

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

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
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

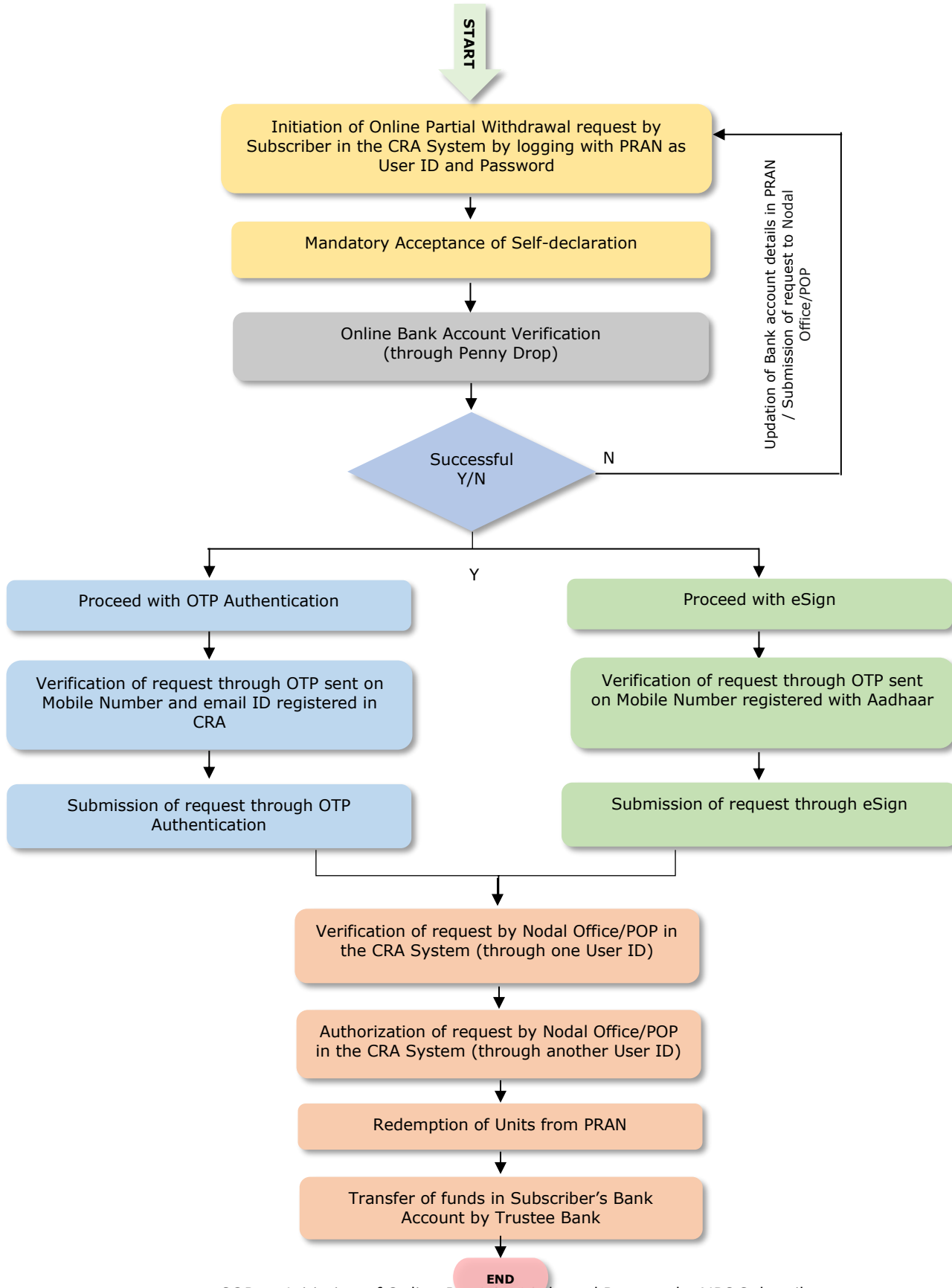
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1. Abbreviations:

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) 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 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) 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.

