

# **Protean eGov Technologies Limited**



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

**Initiation of Online Partial Withdrawal request by Subscriber  
and  
Verification & Authorization of Withdrawal request by  
Nodal Office/POP**

**Version 1.4**

## **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	05.07.2024	1.1	-	Authorization of Partial withdrawal requests by associated POP/Nodal Office in case of initiation of request by Pvt. Sector/Govt. Sector Subscriber.
3	20.12.2024	1.2	-	Contents (w.r.t. Documents upload, Online bank details verification) reviewed and updated.
4	22.07.2025	1.3	-	Quality monitoring process added.
5	02.12.2025	1.4	-	Website Update – Subscriber and Nodal Office Login Menu Revamp

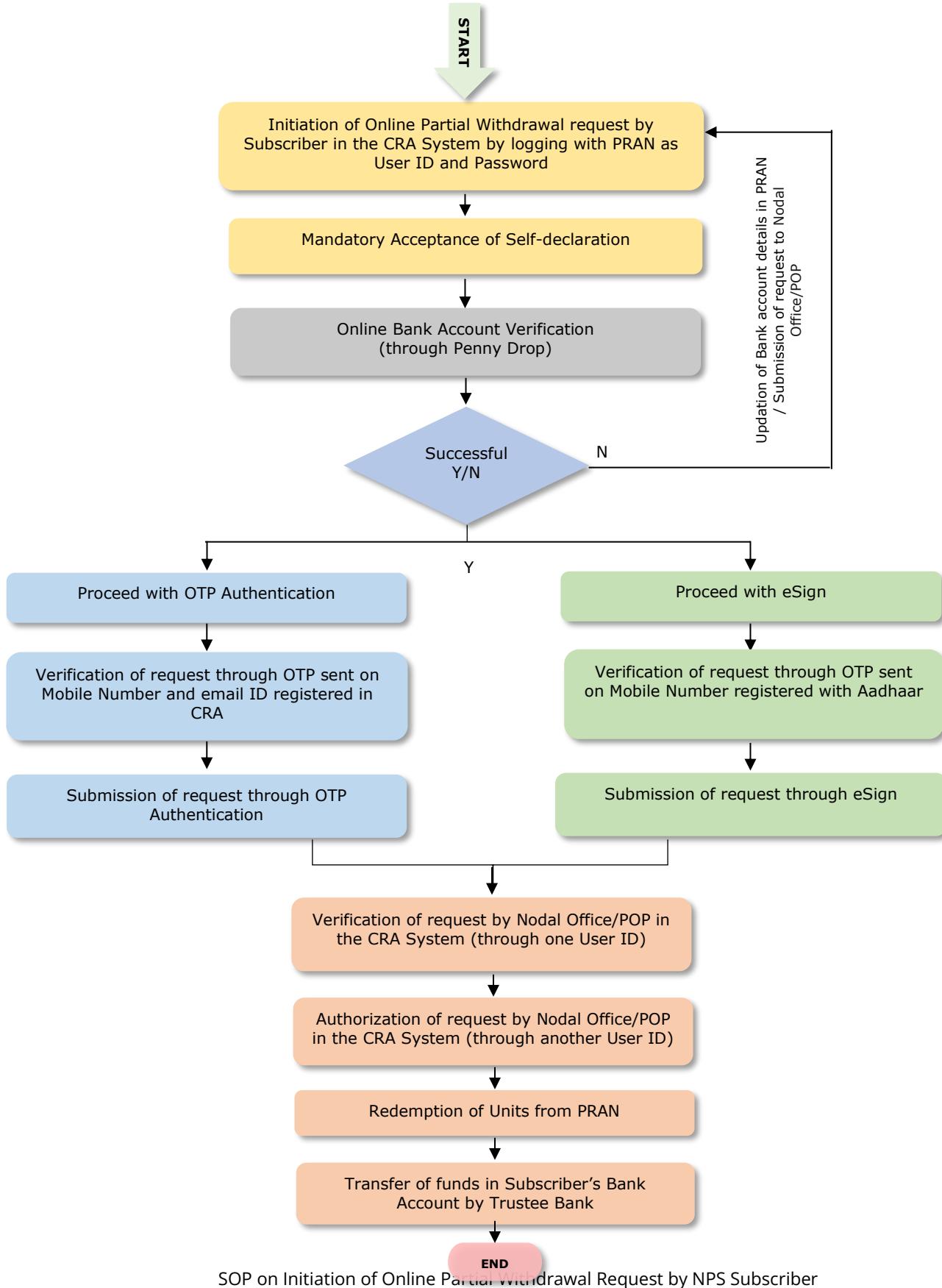
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**1. Abbreviations:**

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
OTP	One Time Password
PAO	Pay and Accounts Office
POP	Point of Presence
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office
UIDAI	Unique Identification Authority of India

## 2. Process Flow – Processing of Online Partial Withdrawal Request



### 3. Preface:

As per Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, a Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer (if applicable), if any, at any time before exit from National Pension System (NPS).

The details regarding purpose of Partial Withdrawal, the related conditions are provided below:

#### **Purposes:**

Subscriber can opt for Partial Withdrawal for below mentioned Purposes:

- A) For higher education of his/her children including a legally adopted child.
- B) For the marriage of his or her children, including a legally adopted child.
- C) For treatment of specified illness: For Subscriber, his legally wedded spouse, children including a legally adopted child or dependent parents suffer from any specified illness, which shall comprise of hospitalization and treatment in respect of the following diseases.
  - I. Cancer
  - II. Kidney failure
  - III. Primary Pulmonary arterial hypertension
  - IV. Multiple sclerosis
  - V. Major Organ Transplant
  - VI. Coronary artery bypasses graft
  - VII. Aorta Graft surgery
  - VIII. Heart value surgery
  - IX. Stroke
  - X. Myocardial infection
  - XI. Coma
  - XII. Total Blindness
  - XIII. Paralysis
  - XIV. Accident of serious/life threatening nature
  - XV. COVID-19
- D) For the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case the Subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property no withdrawal under these regulations shall be permitted.
- E) To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the Subscriber.
- F) For Skill development/re-skilling or any other self-development activities.
- G) For Establishment of own venture or any start-up (Only for 'All Citizens' Sector Subscribers).

### **Conditions:**

Subscriber can opt for Partial Withdrawal as per below mentioned Conditions:

- 1) The Subscriber shall have been in the NPS at least for a period of **three years.**
- 2) The Subscriber shall be allowed to withdraw only a maximum of **three times** during the entire tenure of subscription. For subsequent partial withdrawals, only incremental contributions made by the subscriber from the date of the previous partial withdrawal shall be allowed.
- 3) The Subscriber can opt for withdrawal **not exceeding 25%** of self-contributions made by him/her. Returns generated on the contributions shall not be eligible for partial withdrawal.

### **Submission of Withdrawal request:**

Subscriber is not required to submit Physical Withdrawal Form and/or Supporting Documents to Nodal Office/POP as this is paperless process. The Subscriber is required to accept the 'Self declaration' for utilization of funds for stated reason of Partial Withdrawal provided in Online Withdrawal Module as part of - Declaration by the Subscriber.

## 4. Procedure for Processing Online Partial Withdrawal request

### A. Pre-requisite for Partial Withdrawal request initiated by Subscriber:

- NPS account is FATCA compliant – Partial Withdrawal request is not allowed if PRAN is not FATCA-compliant.
- Subscriber should have fulfilled the conditions for Partial Withdrawal as per PFRDA guidelines as mentioned above.
- Bank Account details of the Subscriber are updated in his/her NPS account. Bank of the Subscriber should be empaneled for Online Bank Account Verification. Also, the Subscriber needs to be the First Account Holder of the Bank Account in case of Joint Bank Account.
- Bank details should be correct/valid - *During request initiation, Bank Account No., Bank IFS Code and Name of the Subscriber will be verified through online Bank Account Verification (Penny drop facility). If Online Bank Account Verification (Penny drop) fails, request initiation will not be allowed.* Hence, Bank account number and IFS Code should be active and operative. Also Name of Subscriber as per CRA and bank record should match.
- Subscriber is required to submit the request using OTP Authentication / eSign. Hence, valid Mobile Number and email ID of the Subscriber should be registered in CRA to receive OTP as part of OTP Authentication. Else, the Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign.

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

#### • Initiation of Online Partial Withdrawal request by Subscriber:

- ✓ Initiation of Online Partial Withdrawal request by Subscriber in the CRA system ([www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in)) by logging with PRAN as User ID & Password.
- ✓ Acceptance of the Self-Declaration for utilization of funds for stated reason of Partial Withdrawal.
- ✓ Verification of Name, Bank Account No. and Bank IFS Code of the Subscriber (registered in CRA) through online Bank Account Verification (Penny drop facility). The Bank of the Subscriber should be empaneled for Online Bank Account Verification. Only if name, Bank Account No. and Bank IFS Code verification is successful, then the Subscriber will be allowed to initiate Partial Withdrawal request.  
*Online Bank Account Verification (Penny drop) charges will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account.*
- ✓ Submission of request using OTP Authentication / eSign. In case of OTP Authentication, two distinct One Time Password (OTP) will be sent on Mobile Number and Email ID registered in CRA. Whereas in case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar. eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.
- ✓ In case of eNps Subscriber, after successful OTP Authentication / eSign, Online Partial Withdrawal request will get executed in CRA System. There is no need to verify and Authorize the request by POP.

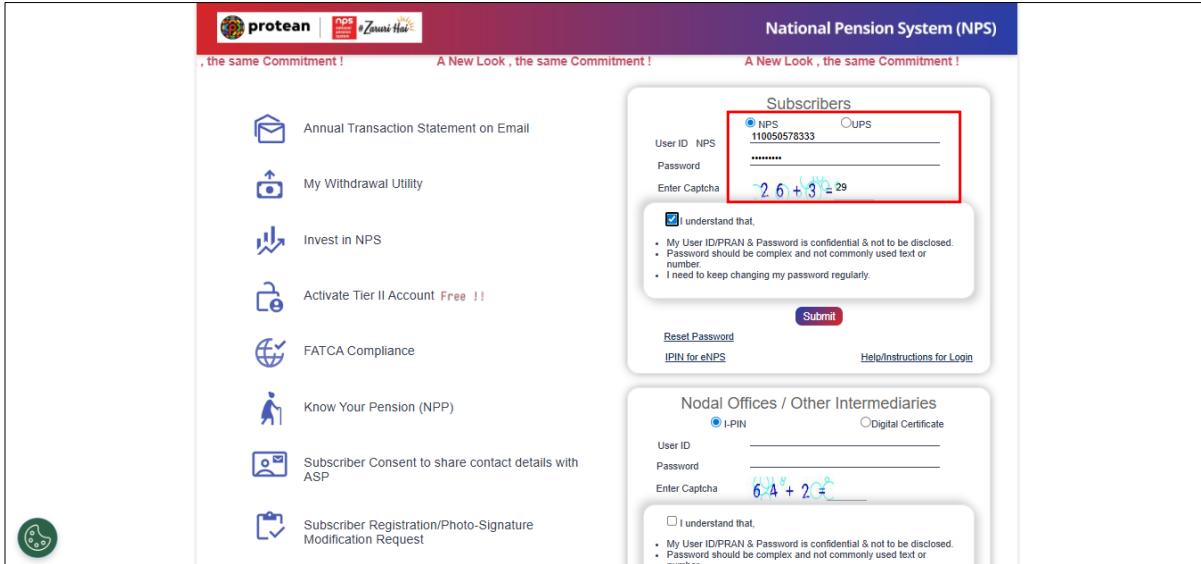
- **Verification & Authorization of Online Partial Withdrawal request by Nodal Office/POP:**

- ✓ Verification of Online Partial Withdrawal request by Nodal Office/POP in the CRA System [www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in) with One User ID.
- ✓ ***Nodal Office/POP, upon receiving the withdrawal request, shall take the necessary steps to identify the Subscriber. It is the responsibility of the Nodal Office/POP to check the veracity of the claim and may obtain additional supporting documents if required to ensure that claim amount is given to the subscriber.***
- ✓ Authorization of Online Partial Withdrawal request by Nodal Office/POP in the CRA System with Other User ID.
- ✓ On authorization of Online Partial Withdrawal request by Nodal Office/POP, the request will get executed in the CRA system.

