></tr> </table>	PRAN*	110000155781	Gender*	Male	Flat/House No./Bldg. Name*	KAMLA MILLS	Village and Post Office/Block	LOWER PAREL	State/Union Territory*	Maharashtra	Country*	INDIA	Telephone No.(If any)		Marital Status as on Date of Retirement*	MARRIED	Legally Wedded Spouse Mobile No.*	8779850331	Legally Wedded Spouse E-mail Id.*	ABC.ABC@GMAIL.COM	Legally Wedded Spouse PAN*	ACDPL1443R	Legally Wedded Spouse PAN verification status*	Verified	Legally Wedded Spouse Aadhaar No. (Last 4 digits of Aadhaar No.)		Legally Wedded Spouse	
Subscriber Name *	PRATIK BHARAT NANAVATI																																																						
Date of Birth*	01/01/2000																																																						
PAN*	AQDPN6411T																																																						
Street/Locality	SENAPATI BAPAT MARG																																																						
City/District*	MUMBAI																																																						
Pincode*	822124																																																						
Mobile Number for correspondence*	8080086121																																																						
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Legally Wedded Spouse Date of Birth	19/11/1992																																																						
Legally Wedded Spouse Gender	Female																																																						
PRAN*	110000155781																																																						
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Flat/House No./Bldg. Name*	KAMLA MILLS																																																						
Village and Post Office/Block	LOWER PAREL																																																						
State/Union Territory*	Maharashtra																																																						
Country*	INDIA																																																						
Telephone No.(If any)																																																							
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Legally Wedded Spouse PAN verification status*	Verified																																																						
Legally Wedded Spouse Aadhaar No. (Last 4 digits of Aadhaar No.)																																																							
Legally Wedded Spouse																																																							

KYC Details

Document	Document Type	Identification Number	Validity as Applicable
Aadhaar No.*(Only last 4 digits) /DL/ Passport/Voter ID/CERSAI ID/ Letter issued by NPR	Aadhaar No.*(voluntary)	8962	

Final Withdraw Percentage

Final Withdrawal Percentage	19
-----------------------------	----

Next
Close

*Retired life ka sahara, NPS hamara*

**Figure 18 a**

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload
Approve Details

**Office Record Details**

File No.*	12345
UPS Payment Order (UPO No.)*	200549625110000155781

**Details of Bank A/C of Spouse for credit of UPS Benefits**

Bank Account No*	*****
Confirm Bank Account No*	13331140008829
Bank Account Type*	SAVINGS
IFS Code*	HDFC0001333
Bank Name*	HDFC BANK
Bank Account Verification Status	Verified

Next
Close

**Employment Details**

Date of Superannuation*	10/05/2025
Date of Death(as per Death Certificate)*	15/10/2025
Date of Start of Payout to Deceased Subscriber*	11/05/2025
Date of Start of family payout on demise of Subscriber*	16/10/2025
Date of joining Central Govt services (Date from which Qualifying service shall be computed in for UPS benefits)*	27/02/2015
Employee Code / ID*	P132
Length of Qualifying service in months as per service record.*	122
No of qualifying service in half years (completed Six Months, fraction to be ignored)*	20

**Salary Details for last 12 Months**

	Month *	Year *	Basic Pay*	NPA*	Total*
1	May	2025	1,23,789	557	1,24,346
2	April	2025	1,23,789	557	1,24,346
3	March	2025	1,23,789	557	1,24,346
4	February	2025	1,23,789	557	1,24,346
5	January	2025	1,23,789	557	1,24,346
6	December	2024	1,23,789	557	1,24,346
7	November	2024	1,23,789	557	1,24,346
8	October	2024	1,23,789	557	1,24,346
9	September	2024	1,23,789	557	1,24,346
10	August	2024	1,23,789	557	1,24,346
11	July	2024	1,23,789	557	1,24,346
12	June	2024	1,23,789	557	1,24,346
	<b>Average of 12 months (B)</b>				1,24,346
	<b>50% of Average (B/2)</b>				62,173