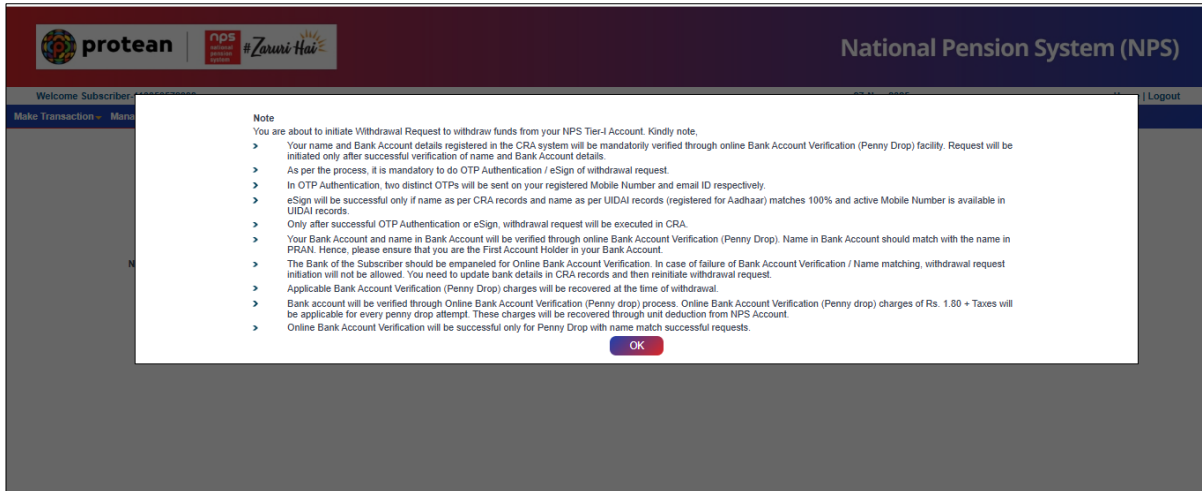


Figure 3

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

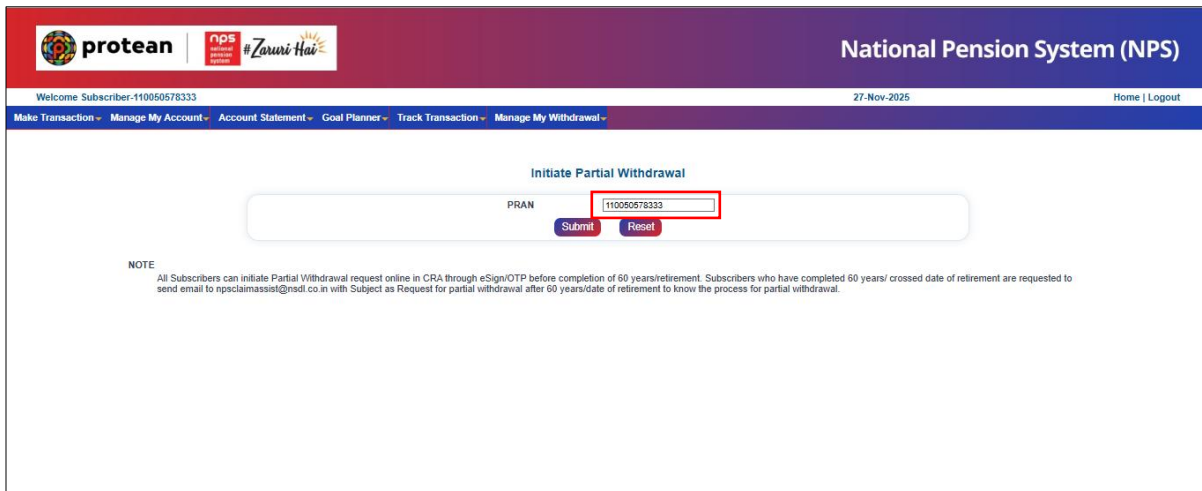


Figure 4

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**.