The detailed procedure to be followed by the Subscriber for processing Online **Partial Withdrawal** request in the CRA system is provided below:

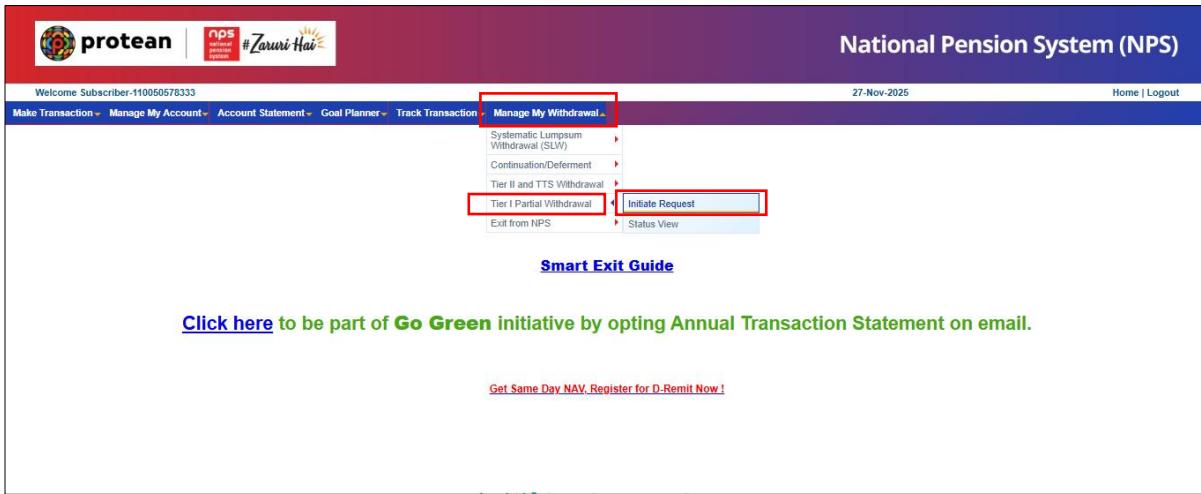
## 5. Steps to initiate Online Partial Withdrawal request in CRA System by Subscriber

Subscriber needs to access CRA System ([www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in)) by logging with PRAN as User ID & Password as given below in **Figure 1**.



**Figure 1**

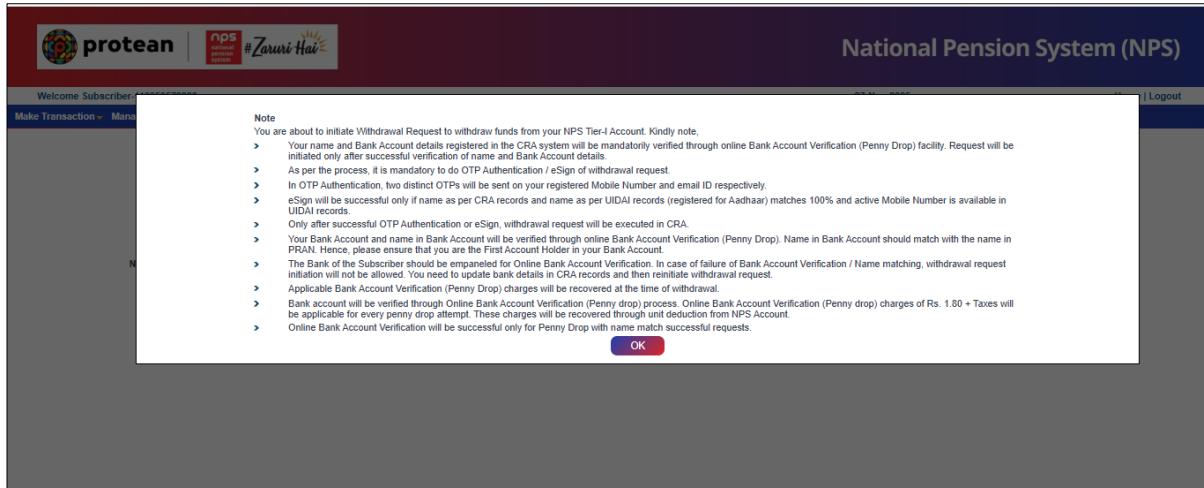
User needs to click on “**Tier I Partial Withdrawal**” option under “**Manage My Withdrawal**” menu and select sub menu “**Initiate Request**” as given below in **Figure 2**.



**Figure 2**

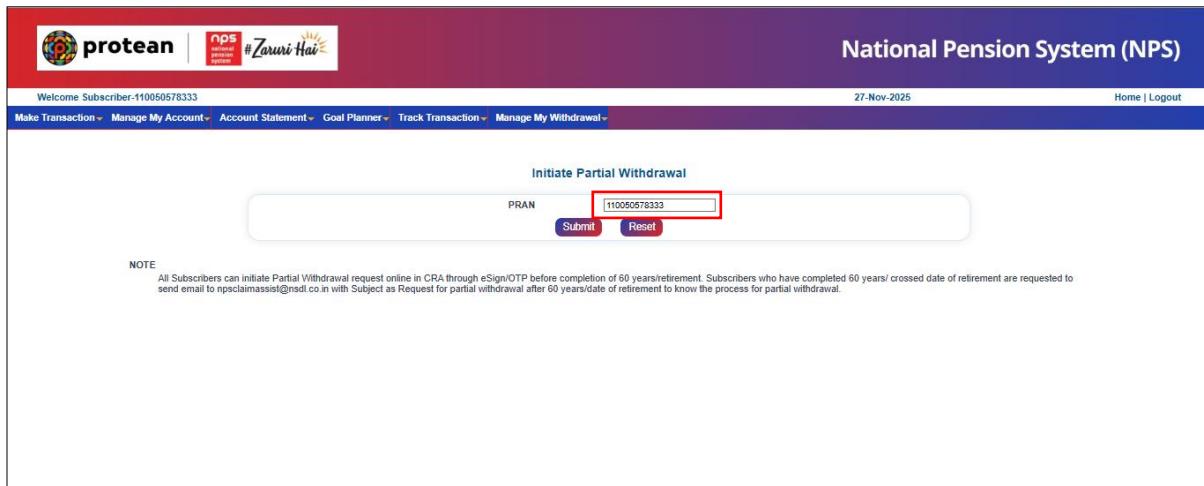
At this stage, System will display a Pop-up message after selecting “**Initiate Request**” menu as shown below in **Figure 3**.

The Pop-up message will contain information related to Partial Withdrawal request such as Penny drop verification, OTP authentication/eSign of withdrawal request, etc. The Subscriber is required to click on 'OK' button.



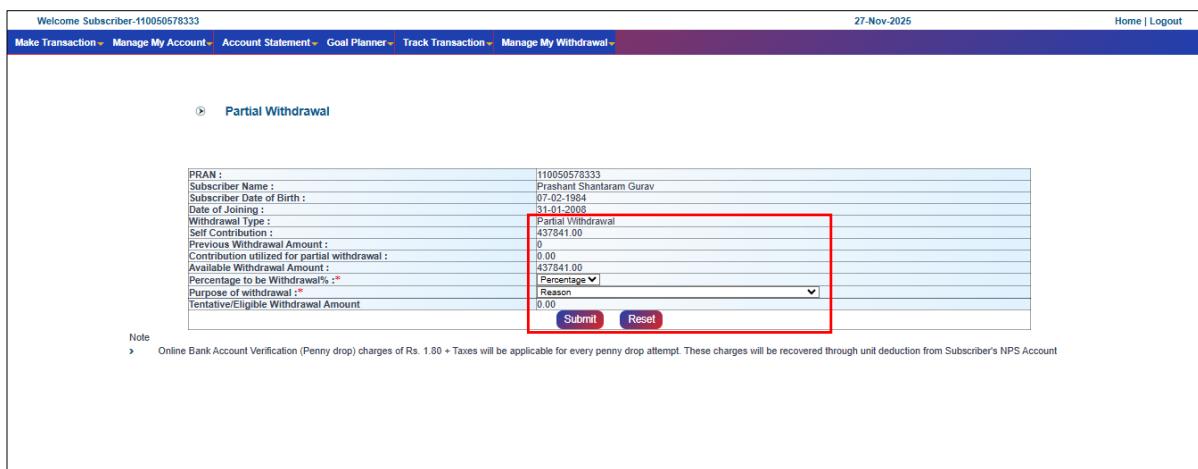
**Figure 3**

PRAN of the Subscriber will be Auto Populated as given below in **Figure 4**.



**Figure 4**

At this stage, Subscriber details like Available Self Contribution, Available Withdrawal amount, date of joining, date of birth, previous withdrawal amount, contributions utilized for Partial Withdrawal, etc. are displayed to the Subscriber. Please refer to **Figure 5**.

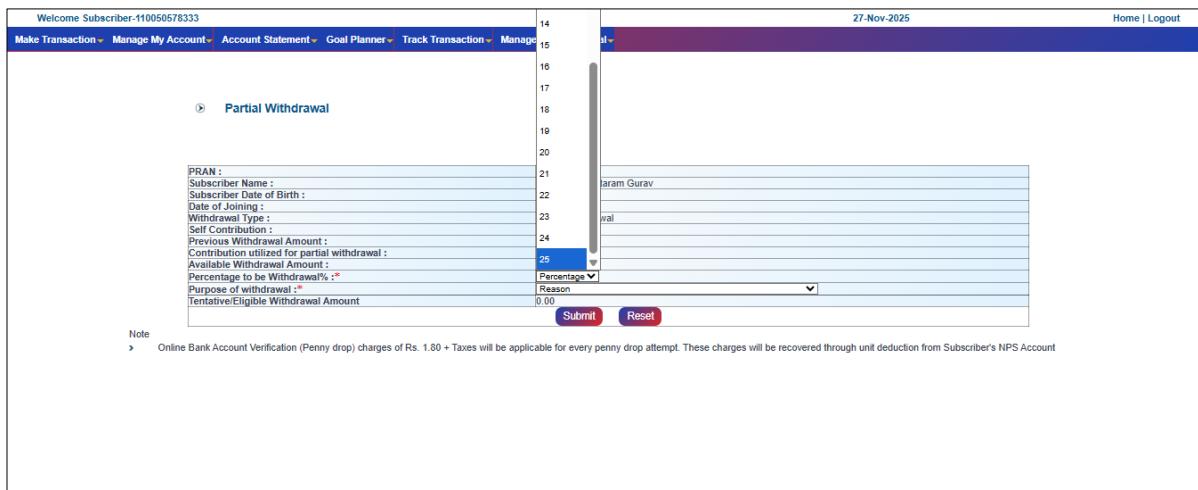


PRAN : 110050578333  
 Subscriber Name : Prashant Shantaram Gurav  
 Subscriber Date of Birth : 07-02-1984  
 Date of Joining : 31-01-2008  
 Withdrawal Type : Partial Withdrawal  
 Self Contribution : 437841.00  
 Previous Withdrawal Amount : 0.00  
 Contribution utilized for partial withdrawal : 0.00  
 Available Withdrawal Amount : 437841.00  
 Percentage to be Withdrawal% : \*  
 Purpose of withdrawal : \*  
 Tentative/Eligible Withdrawal Amount : 0.00

Note: Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account

**Figure 5**

User needs to click on drop down menu “Percentage to be withdrawal” and select percentage towards withdrawal. User can select maximum of 25% from the drop down menu. Please refer to **Figure 6**.



