

# Protean eGov Technologies Limited



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

### **Initiation of Online Deferment Request by Subscriber and Verification & Authorization by Point of Presence (POP)**

**Version 1.0**

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**REVISION HISTORY**

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1	22.01.2025	1.0	-	Initial Version

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## 1. Abbreviations

Abbreviation	Expansion
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
NPS	National Pension System
OTP	One Time Password
PFRDA	Pension Fund Regulatory & Development Authority
POP	Point of Presence
POP-SP	Point of Presence Service Provider
PRAN	Permanent Retirement Account Number
UIDAI	Unique Identification Authority of India

## 2. Preface

When a Subscriber reaches the age of 60 years, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber. In case, total corpus in NPS account is less than or equal to Rs. 5 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, Subscriber can Defer Withdrawal and stay invested in NPS up to 75 years of age. Subscriber can Defer only Lump sum Withdrawal or Defer only Annuity or Defer Both Lump sum as well as Annuity. Deferment option shall be exercised at least fifteen days prior to the age of 60 years. The detailed steps to initiate Deferment request are provided below in the document.

### 3. Procedure for Processing Online deferment request

#### A. Pre-requisite for Exit:

10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of 60 years of Subscriber. Claim ID is communicated to Subscribers through alerts by CRA in which Option is given to Subscriber to Defer NPS Account.

#### The Subscriber should ensure following before initiating deferment request:

- ✓ NPS account is FATCA compliant – Deferment is not allowed if PRAN is not FATCA-compliant.
- ✓ PAN is registered in NPS account wherever applicable.
- ✓ Subscriber's contact details are updated in NPS account.

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

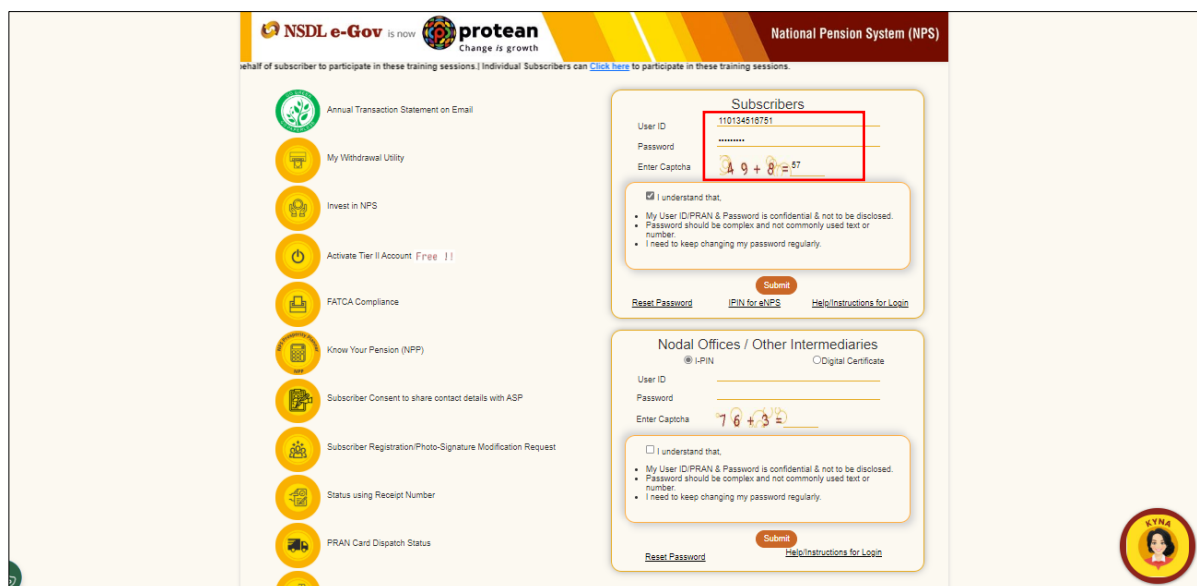
- ✓ Initiation of Deferment request by Subscriber online in CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) by logging with PRAN as User ID & Password.
- ✓ Verification of Deferment request by POP in the CRA System ([www.cra-nsdl.com](http://www.cra-nsdl.com)) with One User ID.
- ✓ Authorization of Deferment request by POP in the CRA System with Other User ID.
- ✓ On authorization of Deferment request by POP, PRAN will be flagged as Deferred in the CRA system.