**Salary details of last month before superannuation**

Month	May
Year	2025
Basic Pay (Includes non-practicing allowance (NPA), if any) (A)	1,24,346
DA Amount(Amount in Rs.)(B)	57,912
<b>Total (A+B)</b>	<b>1,82,258</b>

Next
Close

**Figure 18 b**

**Details For calculation of UPS Benefits Paid for Deceased Subscriber**

Individual Corpus (IC): <i>(Value of Corpus as on Date of Superannuation/ Retirement)</i>	2,25,51,722.4
Benchmark Corpus (BC): <i>(on Date of Superannuation/ Retirement)</i>	3,48,60,960.22
Final Withdrawal (FW in %)	19

Assured Payout to Subscriber	25,283.69
Monthly Admissible Payout to Deceased Subscriber as on the Date of Demise	13,250
DR Percentage on the date of Superannuation	55
DR Amount on date of Superannuation	7,288
DR Percentage on Date of Demise	58
DR Amount on Date of Demise	7685

**UPS Benefits Payable to Spouse**

Monthly Family Pay-Out ( 60% of admissible payout)	12,561
DR Percentage on Family Payout	58
DR Amount on Family Payout	4611
Adjustment of excess Monthly Payout Paid for Deceased Subscriber upto the Date of Commencement of Family Payout, if any <i>(The excess amount shown is tentative. The final excess amount paid will be informed to the claimant at the time of first monthly payout)</i>	37,817

Payout Calculation Day:18-Mar-2026

Next
Close

**Document Upload** [Download All](#)

Document Name	File Download
Bank Proof.*	<a href="#">Bank Proof.pdf</a>
Copy of PAN Card of claimant.*	<a href="#">PAN.pdf</a>
KYC documents of claimant.*	<a href="#">KYC.pdf</a>
Joint photograph with legally wedded Spouse.*	<a href="#">Photo.jpg</a>
Specimen signature of claimant.*	<a href="#">Signature.jpg</a>
Copy of the document containing employment details verified by HOO.*	<a href="#">Employment.pdf</a>
Copy of the signed Form by claimant.*	<a href="#">Form B3.pdf</a>
Copy of Death certificate of deceased Government Subscriber*	<a href="#">Death Certificate.pdf</a>

Next
Close

**Figure 18 c**

- E. After reviewing all the details, the verifier will go to the last Tab “Approve details” The verifier can download B6 Form if required. There are 3 options given to the verifier i.e.
- a) Accept
  - b) Reject
  - c) Back to DDO

**Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Verification**

PRAN: 110000155781      Subscriber Name: PRATIK BHARAT NANAVATI  
 DDO Name: Central Record Office ITBP      DDO Registration No.: CGV002454E  
 PAO Name: PAO (ITBP), Ministry of Home Affairs, New Delhi      PAO Registration No.: 2005496  
 Acknowledgement ID: 1000001421

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UPS Benefits | Document Upload | **Approve Details**

**Flow View**

Start (✓) → DDO Initiator (✓) → Nodal Verifier (○) → Nodal Authorizer (○) → NPS-Trust Verifier (○) → NPS-Trust Authorizer (○) → Completed (○)

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
120034541	CGV002454E00	18-03-2026	DDO Generated Ack	Accepted		
120034541	CGV002454E00	18-03-2026	DDO Initiator	Accepted		INITIATED

**B3 Form Download**

[Download B3 Form](#)

**Accept/Reject Request**

Accept     Reject     Back to DDO

Remarks:

[Close](#)

**Figure 19**

- F. The verifier needs to take appropriate action based on details checked and verification of uploaded documents. In case, the verifier intends to accept the ack id, a message will pop-up as “Do you want to Proceed?” Once the verifier clicks on Proceed button, the said request will be successfully verified.

A confirmation message will appear on the screen as “Request has been successfully verified and pending for authorisation”

In case of rejection of ack id or sending it Back to DDO, the verifier needs to select the appropriate option and enter the reason for rejection/ Back to DDO.