Welcome Subscriber-110050578333 27-Nov-2025 Home | Logout

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

Partial Withdrawal

PRAN :	110050578333
Subscriber Name :	Prashant Shantaram Gurav
Subscriber Date of Birth :	07-02-1984
Date of Joining :	01-01-2008
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% :*	Percentage
Purpose of withdrawal :*	Reason
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.

Welcome Subscriber-110050578333 27-Nov-2025 Home | Logout

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

Partial Withdrawal

PRAN :	110050578333
Subscriber Name :	Prashant Shantaram Gurav
Subscriber Date of Birth :	07-02-1984
Date of Joining :	01-01-2008
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 :*	Reason
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**.

The screenshot shows the 'Partial Withdrawal' form for subscriber 110050578333. The form includes fields for PRAN, Subscriber Name, Date of Birth, Date of Joining, Withdrawal Type, Self Contribution, Previous Withdrawal Amount, Contribution utilized for partial withdrawal, Available Withdrawal Amount, Percentage to be Withdrawal%, Purpose of withdrawal, and Tentative/Eligible Withdrawal Amount. The 'Reason' dropdown menu is open, showing options: 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, and Skill development/re-skilling or any other self-development activities. The 'Purchase or construction of a residential house or flat' option is highlighted.

Figure 7A

The screenshot shows the 'Partial Withdrawal' form for subscriber 110050578333. The form includes fields for PRAN, Subscriber Name, Date of Birth, Date of Joining, Withdrawal Type, Self Contribution, Previous Withdrawal Amount, Contribution utilized for partial withdrawal, Available Withdrawal Amount, Percentage to be Withdrawal%, Purpose of withdrawal, and Tentative/Eligible Withdrawal Amount. The 'Submit' button is highlighted with a red box.

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) 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).

Partial Withdrawal

PRAN	119059578333
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
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 MICR Code	229002103

Mobile No	9819639307
Email ID	pgurav0662@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	437841.00
Amount already withdrawn (Rs.)	0
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 MICR Code	229002103
Mobile No	9819639307
Email ID	pgurav8682@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. 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

Confirm
Back

Note

- Online Bank Account Verification (Penny drop) charges of Rs. 1.00 • 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) 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).

- 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
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

Online bank a/c verification is successful.

OK

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. 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 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 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
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 IF S Code	HDFC0000414
Bank MICR Code	229002103
Mobile No	9819639307
Email ID	pgurav6682@yahoo.in

Online bank a/c verification

Confirm Back

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. 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 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.

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.