PRAN : 110050578333  
 Subscriber Name : Prashant Shantaram Gurav  
 Subscriber Date of Birth : 07-02-1984  
 Date of Joining : 31-01-2008  
 Withdrawal Type : Partial Withdrawal  
 Self Contribution : 437841.00  
 Previous Withdrawal Amount : 0.00  
 Contribution utilized for partial withdrawal : 0.00  
 Available Withdrawal Amount : 437841.00  
 Percentage to be Withdrawal% : \*  
 Purpose of withdrawal : \*  
 Tentative/Eligible Withdrawal Amount : 0.00

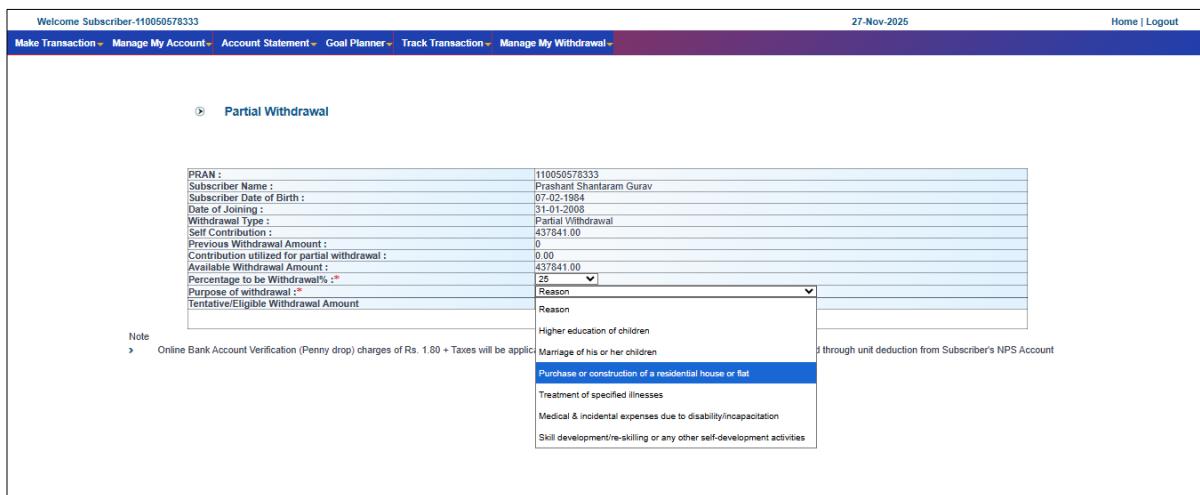
Note: Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account

**Figure 6**

After selection of withdrawal percentage, User needs to select "Withdrawal Reason" from the drop down menu as per the reason mentioned in Partial Withdrawal Form submitted by the Subscriber and click on "Submit" button.

**If Subscriber has selected Reason for withdrawal as "Skill development/re-skilling or any other self-development activities", then Subscriber is required to enter 'Course Fee' (Training Cost) which is mandatory. In this scenario, Subscriber will receive Course Fee (Training Cost) or selected % of Available withdrawal amount whichever is lower. If 'Course Fee' amount entered is more than eligible amount (as per % entered by Subscriber), message will be displayed informing Subscriber will receive eligible amount only.**

Please refer to **Figure 7A and Figure 7B**.

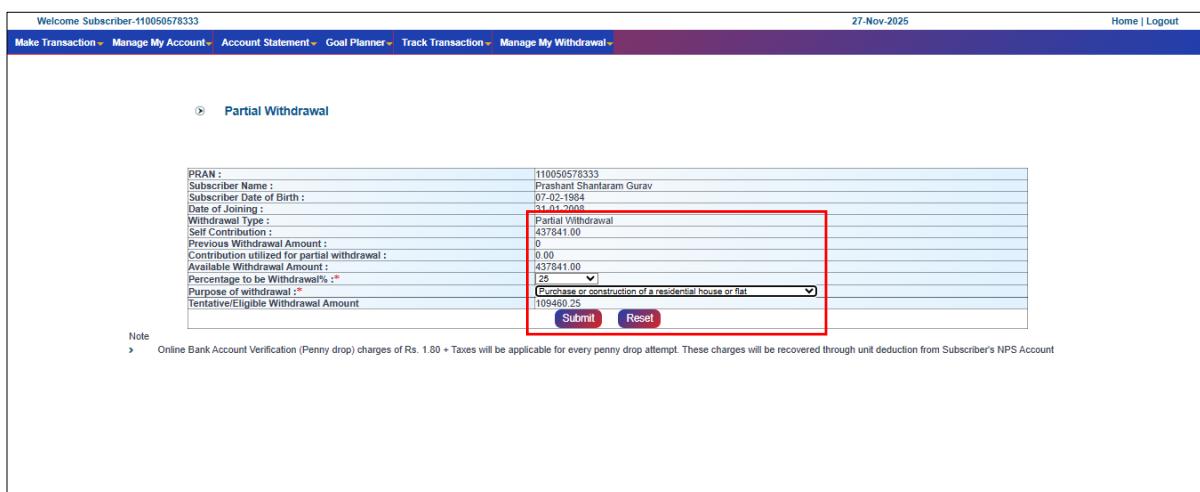


PRAN : 110050578333  
 Subscriber Name : Prashant Shantaram Gurav  
 Subscriber Date of Birth : 07-02-1984  
 Date of Joining : 31-01-2008  
 Withdrawal Type : Partial Withdrawal  
 Self Contribution : 437841.00  
 Previous Withdrawal Amount : 0  
 Contribution utilized for partial withdrawal : 0.00  
 Available Withdrawal Amount : 437841.00  
 Percentage to be Withdrawal% : 25  
 Purpose of withdrawal :  
 Tentative/Eligible Withdrawal Amount : 109480.25

Note : Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account

Reason :  
 Higher education of children  
 Marriage of his or her children  
**Purchase or construction of a residential house or flat**  
 Treatment of specified illnesses  
 Medical & incidental expenses due to disability/incapacitation  
 Skill development/re-skilling or any other self-development activities

**Figure 7A**



PRAN : 110050578333  
 Subscriber Name : Prashant Shantaram Gurav  
 Subscriber Date of Birth : 07-02-1984  
 Date of Joining : 31-01-2008  
 Withdrawal Type : Partial Withdrawal  
 Self Contribution : 437841.00  
 Previous Withdrawal Amount : 0  
 Contribution utilized for partial withdrawal : 0.00  
 Available Withdrawal Amount : 437841.00  
 Percentage to be Withdrawal% : 25  
 Purpose of withdrawal :  
 Tentative/Eligible Withdrawal Amount : 109480.25

Note : Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account

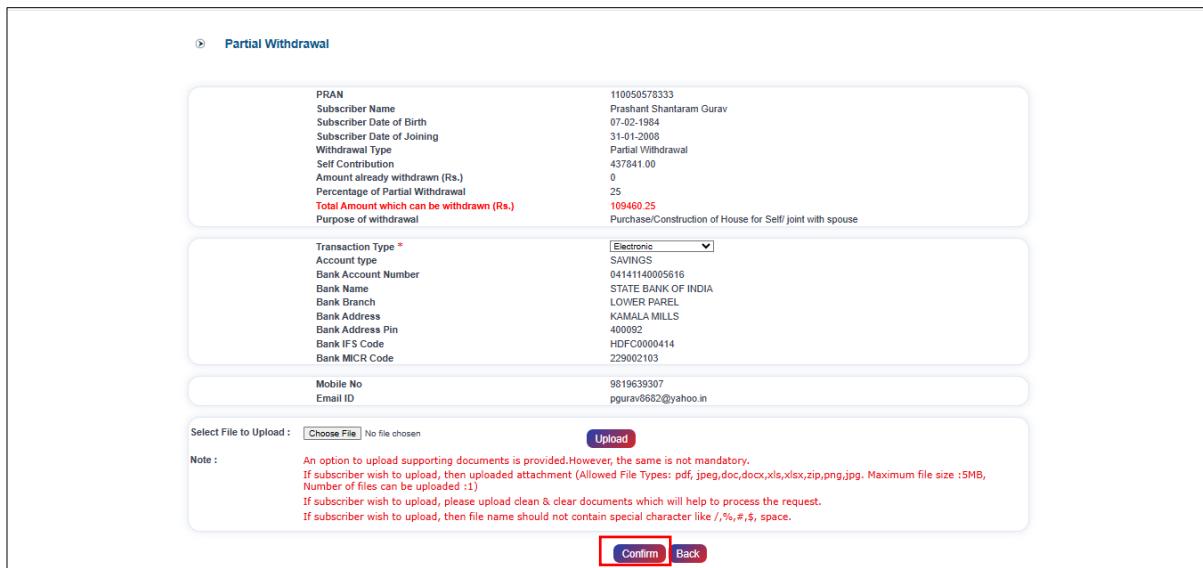
**Figure 7B**

At this stage, existing bank details of the Subscriber along with mobile number and email ID of the Subscriber are displayed. If existing bank details and contact details are correct, Subscriber needs to click on "Confirm" button to proceed further. Please refer to **Figure 8**.

Also, an option to upload supporting documents is provided. However, the same is not mandatory.

**User will not be allowed to modify bank details and contact details (Mobile No. and Email ID) at the time of initiation of the Withdrawal request.**

For updation of Bank details / Mobile No. /Email ID in CRA records, the Subscriber has an option to update the same online in CRA system ([www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in)) or submit Form S2 – Subscriber details change Form to associated Nodal Office/POP. The Form S2 is available under "Forms" section, which is available under respective sectors on CRA website ([www.npscra.proteantech.in](http://www.npscra.proteantech.in)).



PRAN	110050578333
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	07-02-1984
Subscriber Date of Joining	31-01-2008
Withdrawal Type	Partial Withdrawal
Self Contribution	437841.00
Amount already withdrawn (Rs.)	0
Percentage of Partial Withdrawal	25
<b>Total Amount which can be withdrawn (Rs.)</b>	<b>109460.25</b>
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	229002103
Mobile No	9819639307
Email ID	pgurav6662@yahoo.in

Select File to Upload :  No file chosen

Note : An option to upload supporting documents is provided. However, the same is not mandatory. If subscriber wish to upload, then uploaded attachment (Allowed File Types: pdf, jpeg, doc, docx, xls, xlsx, zip, png, jpg. Maximum file size :5MB, Number of files can be uploaded :1) If subscriber wish to upload, please upload clean & clear documents which will help to process the request. If subscriber wish to upload, then file name should not contain special character like /,%,#,\$, space.

**Figure 8**

At this stage, User needs to accept the self-declaration for utilization of funds for stated reason of Partial Withdrawal. User needs to click on check box of declaration. Please refer to **Figure 9**.

Upon accepting declaration, Subscriber needs to click on "**Online bank a/c Verification**" tab to proceed further. Please refer to **Figure 9**.

Partial Withdrawal

PRAN	110050578333
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	07-02-1984
Subscriber Date of Joining	31-01-2008
Withdrawal Type	Partial Withdrawal
Self Contribution	437641.00
Amount already withdrawn (Rs.)	0
Percentage of Partial Withdrawal	25
<b>Total Amount which can be withdrawn (Rs.)</b>	<b>109460.25</b>
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	0414114005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	229002103
Mobile No	9819639307
Email ID	pgurav6882@yahoo.in

Declaration by Subscriber \*:  
 1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.  
 2. Prashant Shantaram Gurav with PRAN 110050578333 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS and CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible for any losses that may arise due to incorrect Bank Account details registered in the CRA system.  
 3. Self-Declaration - I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

**Online bank a/c verification**

Confirm      Back

Note  
 > Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account  
 > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

Figure 9

At this stage, after clicking on "**Online bank a/c Verification**" tab, the Name, Bank Account No. and Bank IFS Code of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the Subscriber i.e. "**Online bank a/c Verification is Successful**". Subscriber needs to click on "OK" button and then click on "Confirm" button to proceed further. Please refer to **Figure 10A and 10B**.