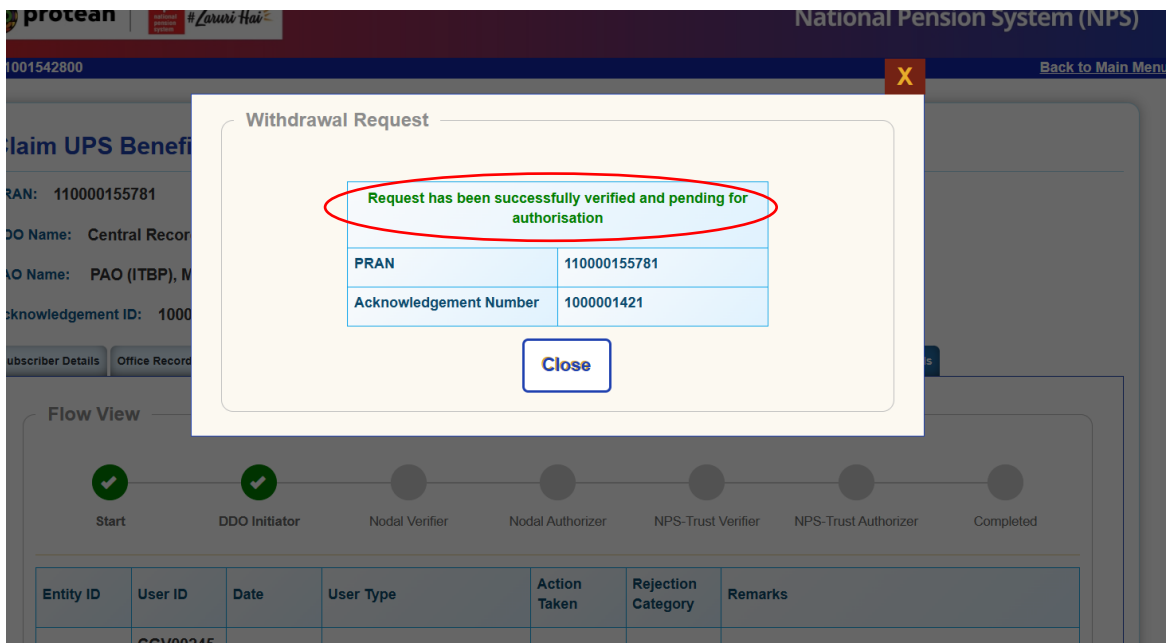
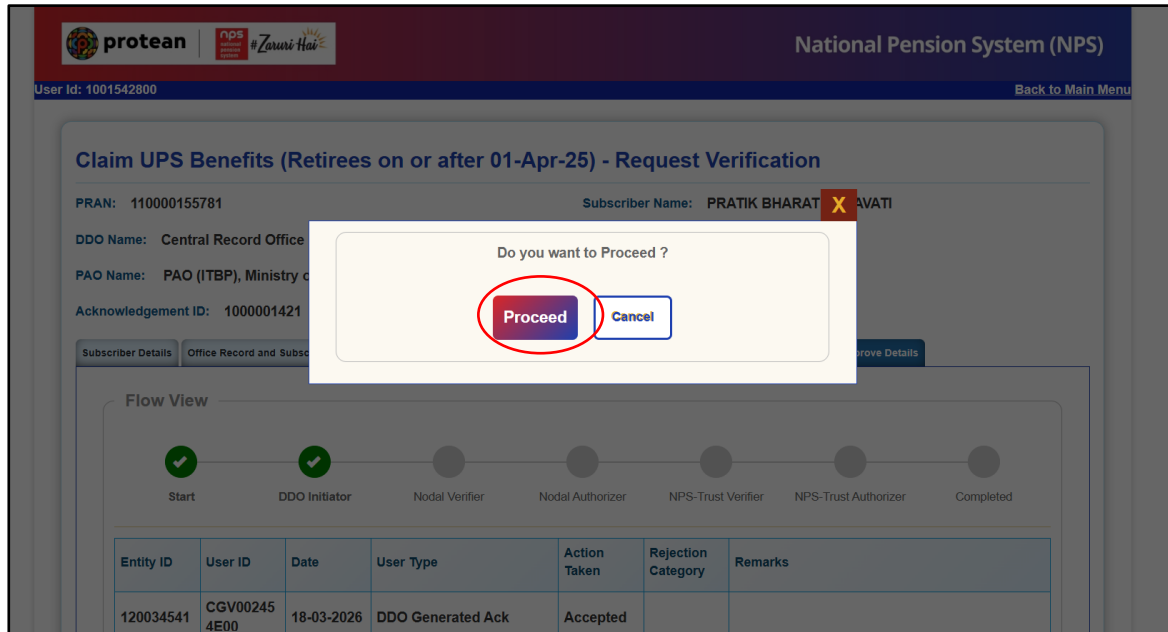
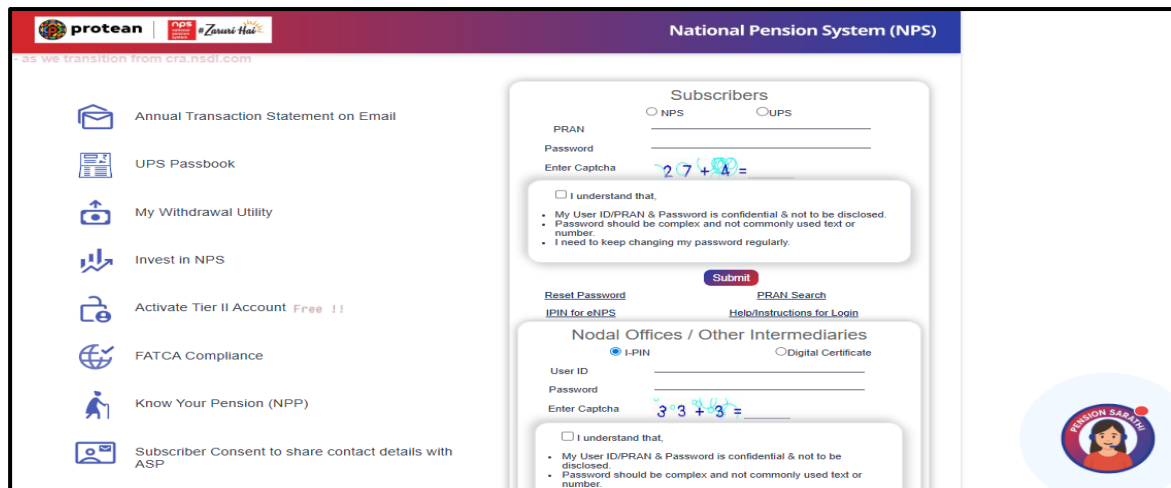