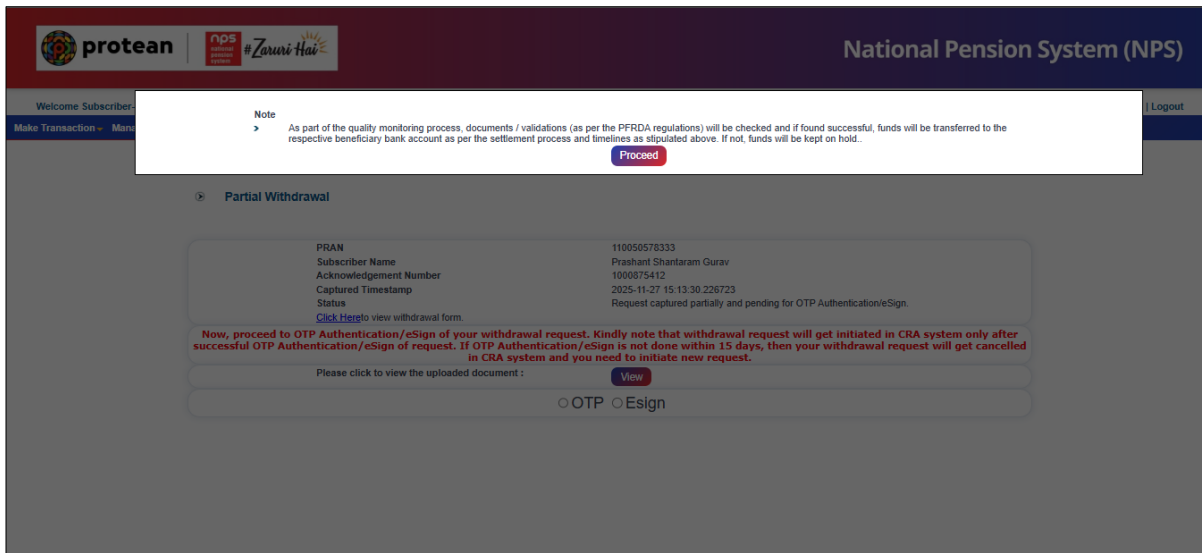
Figure 10B

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**.



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Welcome Subscriber-110050578333 | Logout

Note
As part of the quality monitoring process, documents / validations (as per the PFRDA 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.

Partial Withdrawal

PRAN: 110050578333
Subscriber Name: Prashant Shantaram Gurav
Acknowledgement Number: 1000075412
Captured Timestamp: 2025-11-27 15:13:30 226723
Status: Request captured partially and pending for OTP Authentication/eSign.

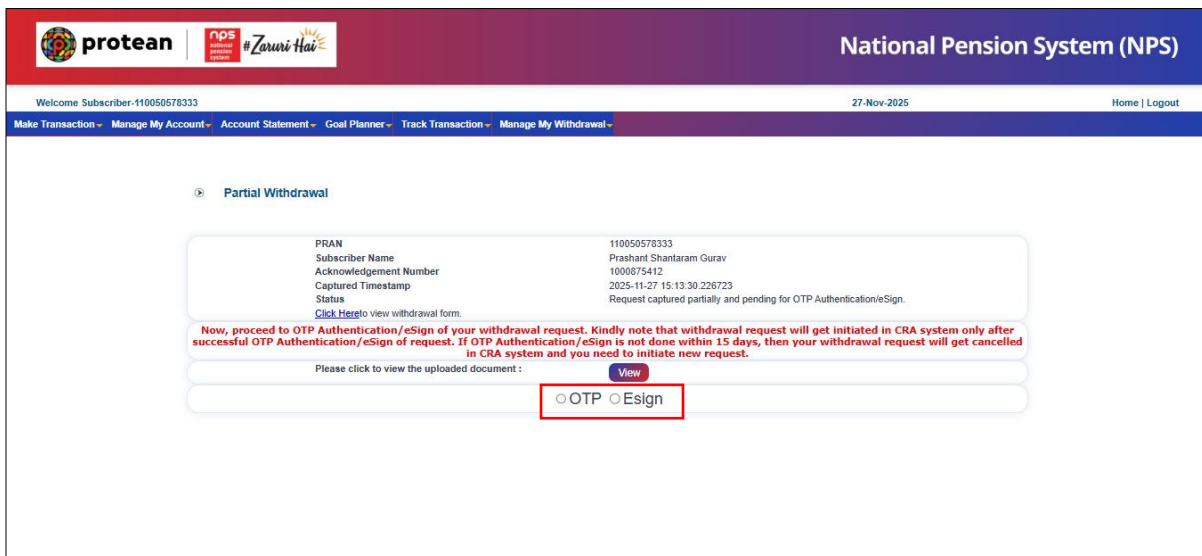
[Click Here](#) to view withdrawal form.

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.

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

☐ OTP ☐ Esign

Figure 11A



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Welcome Subscriber-110050578333 | 27-Nov-2025 | Home | Logout

Partial Withdrawal

PRAN: 110050578333
Subscriber Name: Prashant Shantaram Gurav
Acknowledgement Number: 1000075412
Captured Timestamp: 2025-11-27 15:13:30 226723
Status: Request captured partially and pending for OTP Authentication/eSign.

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

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.

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

☐ OTP ☐ Esign

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**.