**If Online Bank Account Verification fails, then appropriate message will be displayed to the Subscriber and request initiation will not be allowed.**

*In case of failure in online Bank Account Verification (Penny drop),*

- Due to Bank Account related rejection - Subscriber is required to update the correct or new Bank Account details in his/her NPS account. Once the Bank details are updated in CRA, then Subscriber can initiate new request in CRA.

*For updation of Bank details in CRA records, the Subscriber has an option to update the same online in CRA system ([www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in)) or submit Form S2 – Subscriber details change Form to associated Nodal Office/POP. The Form S2 is available under "Forms" section, which is available under respective sectors on CRA website ([www.npscra.proteantech.in](http://www.npscra.proteantech.in)).*

- Due to name mismatch – If failure in online Bank Account Verification (Penny drop) is due to name mismatch i.e. Name as per CRA and as per Bank record is not matching then subscriber is required to update the matching name either in CRA or Bank record. Once Subscriber's Name is updated, then Subscriber can initiate new request in CRA.

Partial Withdrawal

PRAN	110050578333
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	07-02-1984
Subscriber Date of Joining	31-01-2008
Withdrawal Type	Partial Withdrawal
Self Contribution	437841.00
Amount already withdrawn (Rs.)	0
Percentage of Partial Withdrawal	25
<b>Total Amount which can be withdrawn (Rs.)</b>	<b>109460.25</b>
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Online bank a/c verification is successful.	
<b>OK</b>	
<b>Declaration by Subscriber :</b> 1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above. 2. I Prashant Shantaram Gurav with PRAN 110050578333 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible/liable for any losses that may arise due to incorrect Bank Account details registered in the CRA system. 3. Self-Declaration: - I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.	
Online bank a/c verification	
<b>Confirm</b> <b>Back</b>	
<b>Note</b> > Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.	

Figure 10A

Partial Withdrawal

PRAN	110050578333
Subscriber Name	Prashant Shantaram Gurav
Subscriber Date of Birth	07-02-1984
Subscriber Date of Joining	31-01-2008
Withdrawal Type	Partial Withdrawal
Self Contribution	437841.00
Amount already withdrawn (Rs.)	0
<b>Total Amount which can be withdrawn (Rs.)</b>	<b>109460.25</b>
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type *	Electronic
Account type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	229002103
Mobile No	9819639307
Email ID	pgurav8682@yahoo.in
<b>Declaration by Subscriber :</b> 1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above. 2. I Prashant Shantaram Gurav with PRAN 110050578333 agree that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible/liable for any losses that may arise due to incorrect Bank Account details registered in the CRA system. 3. Self-Declaration: - I submit the request for partial withdrawal and the amount thus withdrawn shall be utilised for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.	
Online bank a/c verification	
<b>Confirm</b> <b>Back</b>	
<b>Note</b> > Online Bank Account Verification (Penny drop) charges of Rs. 1.80 + Taxes will be applicable for every penny drop attempt. These charges will be recovered through unit deduction from Subscriber's NPS Account > Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.	

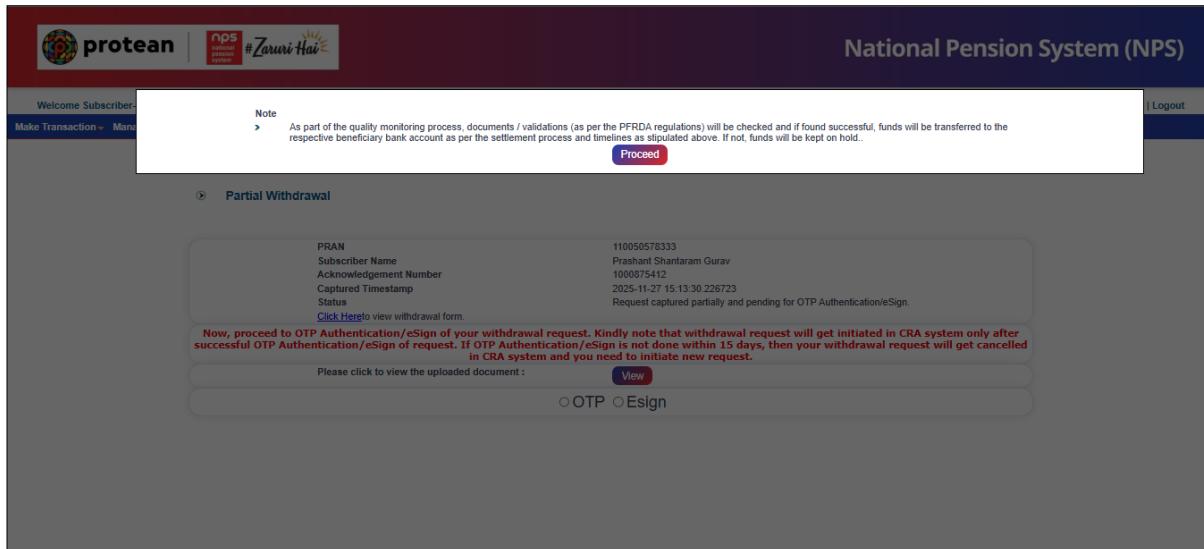
Figure 10B

On clicking on 'Confirm' button, pop up message regarding quality monitoring process will be displayed to the Subscriber. Subscriber needs to read the message and click on 'Proceed' button. At this stage, an Acknowledgement Number will get generated.

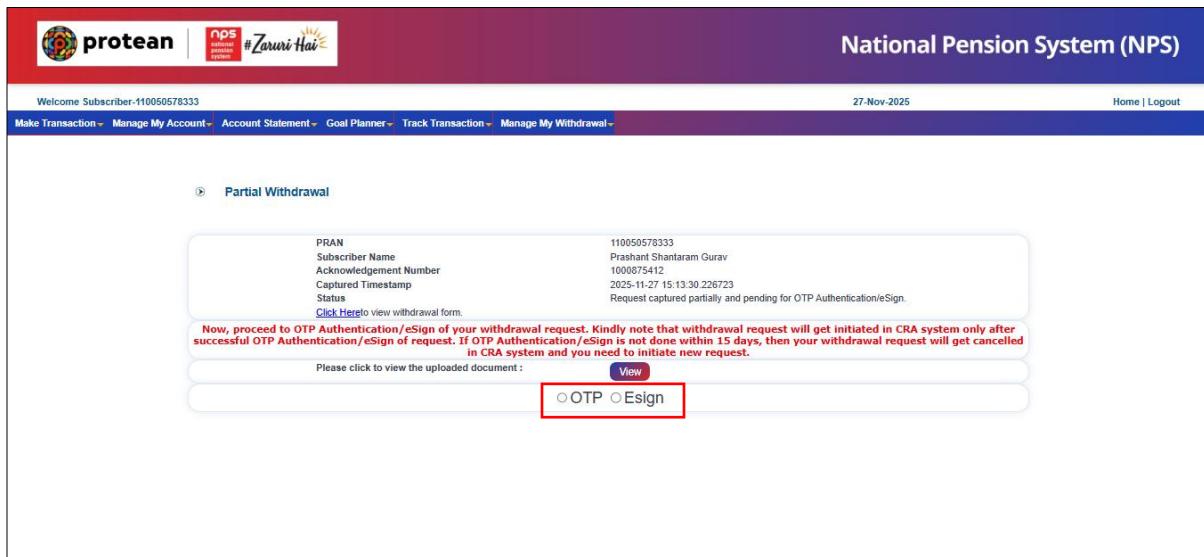
Subscriber needs to proceed with OTP Authentication/eSign of withdrawal request. Withdrawal request will get initiated in the CRA system only after successful OTP Authentication/eSign of request. The Subscriber has a choice to select any of the option.

**If OTP Authentication/eSign is not done within 15 days, then withdrawal request will get cancelled in the CRA system and Subscriber needs to initiate new request.**

Please refer to **Figure 11A and Figure 11B.**



**Figure 11A**



**Figure 11B**

The process of submission of withdrawal request through OTP Authentication/eSign is explained below in two sections viz. Section-I (for OTP Authentication) and Section-II (For eSign).

### **Section-I**

- Process for completion of Partial Withdrawal request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

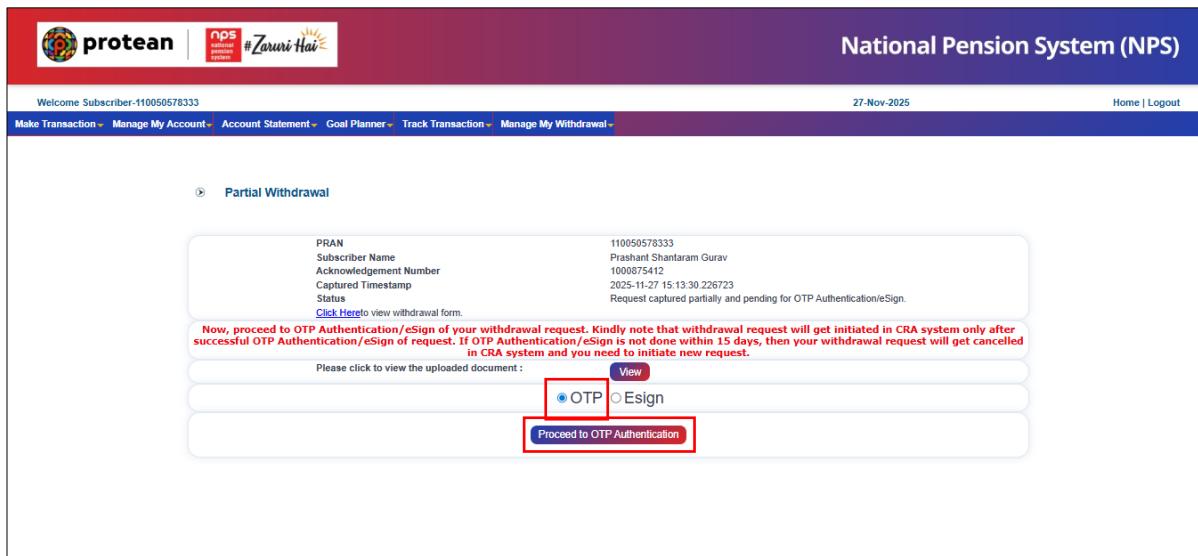
### **Section-II**

- Process for completion of Partial Withdrawal request using eSign.

- One Time Password (OTP) will be sent on Mobile Number registered with Aadhaar.
- eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.

## **6. Section I- Process for completion of Partial Withdrawal request using OTP Authentication:**

At this stage, Subscriber needs to select “OTP” radio button and then click on “**Proceed to OTP Authentication**” tab. Please refer to **Figure 12**.



The screenshot shows the NPS website interface. At the top, there are logos for protean and nps. The main title is "National Pension System (NPS)". The top navigation bar includes links for "Home" and "Logout". Below the navigation, a sub-menu for "Partial Withdrawal" is visible. The main content area displays a form with the following details:

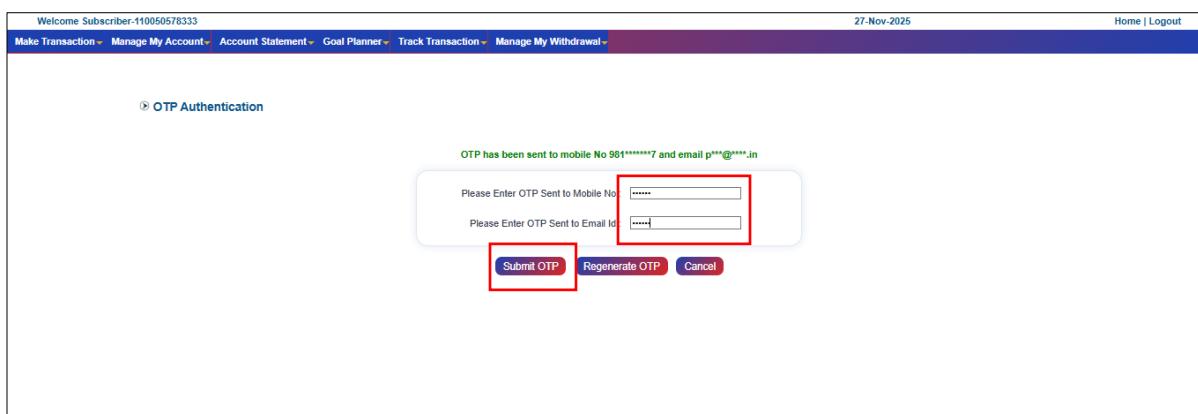
PRAN	110050578333
Subscriber Name	Prashant Shantaram Gurav
Acknowledgement Number	1008875412
Captured Timestamp	2025-11-27 15:13:30.226723
Status	Request captured partially and pending for OTP Authentication/eSign.