Figure 20

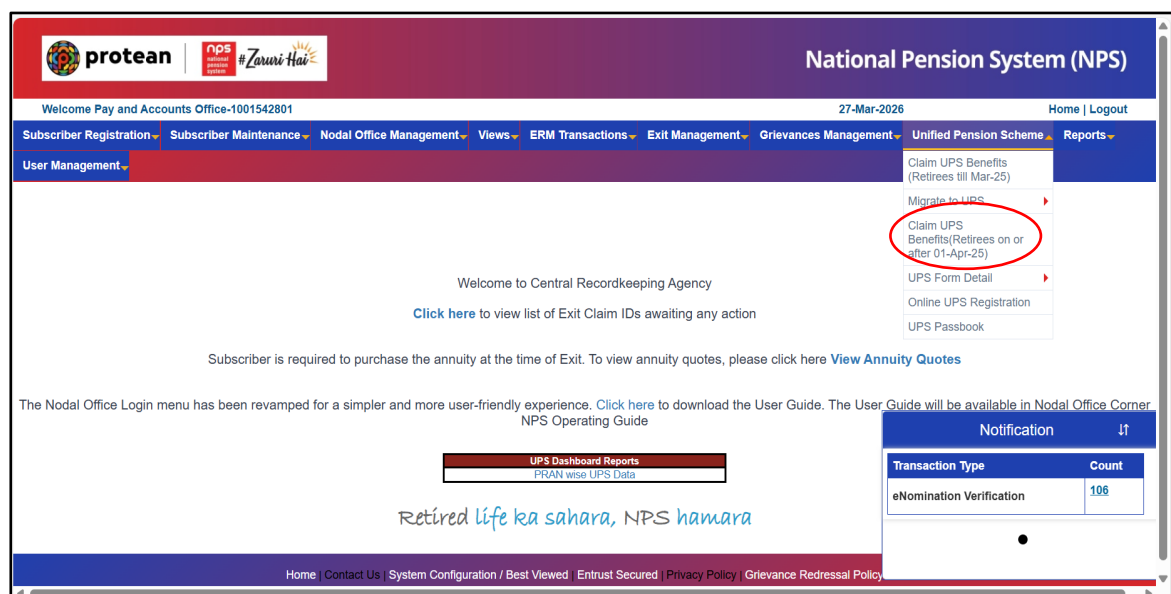
#### 4. Authorisation of requests by PAO Checker User (PAO Authoriser)