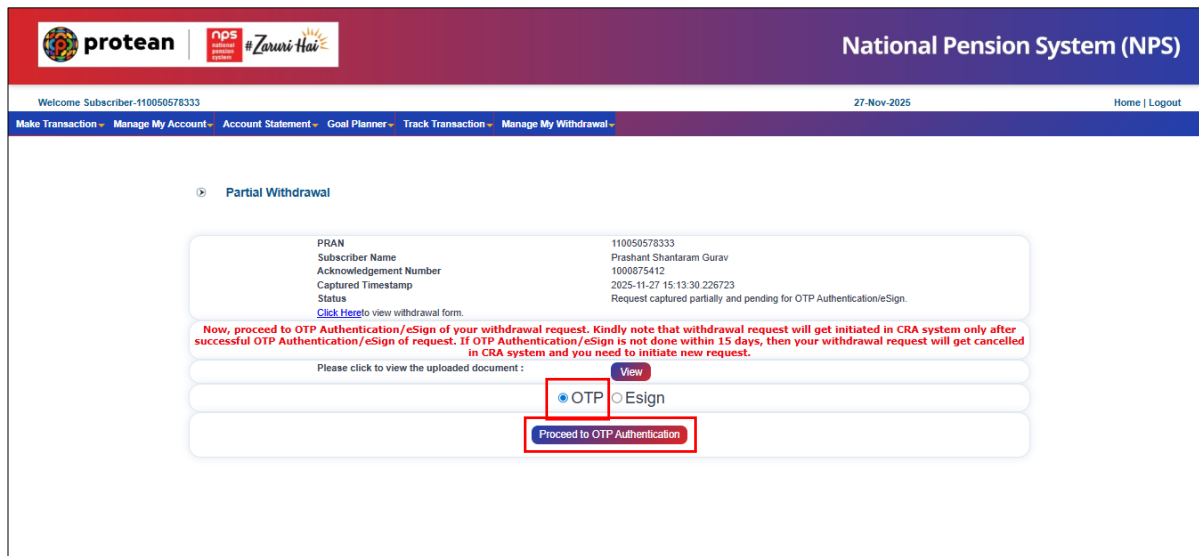


Figure 12

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**.



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**.