Below the table, there is a note: "Now, proceed to OTP Authentication/eSign of your withdrawal request. Kindly note that withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign of request. If OTP Authentication/eSign is not done within 15 days, then your withdrawal request will get cancelled in CRA system and you need to initiate new request." A "Click Here" link is provided to view the withdrawal form.

Below the note, there is a "View" button and two radio buttons: "OTP" (selected) and "eSign". A red box highlights the "Proceed to OTP Authentication" button.

**Figure 12**

After clicking on “Proceed to OTP Authentication” Tab, Dual OTP Authentication screen will be displayed to the User. User needs to enter One Time Password (OTP) sent on Mobile Number and email ID registered in CRA at the designated place and click on “Submit OTP” button to complete the process. Please refer to **Figure 13**.

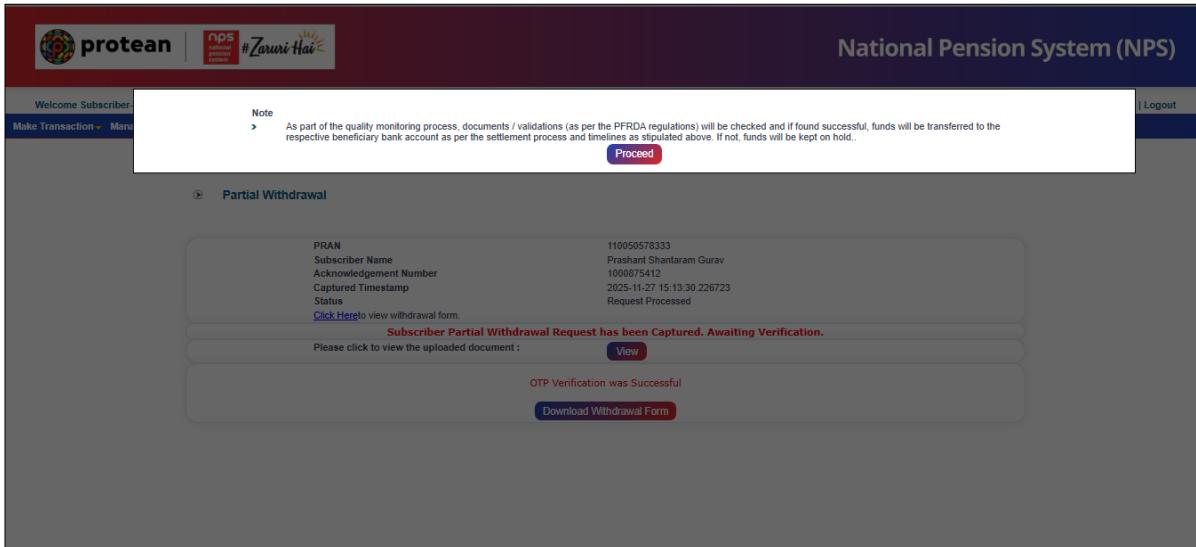


The screenshot shows the "OTP Authentication" screen. The top navigation bar and sub-menu are identical to Figure 12. The main content area displays a message: "OTP has been sent to mobile No 981\*\*\*\*\*7 and email p\*\*\*@\*\*\*.in". Below this, there are two input fields: "Please Enter OTP Sent to Mobile No" and "Please Enter OTP Sent to Email Id". A red box highlights the "Submit OTP" button.

**Figure 13**

On clicking on 'Submit OTP' button, pop up message regarding quality monitoring process will be displayed to the Subscriber. Subscriber needs to read the message and click on 'Proceed' button.

At this stage, Partial Withdrawal request will get captured in the CRA system. Further, status of the request and message regarding completion of OTP Verification is also displayed. Refer below **Figure 14A** and **Figure 14B**.



**National Pension System (NPS)**

Welcome Subscriber

Logout

Note: As part of the quality monitoring process, documents / validations (as per the PFRA regulations) will be checked and if found successful, funds will be transferred to the respective beneficiary bank account as per the settlement process and timelines as stipulated above. If not, funds will be kept on hold.

Proceed

Partial Withdrawal

PRAN: 110050578333  
 Subscriber Name: Prashant Shanlaram Gurav  
 Acknowledgement Number: 1000875412  
 Captured Timestamp: 2025-11-27 15:13:30.226723  
 Status: Request Processed

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

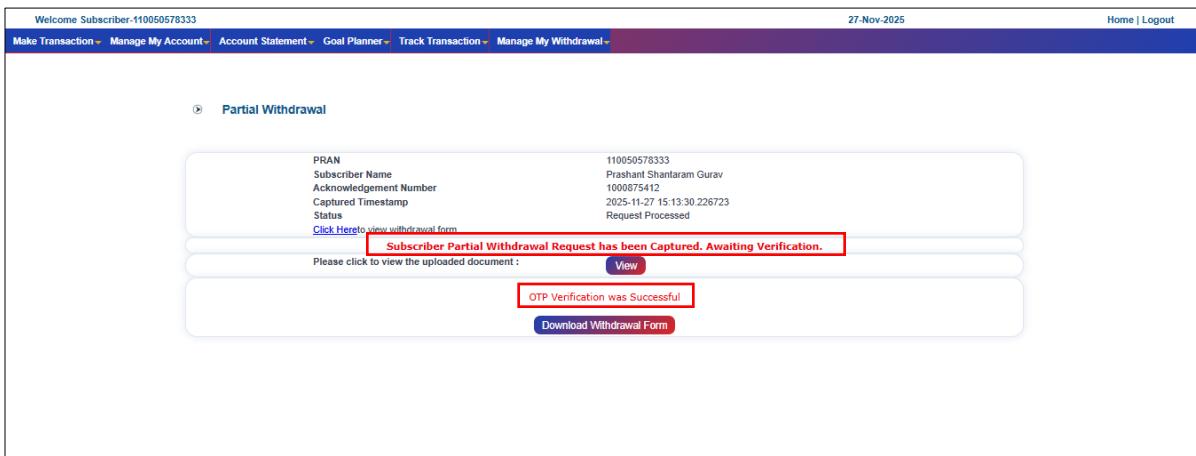
Subscriber Partial Withdrawal Request has been Captured. Awaiting Verification.

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

OTP Verification was Successful

[Download Withdrawal Form](#)

**Figure 14A**



Welcome Subscriber-110050578333

27-Nov-2025

Home | Logout

Partial Withdrawal

PRAN: 110050578333  
 Subscriber Name: Prashant Shanlaram Gurav  
 Acknowledgement Number: 1000875412  
 Captured Timestamp: 2025-11-27 15:13:30.226723  
 Status: Request Processed

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

Subscriber Partial Withdrawal Request has been Captured. Awaiting Verification.

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

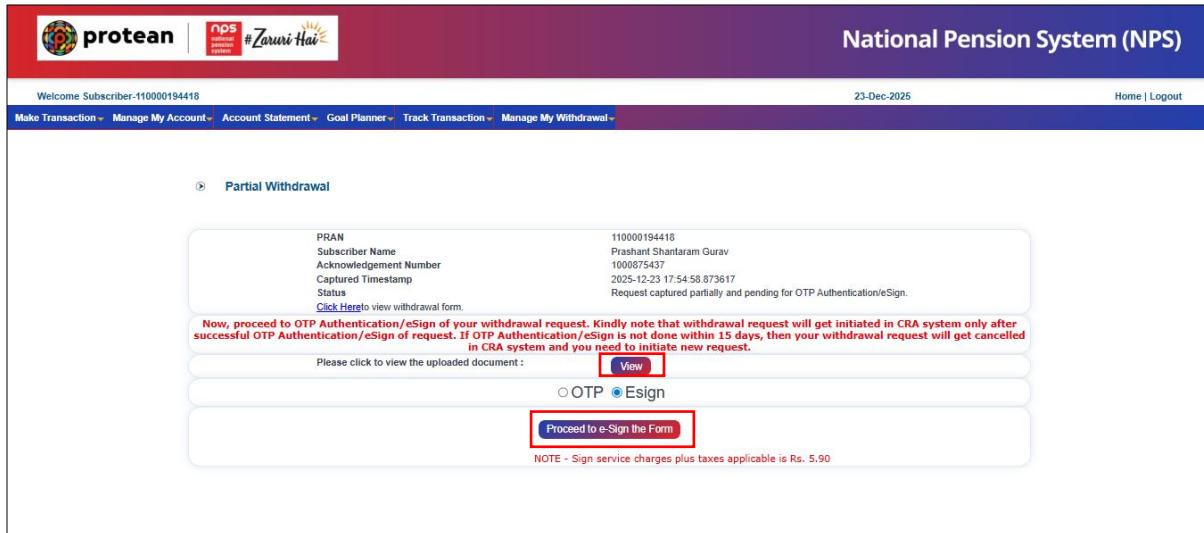
OTP Verification was Successful

[Download Withdrawal Form](#)

**Figure 14B**

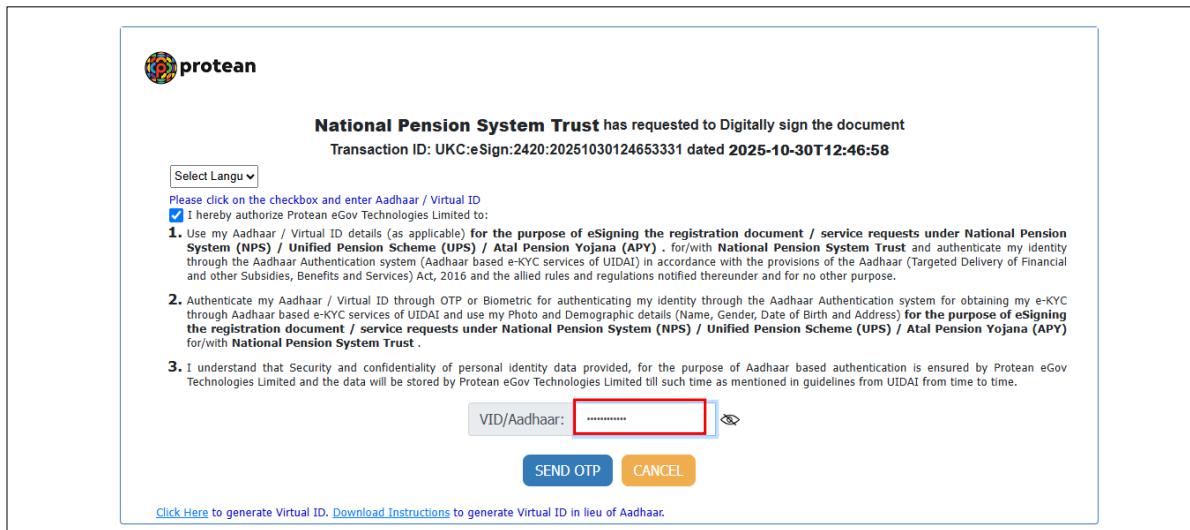
## 7. Section II- Process for completion of Partial Withdrawal request using eSign:

At this stage, Subscriber needs to select “Esign” radio button and then click on “**Proceed to e-Sign the Form**” tab. Please refer to **Figure 15**.