- A. PAO Checker user (henceforth known as Authoriser) is required to login into the CRA system (<https://cra.nps-proteantech.in/CRA>) using another User ID and password.



**Figure 21**

- B. The authoriser needs to select “Unified Pension Scheme” menu and click on option “**Claim UPS Benefits (Retirees on or after 01- April -2025)**”



**Figure 22**

- C. The authoriser needs to select the option “**Authorize Request**”. After selection, PAO authoriser needs to enter either PRAN/Ack id details or the date range. In case if date range is entered, all pending requests will appear for authorization. *(The difference between the From and To Date cannot be greater than 15 days).*

**Claim UPS Benefits (Retirees on or after 01-Apr-25)**

Verify Request    
  **Authorize Request**    
  View Request Status

[Download Pending List](#)

PRAN	<input type="text"/>
Acknowledgement Number	<input type="text"/>
From Date*	DD/MM/YYYY <input type="text"/>
To Date*	DD/MM/YYYY <input type="text"/>

Note

**Figure 23 a**

The authoriser needs to click on Accept/Reject hyperlink to take the appropriate action on the said request.

Verify Request    
  **Authorize Request**    
  View Request Status

[Download Pending List](#)

PRAN	110000155781
Acknowledgement Number	<input type="text"/>
From Date*	DD/MM/YYYY <input type="text"/>
To Date*	DD/MM/YYYY <input type="text"/>

Acknowledgement Number	Request Date	PRAN	Withdrawal Type	Initiated By	Last Action Taken	Pending With	Action
<a href="#">1000001421</a>	18-03-2026	110000155781	Death-B3	CGV002454E00	VERIFIED BY NODAL ENTITY	Nodal Authorize	<a href="#">Accept/Reject</a>

Note

- From Date and To Date will be the Date of Initiation of Claim UPS benefits Request
- Enter any one search criteria, Either Acknowledgment Number or Pran or from Date and to Date
- The difference between the From and To Date cannot be greater than 90 days

**Figure 23 b**

D. The authoriser needs to re-check all the details verified by the verifier under each tab beginning with Subscriber Details Tab till Document upload tab and click on **Next Button** to proceed further.

### Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Authorization

PRAN: 110000155781      Subscriber Name: PRATIK BHARAT NANAVATI  
 DDO Registration No.: CGV002454E      DDO Name: Central Record Office ITBP  
 PAO Registration No.: 2005496      PAO Name: PAO (ITBP), Ministry of Home Affairs, New Delhi  
 Acknowledgement ID: 1000001421

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UPS Benefits | Document Upload | Approve Details