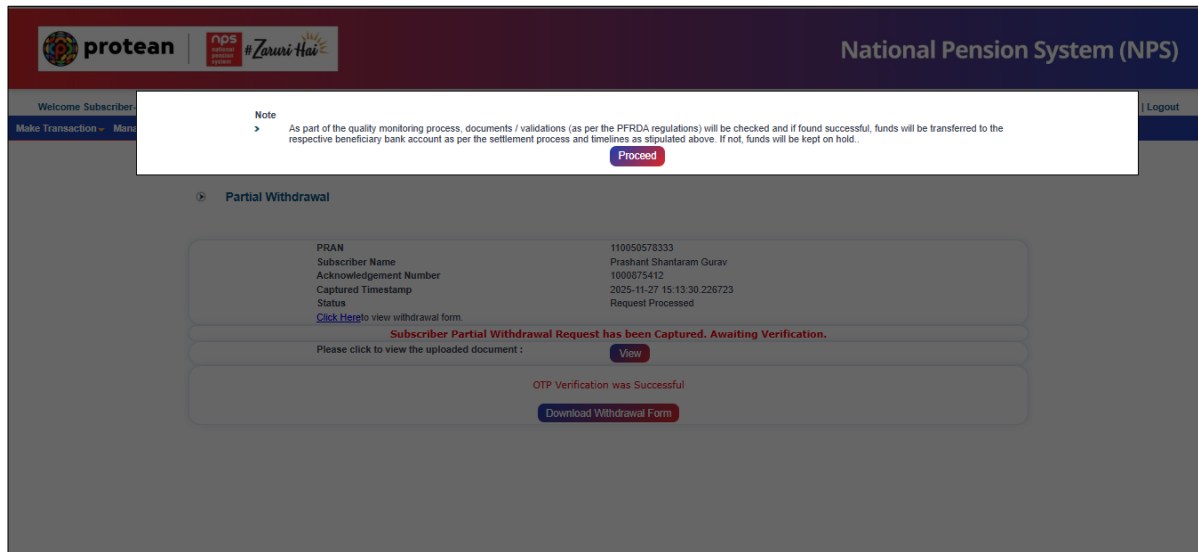


Figure 14A

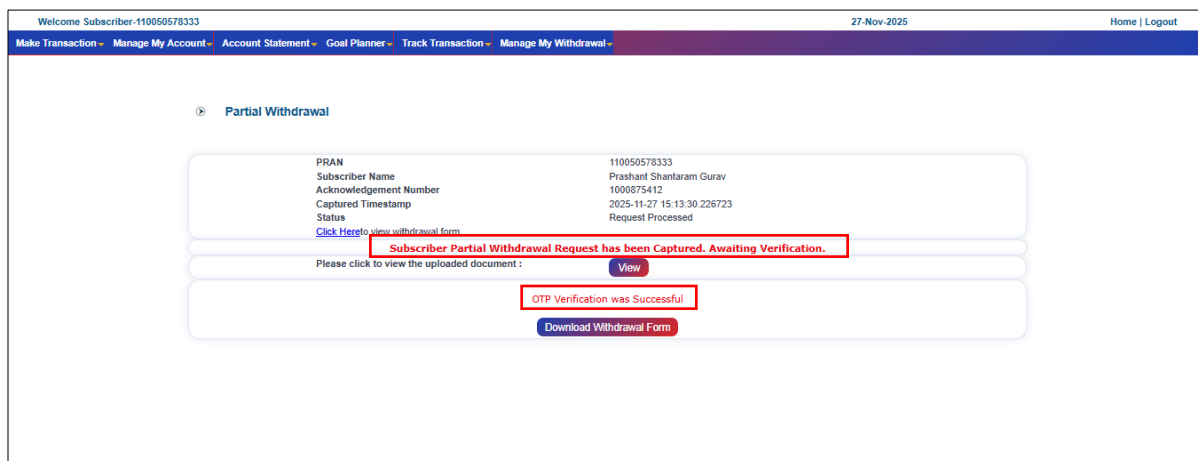


Figure 14B

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

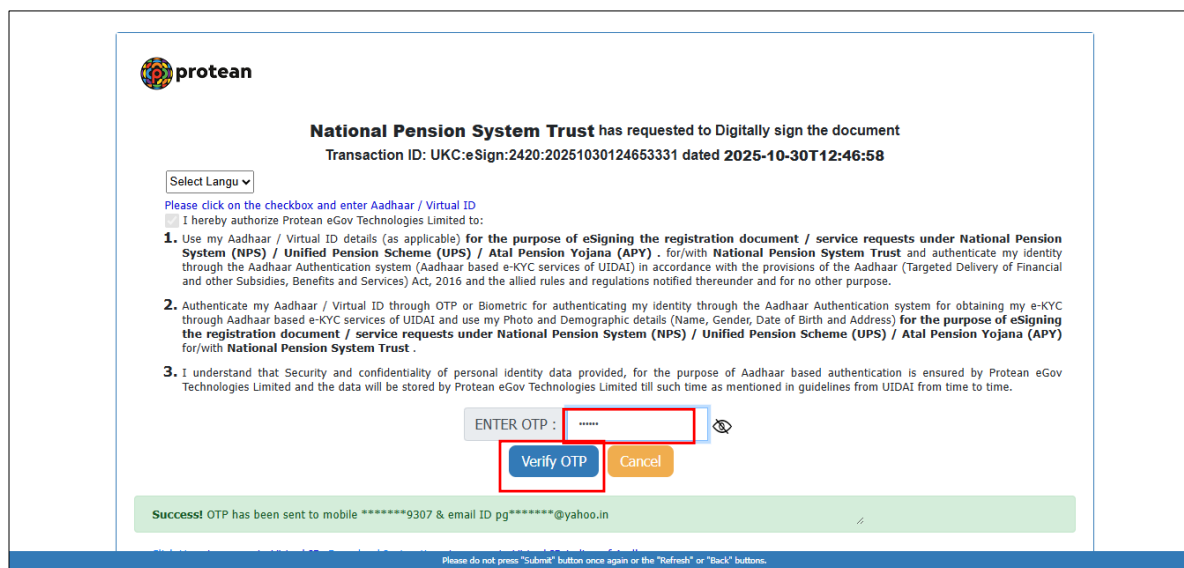
At this stage, Subscriber needs to select "Esign" radio button and then click on **"Proceed to e-Sign the Form"** tab. Please refer to **Figure 15**.