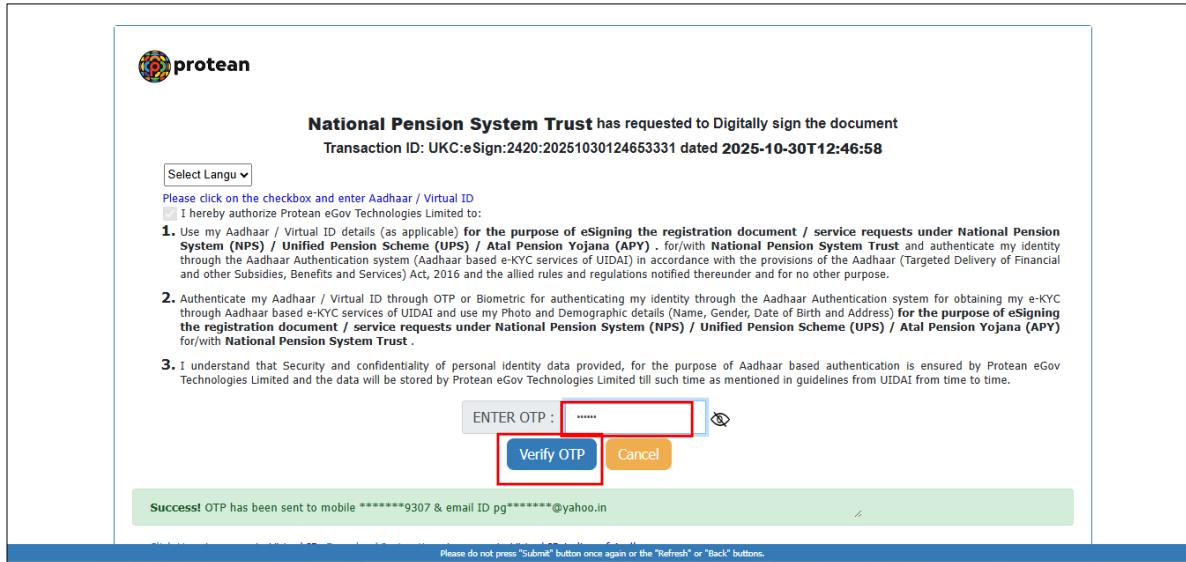
**Figure 15**

At this stage, once user clicks on “**Proceed to e-Sign the Form**” Tab, system will redirect Subscriber to eSign Service Provider’s Web Page. User needs to enter his/her Aadhaar/Virtual ID and click on “Send OTP” button to receive OTP. The user will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer to **Figure 16**.



**Figure 16**

Once OTP is received, User needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer to **Figure 17**.



National Pension System Trust has requested to Digitally sign the document  
Transaction ID: UKC:eSign:2420:2025103012465331 dated 2025-10-30T12:46:58

Select Langu

Please click on the checkbox and enter Aadhaar / Virtual ID  
 I hereby authorize Protean eGov Technologies Limited to:

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) . for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSigning the registration document / service requests under National Pension System (NPS) / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY) for/with National Pension System Trust .
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP :

Success! OTP has been sent to mobile \*\*\*\*\*9307 & email ID pg\*\*\*\*\*@yahoo.in

Please do not press "Submit" button once again or the "Refresh" or "Back" buttons.

**Figure 17**

*System will check whether name of the Subscriber as per CRA records and name as per UIDAI record matches 100%. If the name matches 100% then only eSign will be successful.*

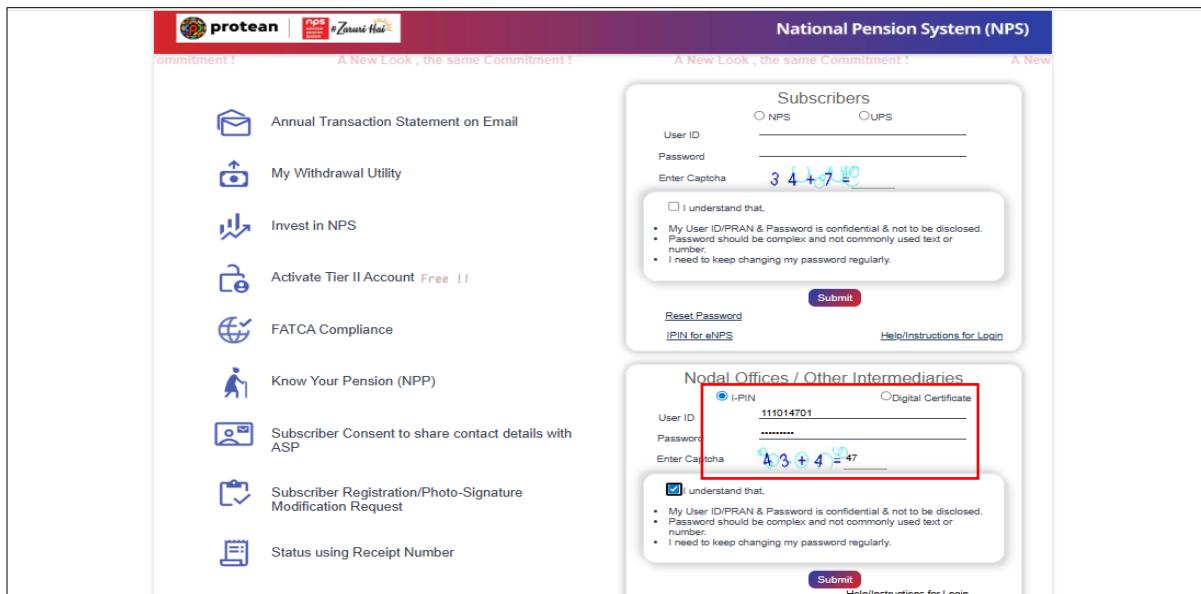
Partial Withdrawal request will get captured in the CRA system.

At this stage, status of the request and message regarding completion of eSigning is also displayed.

**Once Partial Withdrawal request is successfully initiated by Subscriber through OTP Authentication/eSign, associated Nodal Office/POP is required to verify and authorize the request.**

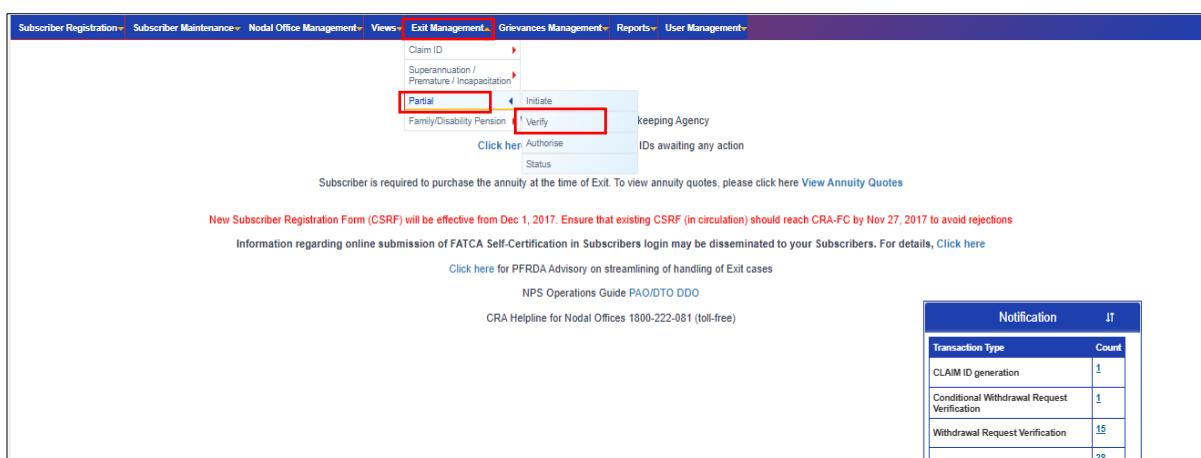
## 8. Steps to verify Online Partial Withdrawal request in CRA System by Nodal Office/POP

In order to verify Online Partial Withdrawal request of Subscriber, Nodal Office/POP User needs to access CRA System ([www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in)) using one User ID & Password as given below in **Figure 18**. In case of Nodal Office, it will be Aadhar based login and in case of POP, it will be DSC based login.



**Figure 18**

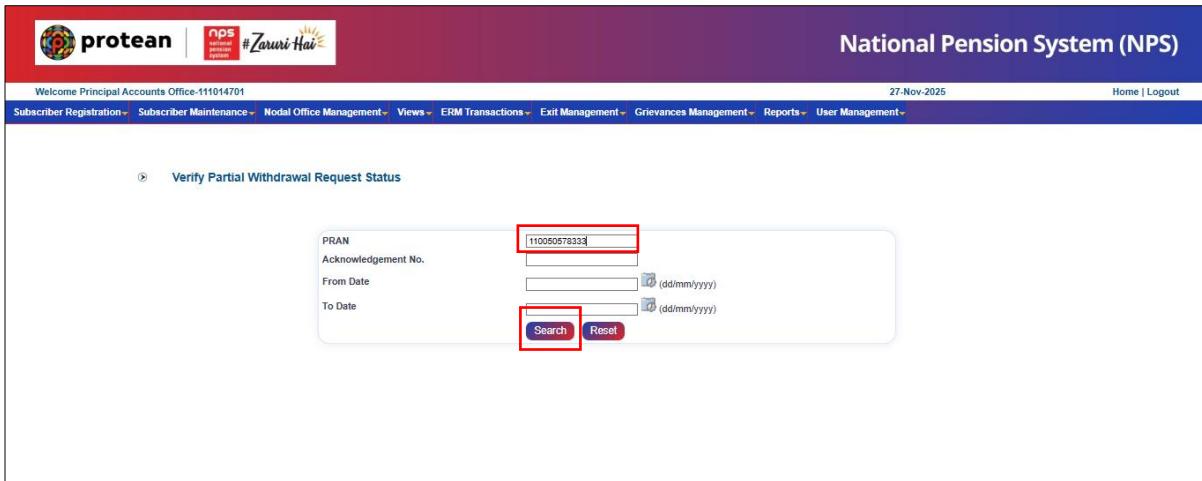
User needs to click on '**Partial**' option under '**Exit Management**' menu and select sub menu "**Verify**" as given below in **Figure 19**.



Notification	IT
Transaction Type	Count
CLAIM ID generation	1
Conditional Withdrawal Request Verification	1
Withdrawal Request Verification	15
Subscriber Rank Details Update	38

**Figure 19**

User needs to provide PRAN of the Subscriber and click on "Search" button as given below in **Figure 20**.



National Pension System (NPS)

Welcome Principal Accounts Office-111014701 27-Nov-2025 Home | Logout

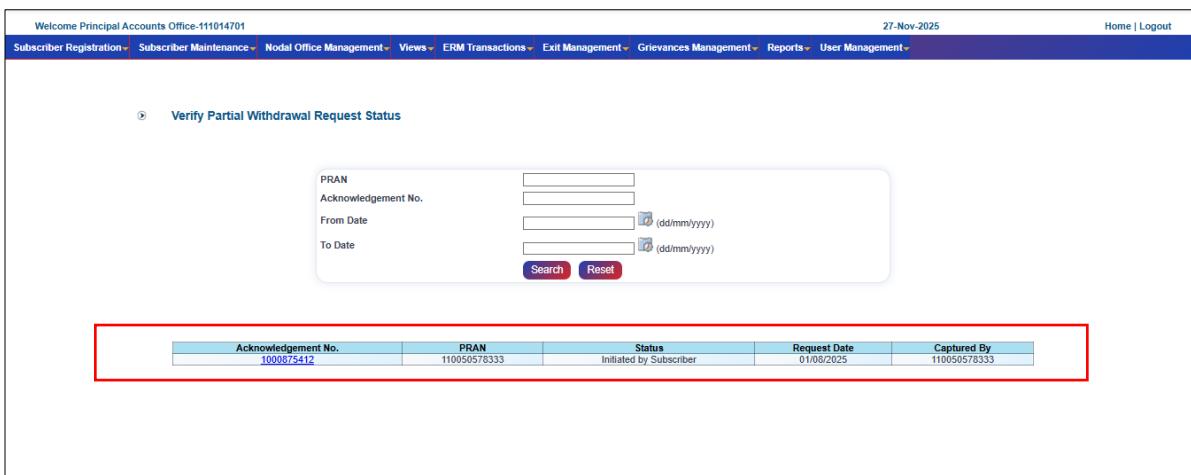
Subscriber Registration | Subscriber Maintenance | Nodal Office Management | Views | ERM Transactions | Exit Management | Grievances Management | Reports | User Management

Verify Partial Withdrawal Request Status

PRAN	110050578333
Acknowledgement No.	<input type="text"/>
From Date	<input type="text"/> (dd/mm/yyyy)
To Date	<input type="text"/> (dd/mm/yyyy)
<input type="button" value="Search"/> <input type="button" value="Reset"/>	

**Figure 20**

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below in **Figure 21**.