In case, Subscriber is not able to initiate online deferment request in the CRA System, then Subscriber needs to submit the physical request to the associated POP. On receipt of physical request, POP will initiate online deferment request in the CRA system on behalf of the Subscriber and authorize the same.

This document describes the detailed procedure to be followed by Subscribers and POPs for processing Deferment requests.

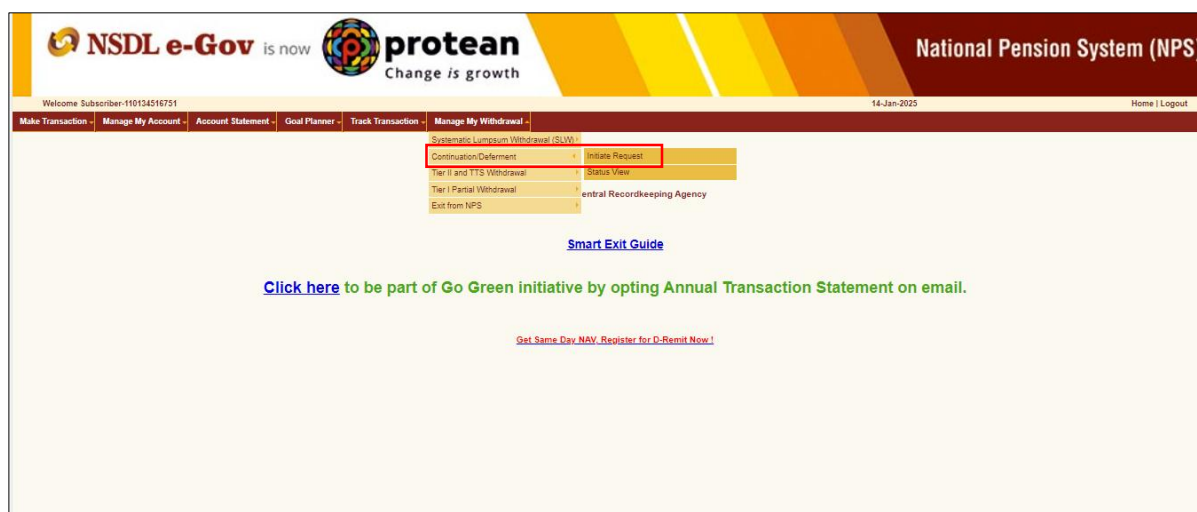
#### 4. Steps to initiate Online Deferment request in CRA System by Subscriber

In order to initiate Online Deferment request, Subscriber needs to login to CRA system [www.cra-nsdl.com](http://www.cra-nsdl.com) with PRAN as User ID & Password as given below in **Figure 1**.