#### Withdrawal Type

Type of Claim \*      Death-B3      Superannuation Type \*      Superannuation

#### Personal Details

Subscriber Name *	PRATIK BHARAT NANAVATI	PRAN*	110000155781
Date of Birth*	01/01/2000	Gender*	Male
PAN*	AQDPN6411T	Flat/House No./Bldg. Name*	KAMLA MILLS
Street/Locality	SENAPATI BAPAT MARG	Village and Post Office/Block	LOWER PAREL
City/District*	MUMBAI	State/Union Territory*	Maharashtra
Pincode*	822124	Country*	INDIA
Mobile Number for correspondence*	8080086121	Telephone No.(If any)	
Email ID for correspondence *	PRATIKN@PROTEANTECH.IN	Marital Status as on Date of Retirement*	MARRIED
Legally Wedded Spouse First Name*	ASHWIN	Legally Wedded Spouse Mobile No.*	8779850331
Legally Wedded Spouse Middle Name	VIJAY	Legally Wedded Spouse E-mail Id.*	ABC.ABC@GMAIL.COM
Legally Wedded Spouse Last Name	LIMAYE	Legally Wedded Spouse PAN*	ACDPL1443R
Legally Wedded Spouse Date of Birth	19/11/1992	Legally Wedded Spouse PAN verification status*	Verified
Legally Wedded Spouse Gender	Female	Legally Wedded Spouse Aadhaar No. (Last 4 digits of Aadhaar No.)	
		Legally Wedded Spouse	

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UPS Benefits | Document Upload | Approve Details

#### Office Record Details

File No.\*      12345  
 UPS Payment Order (UPO No.)\*      200549625110000155781

#### Details of Bank A/C of Spouse for credit of UPS Benefits

Bank Account No\*      \*\*\*\*\*

Subscriber Details | Office Record and Subscriber Bank Details | Employment and Service Details | Valuation and UPS Benefits | Document Upload | Approve Details

#### Employment Details

Date of Superannuation*	10/05/2025
Date of Death(as per Death Certificate)*	15/10/2025
Date of Start of Payout to Deceased Subscriber*	11/05/2025
Date of Start of family payout on demise of Subscriber*	16/10/2025

Subscriber Details   Office Record and Subscriber Bank Details   Employment and Service Details   **Valuation and UPS Benefits**   Document Upload   Approve Details

Details For calculation of UPS Benefits Paid for Deceased Subscriber

Individual Corpus (IC): <i>(Value of Corpus as on Date of Superannuation/ Retirement)</i>	2,25,51,722.4
Benchmark Corpus (BC): <i>(on Date of Superannuation/ Retirement)</i>	3,48,60,960.22
Final Withdrawal (FW in %)	19

Accrued Benefit to Subscriber   25,202.80

Subscriber Details   Office Record and Subscriber Bank Details   Employment and Service Details   Valuation and UPS Benefits   **Document Upload**   Approve Details

Document Upload [Download All](#)

Document Name	File Download
Bank Proof.*	<a href="#">Bank Proof.pdf</a>
Copy of PAN Card of claimant.*	<a href="#">PAN.pdf</a>
KYC documents of claimant.*	<a href="#">KYC.pdf</a>
Joint photograph with legally wedded Spouse.*	<a href="#">Photo.jpg</a>
Specimen signature of claimant.*	<a href="#">Signature.jpg</a>
Copy of the document containing employment details verified by HOO.*	<a href="#">Employment.pdf</a>
Copy of the signed Form by claimant.*	<a href="#">Form B3.pdf</a>
Copy of Death certificate of deceased Government Subscriber*	<a href="#">Death Certificate.pdf</a>

Figure 24

- E. After reviewing all the details, the authoriser will go to the last Tab “Approve details” The authoriser can download B3 Form if required. There are 3 options given to the verifier i.e.
- Accept
  - Reject
  - Back to DDO

National Pension System (NPS)

User Id: 1001542801
Back to Main Menu

### Claim UPS Benefits (Retirees on or after 01-Apr-25) - Request Authorization

PRAN: 110000155781

DDO Name: Central Record Office ITBP

PAO Name: PAO (ITBP), Ministry of Home Affairs, New Delhi

Subscriber Name: PRATIK BHARAT NANAVATI

DDO Registration No.: CGV002454E

PAO Registration No.: 2005496

Acknowledgement ID: 1000001421

Subscriber Details
Office Record and Subscriber Bank Details
Employment and Service Details
Valuation and UPS Benefits
Document Upload
Approve Details