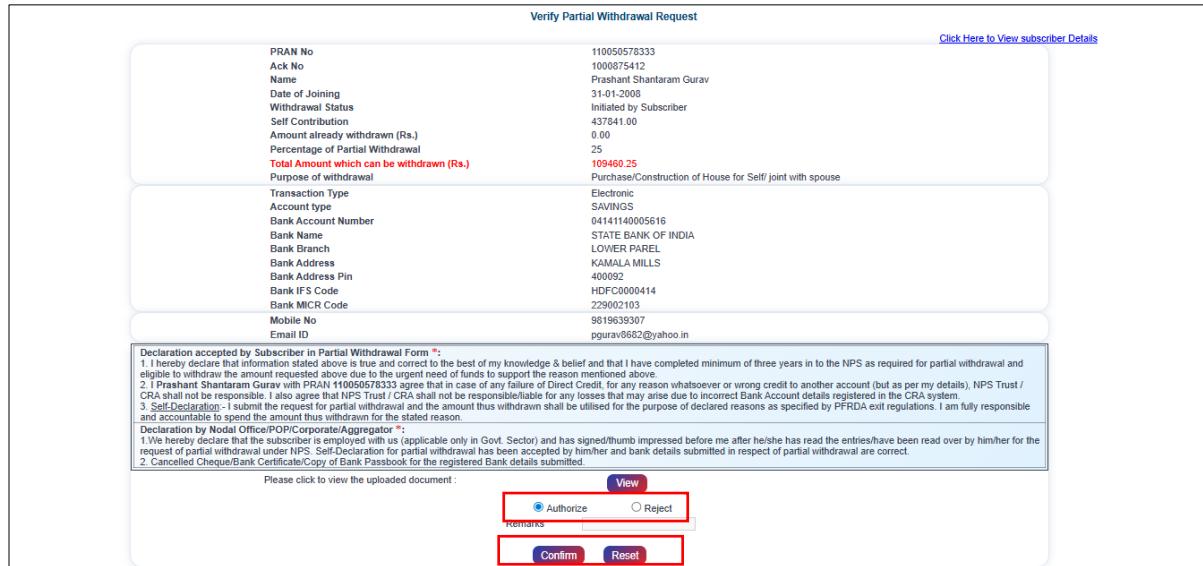
Acknowledgement No.	PRAN	Status	Request Date	Captured By
1000875412	110050578333	Initiated by Subscriber	01/08/2025	110050578333

**Figure 21**

User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request. User can view uploaded documents by clicking on "View" button.

*If details entered are not correct, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.*

If details entered are correct, User needs to click on "Confirm" button to proceed further. Please refer to **Figure 22**.



Verify Partial Withdrawal Request

Click Here to View subscriber Details

PRAN No	110050578333
Ack No	1000875412
Name	Prashant Shantaram Gurav
Date of Joining	31-01-2008
Withdrawal Status	Initiated by Subscriber
Self Contribution	437841.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	109460.25
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type	Electronic
Account Type	SAVINGS
Bank Account Number	04141140005616
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MCR Code	229002103
Mobile No	9819639307
Email ID	pgurav682@yahoo.in

Declaration accepted by Subscriber in Partial Withdrawal Form \*:

1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of three years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.

2. I Prashant Shantaram Gurav with PRAN 110050578333 declare that in case of any failure of Direct Credit, for any reason whatsoever or wrong credit to another account (but as per my details), NPS Trust / CRA system be responsible. I also declare that NPS / CRA system be responsible for any losses that may arise due to incorrect Bank Account details registered in the CRA system.

3. Self Declaration: - I submit the request for partial withdrawal and the amount thus withdrawn shall be utilized for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason.

Declaration by Nodal Office/POP/Corporate/Aggregator \*:

1. We hereby declare that the subscriber is employed with us (applicable only in Govt. Sector) and has signed/thumb impressed before me after he/she has read the entries/ have been read over by him/her for the Request of partial withdrawal under PFRDA. The partial withdrawal has been accepted by him/her and bank details submitted in respect of partial withdrawal are correct.

2. Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the registered Bank details submitted.

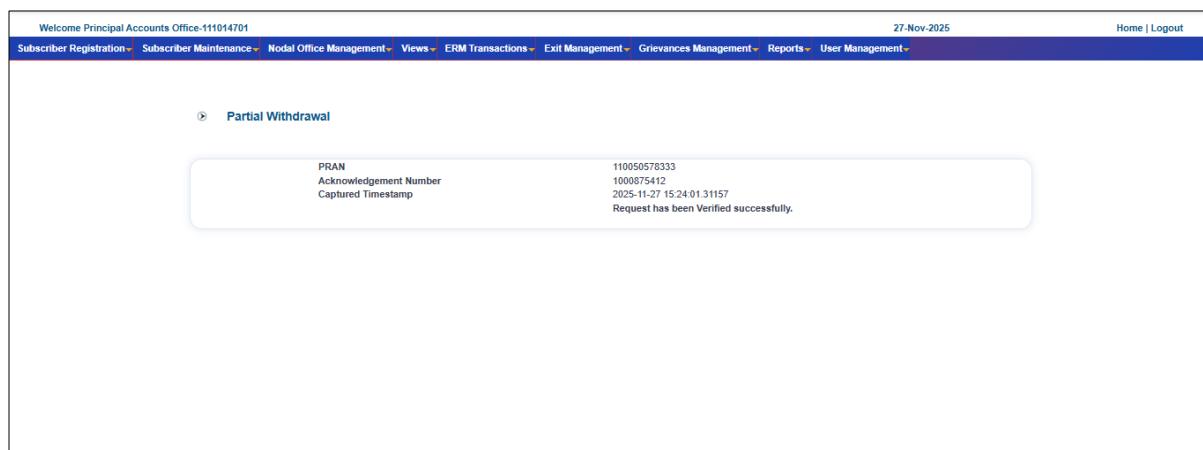
Please click to view the uploaded document :

Authorize  Reject

Remarks

**Figure 22**

Once User clicks on 'Confirm' button, Partial Withdrawal request will get verified in the CRA system and confirmation window will display to the User as given below in **Figure 23**.



Welcome Principal Accounts Office-111014701

27-Nov-2025

Home | Logout

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

Partial Withdrawal

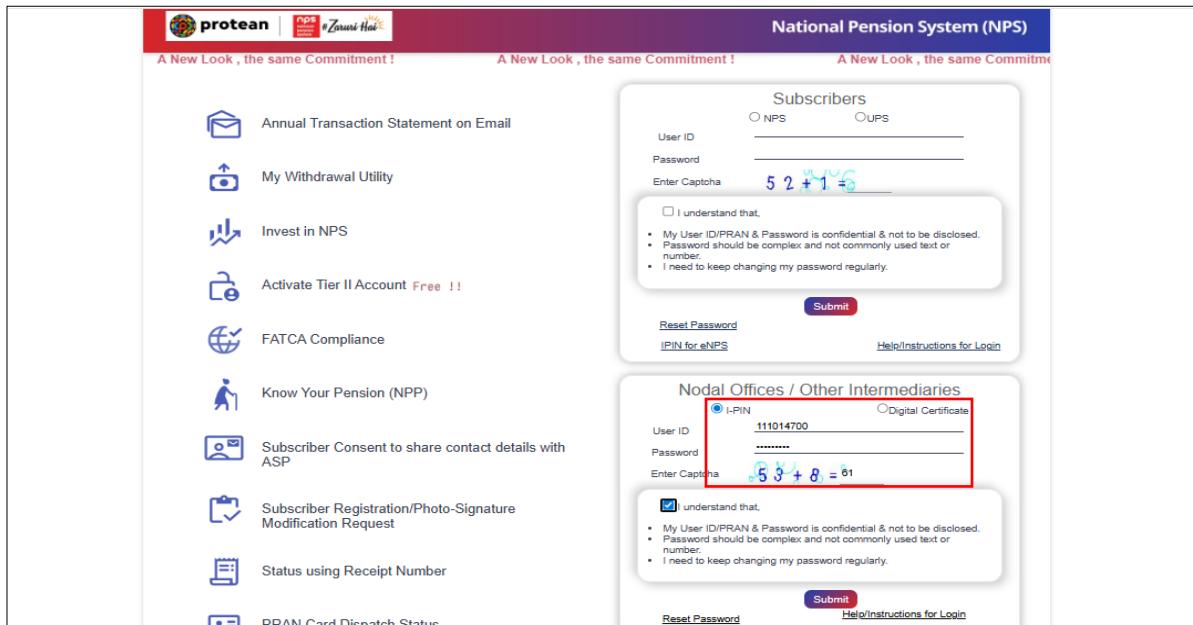
PRAN	110050578333
Acknowledgement Number	1000875412
Captured Timestamp	2025-11-27 15:24:01 31157

Request has been Verified successfully.

**Figure 23**

## 9. Steps to authorize Online Partial Withdrawal request in CRA System by Nodal Office/POP

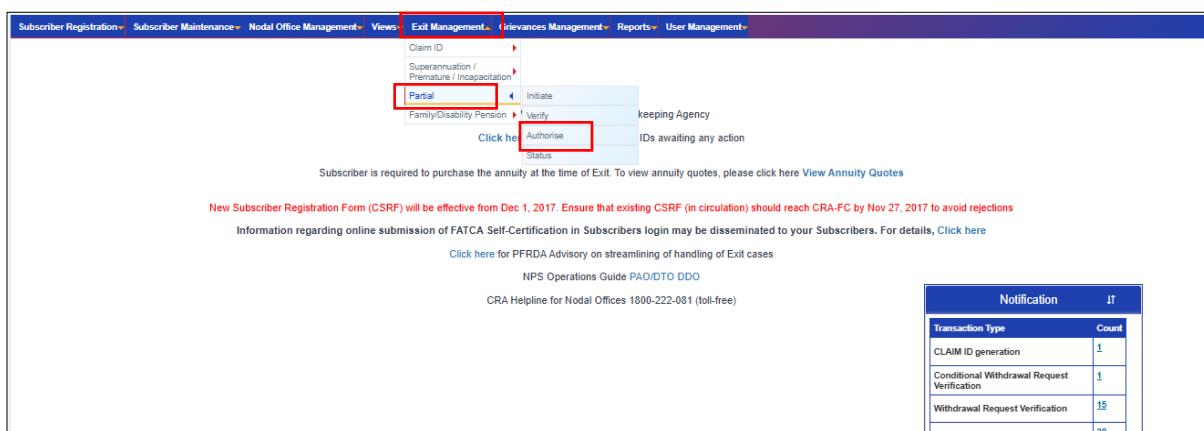
In order to authorize Online Partial Withdrawal request of Subscriber, Nodal Office/POP User needs to access CRA system ([www.cra.nps-proteantech.in](http://www.cra.nps-proteantech.in)) using another User ID & Password as given below in **Figure 24**. In case of Nodal Office, it will be Aadhar based login and in case of POP, it will be DSC based login.