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**.



The screenshot displays the Protean eGov portal interface for document signing. At the top, the Protean logo is visible. The main heading states: "National Pension System Trust has requested to Digitally sign the document". Below this, the transaction ID is provided: "Transaction ID: UKC:eSign:2420:20251030124653331 dated 2025-10-30T12:46:58". A language selection dropdown is set to "Select Language". A checkbox is checked, indicating authorization of Protean eGov Technologies Limited. Three numbered instructions are listed, detailing the use of Aadhaar/Virtual ID for eSigning and the purpose of the request (National Pension System Trust / Unified Pension Scheme (UPS) / Atal Pension Yojana (APY)). Below the instructions, there is a field labeled "ENTER OTP :" with a masked input field containing six asterisks. To the right of the input field is an eye icon for toggling visibility. Below the input field are two buttons: "Verify OTP" (highlighted with a red box) and "Cancel". At the bottom, a green success message states: "Success! OTP has been sent to mobile *****9307 & email ID pg*****@yahoo.in". A small disclaimer at the very bottom reads: "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) 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.

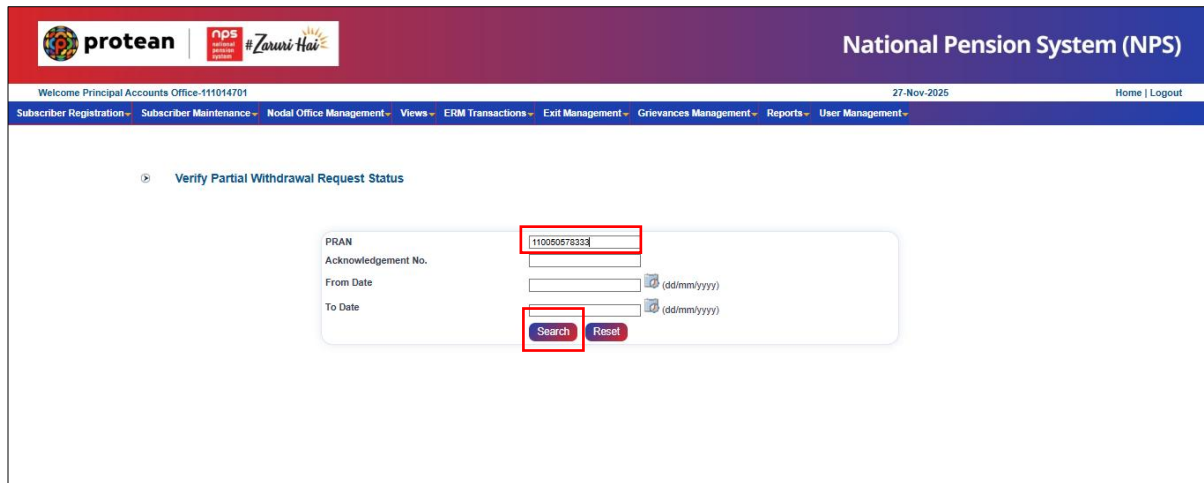
Figure 18

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

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

Figure 19

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



protean nps #Zaruri Hai 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.