Flow View

✔  
Start

✔  
DDO Initiator

✔  
Nodal Verifier

●  
Nodal Authorizer

●  
NPS-Trust Verifier

●  
NPS-Trust Authorizer

●  
Completed

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
120034541	CGV002454E00	18-03-2026	DDO Generated Ack	Accepted		
120034541	CGV002454E00	18-03-2026	DDO Initiator	Accepted		INITIATED
100154280	1001542800	18-03-2026	Nodal Verifier	Accepted		

B3 Form Download

Download B3 Form

Accept/Reject Request

Accept
 Reject
 Back to DDO

Remarks

eSign
Close

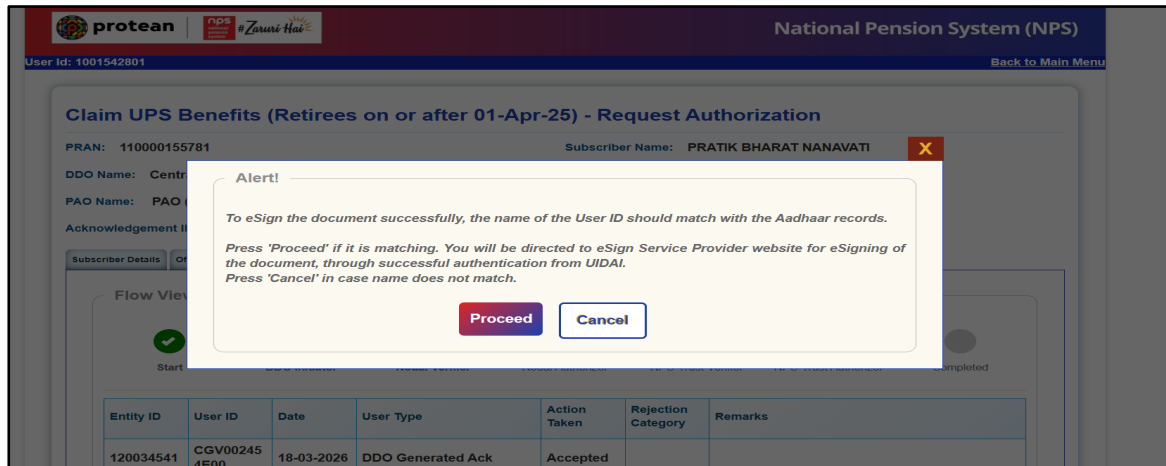
**Note**

- After Accepting or Rejecting the request, it will go for further approvals if required.
- Rejection Remarks is mandatory, if Rejecting the Request.

**Figure 25**

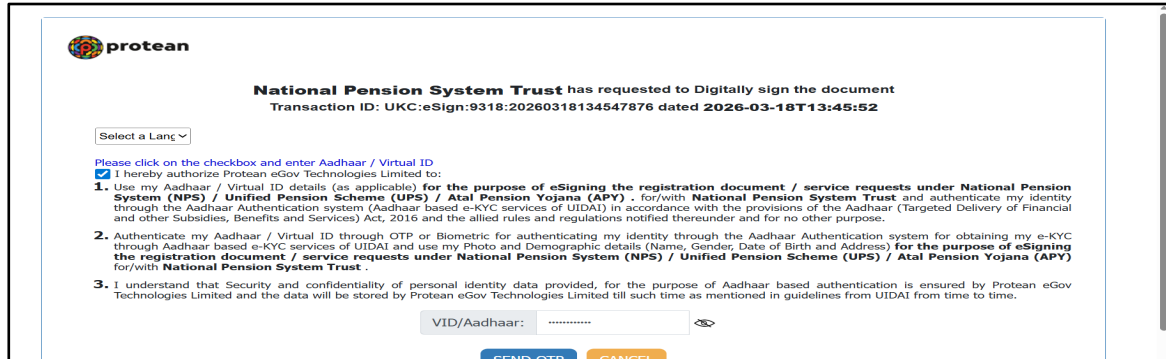
The authoriser needs to take appropriate action based on details checked and verification of uploaded documents. In case, the authoriser intends to reject the Ack id or Back to DDO the same, the authoriser needs to select the required option and mention the reason for the same.