The screenshot shows the NPS login interface. On the left, there is a sidebar with various links: Annual Transaction Statement on Email, My Withdrawal Utility, Invest in NPS, Activate Tier II Account Free !!, FATCA Compliance, Know Your Pension (NPP), Subscriber Consent to share contact details with ASP, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, and PFAN Card Dispatch Status. The main area is divided into two sections: 'Subscribers' (NPS) and 'Nodal Offices / Other Intermediaries'. The 'Subscribers' section has fields for User ID, Password, and Enter Captcha (5 2 + 1 = 6). The 'Nodal Offices / Other Intermediaries' section has fields for User ID (I-PIN: 111014700), Password, and Enter Captcha (5 3 + 8 = 11). Both sections include a checkbox for terms and conditions and a 'Submit' button. Below the main sections are 'Reset Password', 'PIN for eNPS', and 'Help/Instructions for Login'.

**Figure 24**

User needs to click on '**Partial**' option under '**Exit Management**' menu and select sub menu "**Authorise**" as given below in **Figure 25**.

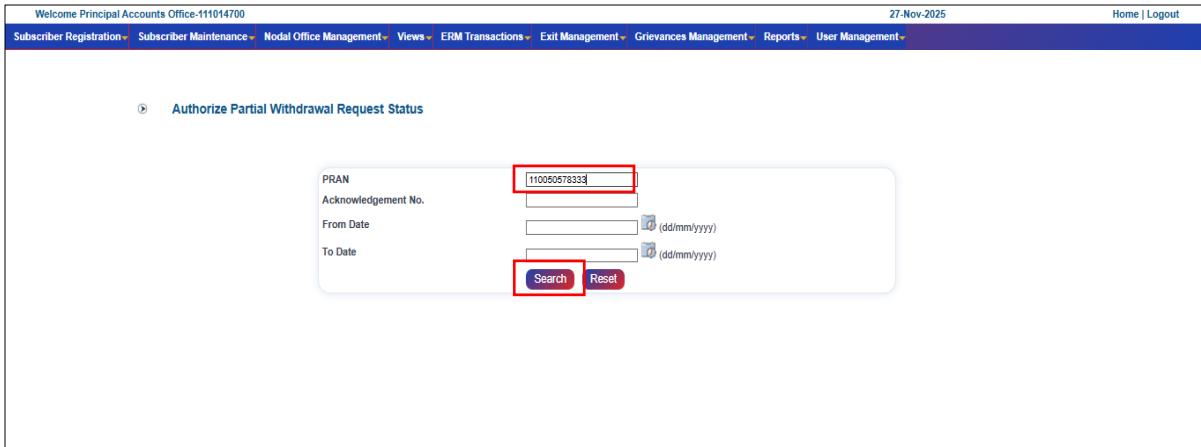


The screenshot shows the 'Exit Management' menu with several sub-options: Claim ID, Superannuation / Premature / Inヶaization, Partial (highlighted with a red box), Family/Disability Pension, Verify, Initiate, Click here Authorise, keeping Agency, IDs awaiting any action, and Status. Below the menu, a note says 'Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quotes](#)'. A note at the bottom left says 'New Subscriber Registration Form (CSRF) will be effective from Dec 1, 2017. Ensure that existing CSRF (in circulation) should reach CRA-FC by Nov 27, 2017 to avoid rejections'. A note at the bottom right says 'Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, [Click here](#)'. Below these notes are links for 'Click here for PFRDA Advisory on streamlining of handling of Exit cases', 'NPS Operations Guide PAO/DTO DDO', and 'CRA Helpline for Nodal Offices 1800-222-081 (toll-free)'. To the right, there is a table titled 'Notification' with columns 'Transaction Type' and 'Count', showing data for CLAIM ID generation, Conditional Withdrawal Request Verification, Withdrawal Request Verification, and Subscriber Plan Details Update.

Notification	IT
Transaction Type	Count
CLAIM ID generation	1
Conditional Withdrawal Request Verification	1
Withdrawal Request Verification	15
Subscriber Plan Details Update	38

**Figure 25**

User needs to provide PRAN of the Subscriber and click on "Search" button as given below in **Figure 26**.



Welcome Principal Accounts Office-111014700

27-Nov-2025 Home | Logout

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

Authorize Partial Withdrawal Request Status

PRAN: 110050578333

Acknowledgement No.:

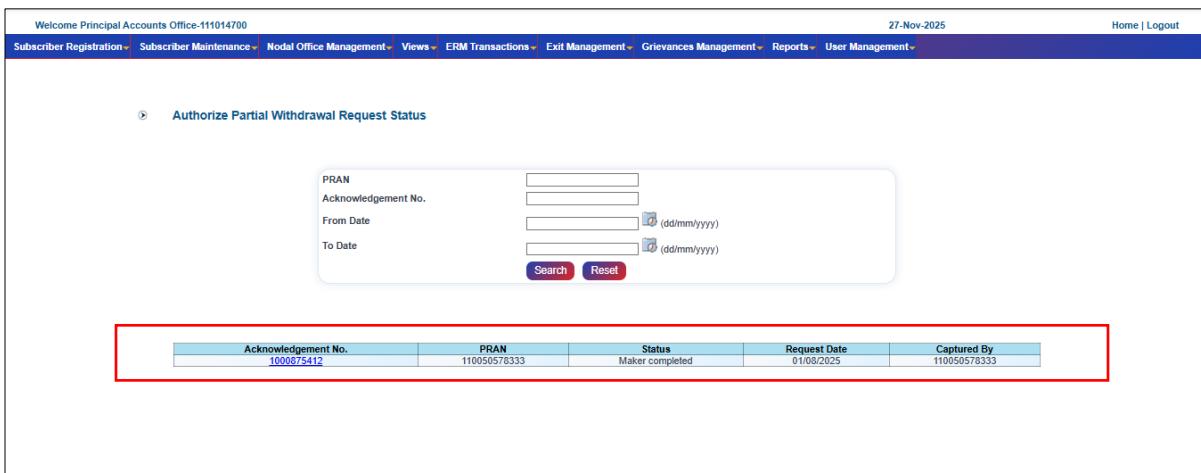
From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Search | Reset

**Figure 26**

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Date and Status as given below in **Figure 27**.



Welcome Principal Accounts Office-111014700

27-Nov-2025 Home | Logout

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

Authorize Partial Withdrawal Request Status

PRAN:

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Search | Reset

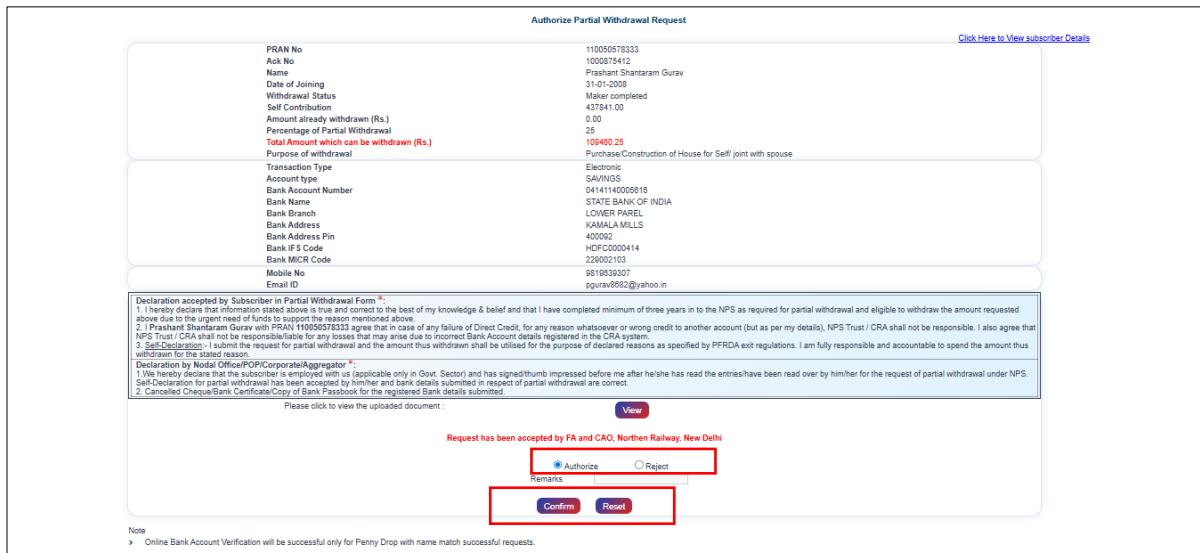
Acknowledgement No.	PRAN	Status	Request Date	Captured By
1000875412	110050578333	Marker completed	01/08/2025	110050578333

**Figure 27**

User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of withdrawal request. User can view uploaded documents by clicking on "View" button.

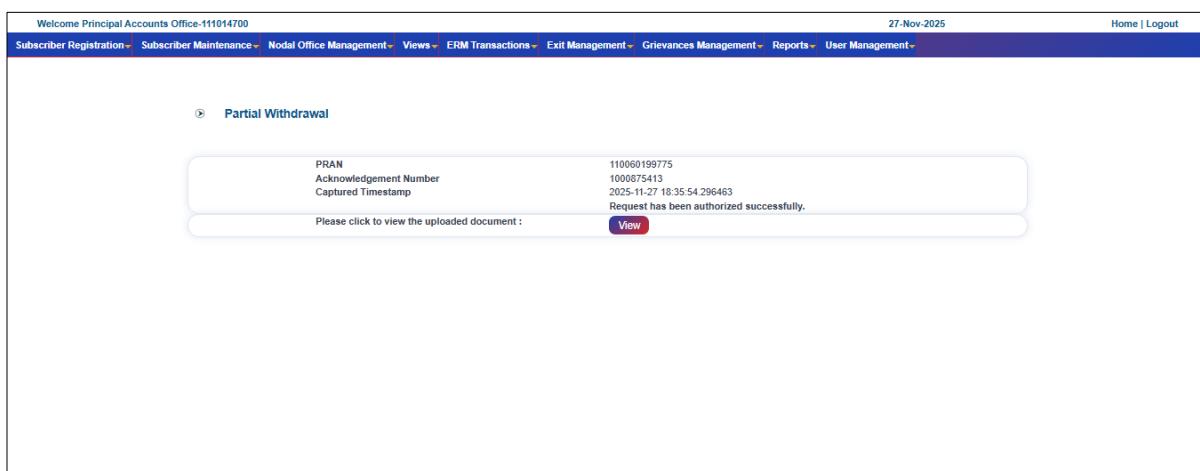
*If details entered are not correct, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.*

If details entered are correct, User needs to click on "Confirm" button to proceed further. Please refer to **Figure 28**.



**Figure 28**

Once User clicks on 'Confirm' button, Partial Withdrawal request will get authorized in the CRA system and confirmation window will display to the User as given below in **Figure 29**.



**Figure 29**

On successful authorization of request by Nodal Office/POP, Same will get executed in the CRA system and Funds will be transferred to Subscriber's Bank Account within stipulated withdrawal timeline as mentioned below.

## 10. **Withdrawal Timeline:**

- a. The process of Partial withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of funds in Subscriber's Bank Account.
- b. In CRA system, redemption of units happens only on working day (excluding Saturday, Sunday and holidays) which is called a Settlement Day.
- c. 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.*
- d. 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.*

### **Point to Note – Quality monitoring process:**

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

Cases for which funds are kept on hold are shared with respective Nodal Offices/POPs for necessary clarification/documents. On receipt of response from the Nodal Office/POP along with valid supporting documents, reverification is carried out and if documents/clarifications are found to be in order, funds will be transferred within 3 working days of receipt of response from the Nodal offices/POP.

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

Nodal Office/POP is not required to submit any Physical Partial Withdrawal Form to Protean-CRA.

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