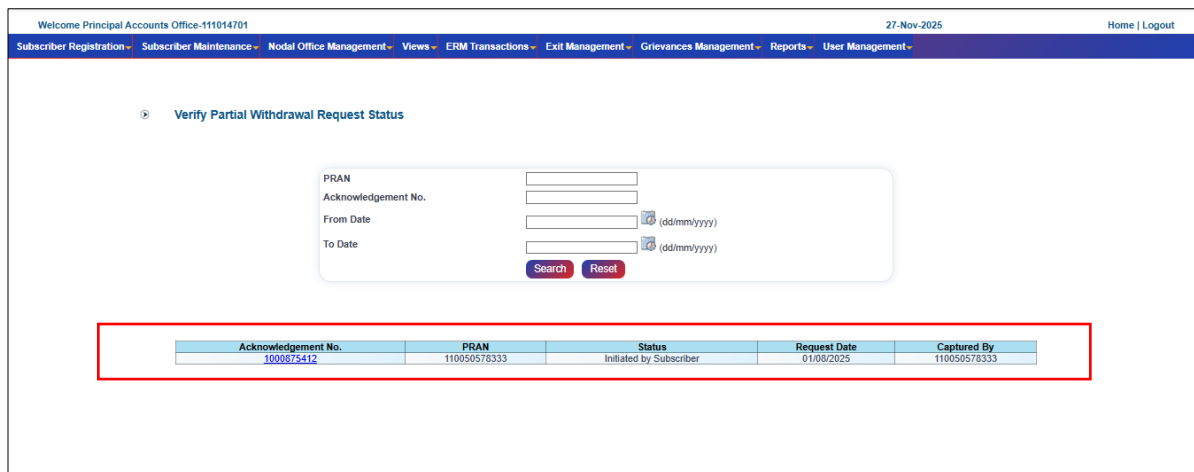
From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Search 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**.



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

Acknowledgement No.

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Search Reset

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	31-01-2006
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	04141140005618
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

Declaration accepted by Subscriber in Partial Withdrawal Form *:

- 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.
- 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 for any losses that may arise due to incorrect Bank Account details registered in the CRA system.
- 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.

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

- 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 NPS. Self-Declaration for partial withdrawal has been accepted by him/her and bank details submitted in respect of partial withdrawal are correct.
- Canceled Cheque/Bank Certificate/Copy of Bank Passbook for the registered Bank details submitted.

Please click to view the uploaded document :

[View](#)

☒ Authorize ☐ Reject

Remarks :

[Confirm](#) [Reset](#)

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) 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.

Figure 24

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

Transaction Type	Count
CLAIM ID generation	1
Conditional Withdrawal Request Verification	1
Withdrawal Request Verification	15
Subscriber Bank 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

Acknowledgement No.

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

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)

Acknowledgement No.	PRAN	Status	Request Date	Captured By
1000875412	110050578333	Maker 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**.

Authorize Partial Withdrawal Request

[Click Here to View subscriber Details](#)

PRAN No	11000578333
Ask No	1000075412
Name	Prashant Shantaram Gurav
Date of Joining	31-01-2008
Withdrawal Status	Maker completed
Self Contribution	437941.00
Amount already withdrawn (Rs.)	0.00
Percentage of Partial Withdrawal	25
Total Amount which can be withdrawn (Rs.)	100480.25
Purpose of withdrawal	Purchase/Construction of House for Self/ joint with spouse
Transaction Type	Electronic
Account type	SAVINGS
Bank Account Number	0414114000019
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400002
Bank IF S Code	HDFC0000414
Bank MICR Code	229002103
Mobile No	9819039307
Email ID	pgurav993@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 11000578333) 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 for any loss 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 PFMDA 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 NPS. Self-Declaration for 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.

Request has been accepted by FA and CAO, Northern Railway, New Delhi

☒ Authorize ☐ Reject

Remarks

Confirm **Reject**

Note

Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.

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**.

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

Partial Withdrawal

PRAN	110000199775
Acknowledgment Number	1000075413
Captured Timestamp	2025-11-27 18:35:54 296463

Request has been authorized successfully.

Please click to view the uploaded document :

View

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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