F. For acceptance of the request, the authoriser needs to tick on “Accept” and subsequently click on e-Sign button. Once the authoriser click on e-Sign option, the message will pop-up that “name of the user ID should match with Aadhaar records”. The authoriser needs to click on proceed button.



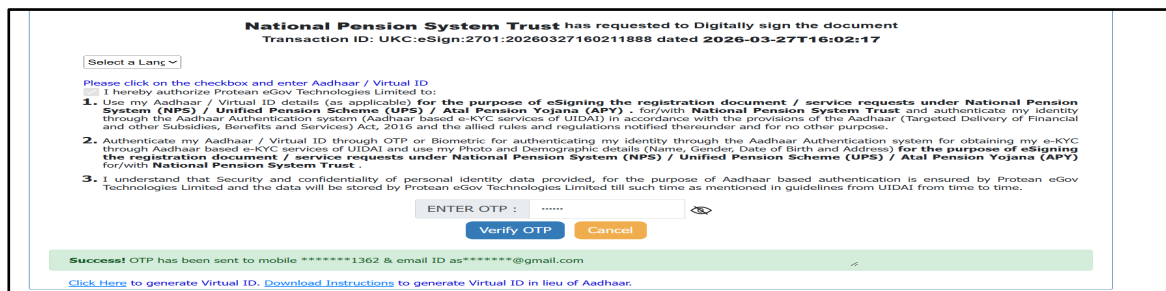
**Figure 26**

G. The authoriser now will be redirected to e-sign website for e-sign of the Claim UPS Benefit request. The authoriser needs to enter Aadhaar details and click on option “Send OTP”. On clicking the same, OTP will be sent to Aadhaar linked mobile number of the authoriser.



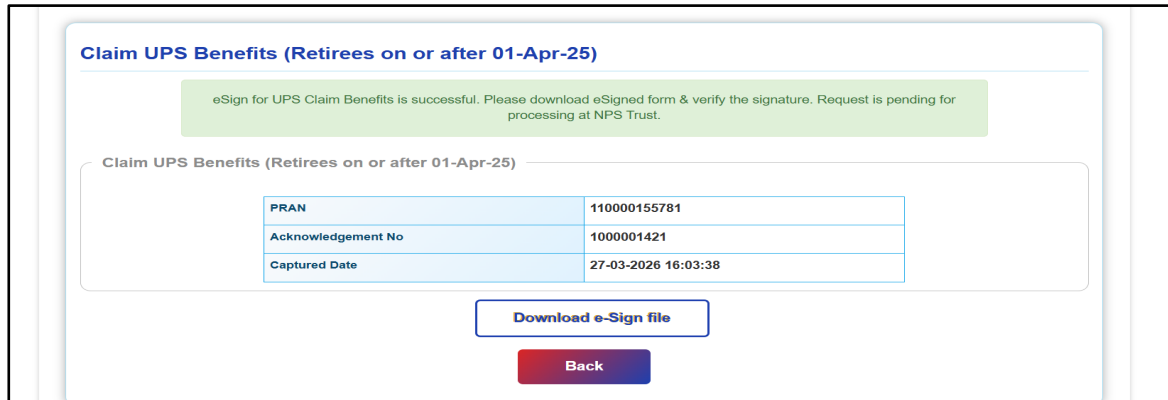
**Figure 27a**

The authoriser needs to enter OTP as received and click on “verify OTP” button.



**Figure 27b**

H. On successful verification of OTP, the request will be authorised successfully



**Claim UPS Benefits (Retirees on or after 01-Apr-25)**

eSign for UPS Claim Benefits is successful. Please download eSigned form & verify the signature. Request is pending for processing at NPS Trust.

Claim UPS Benefits (Retirees on or after 01-Apr-25)

PRAN	110000155781
Acknowledgement No	1000001421
Captured Date	27-03-2026 16:03:38

[Download e-Sign file](#)

[Back](#)

**Figure 28**

Once the acknowledgement ID is authorized by PAO checker User, the request will be available to NPS Trust for verification and authorisation. On successful authorisation of request by NPS Trust, UPS claim benefit request will be processed in the CRA system and amount will be credited to beneficiary bank account.

=====