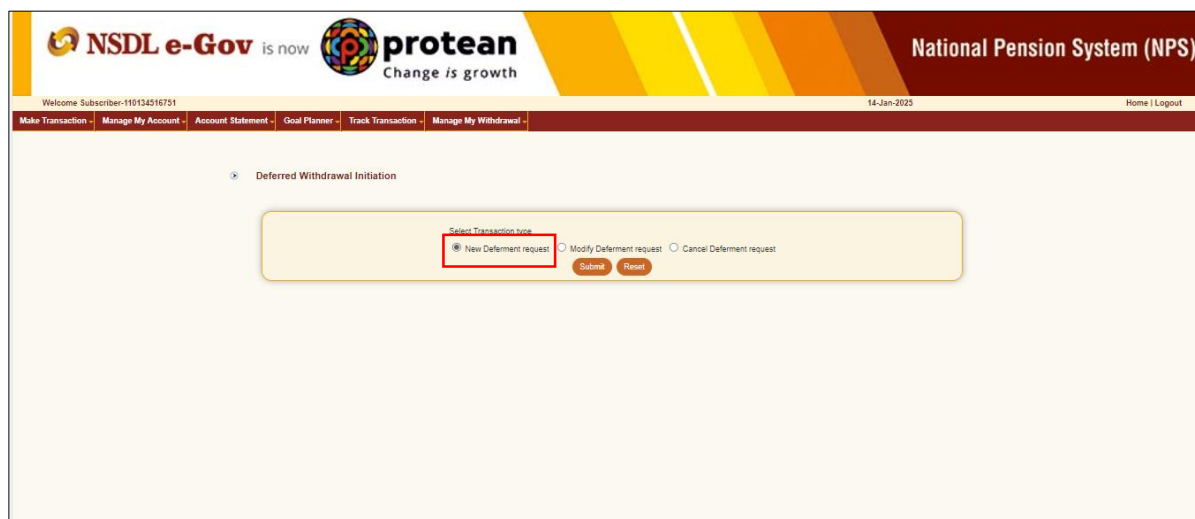
**Figure 1**

Subscriber needs to click on Menu “**Continuation/Deferment**” and select sub menu “**Initiate Request**” under “**Manage My Withdrawal**” Tab as given below in **Figure 2**.



**Figure 2**

At this stage, System will display Deferred Withdrawal initiation screen in which three transaction types will be displayed. Subscriber needs to select as “**New Deferment request**” radio button and click on ‘Submit’ button as shown below in **Figure 3**. In case of cancellation/modification of deferment request, the Subscriber will select respective transaction type.



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National Pension System (NPS)

Welcome Subscriber-110134516751 14-Jan-2025 Home | Logout

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

Deferred Withdrawal Initiation

Select Transaction type

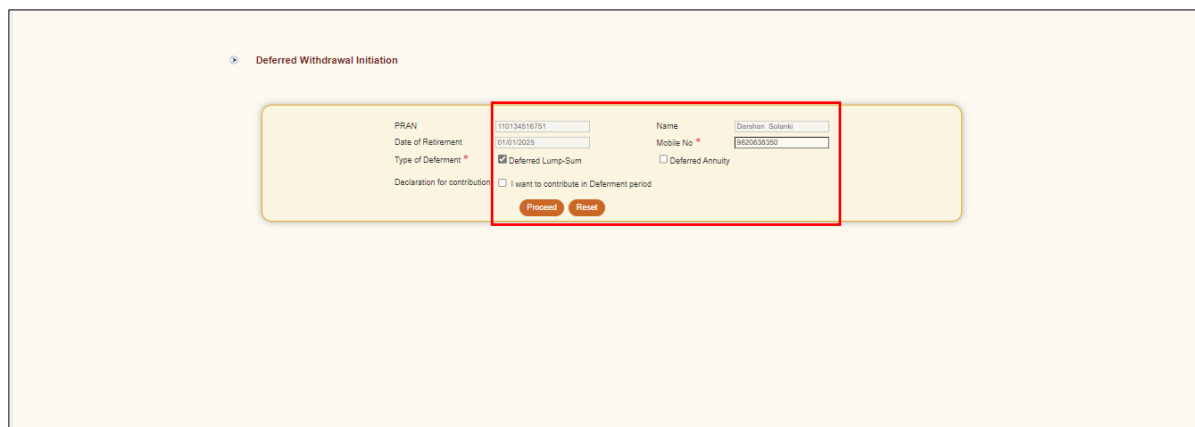
☒ New Deferment request ☐ Modify Deferment request ☐ Cancel Deferment request

Submit Reset

**Figure 3**

At this stage, Subscriber needs to enter Mobile Number and select Type of Deferment whether Deferred Lump-Sum or Deferred Annuity and click on 'Proceed' button. Please refer below **Figure 4**.

Deferment option shall be exercised at least fifteen days prior to the age of 60 years/superannuation.



Deferred Withdrawal Initiation

PRAN: 110134516751 Name: Dhanraj Sotanki

Date of Retirement: 01/01/2025 Mobile No: 9820638350

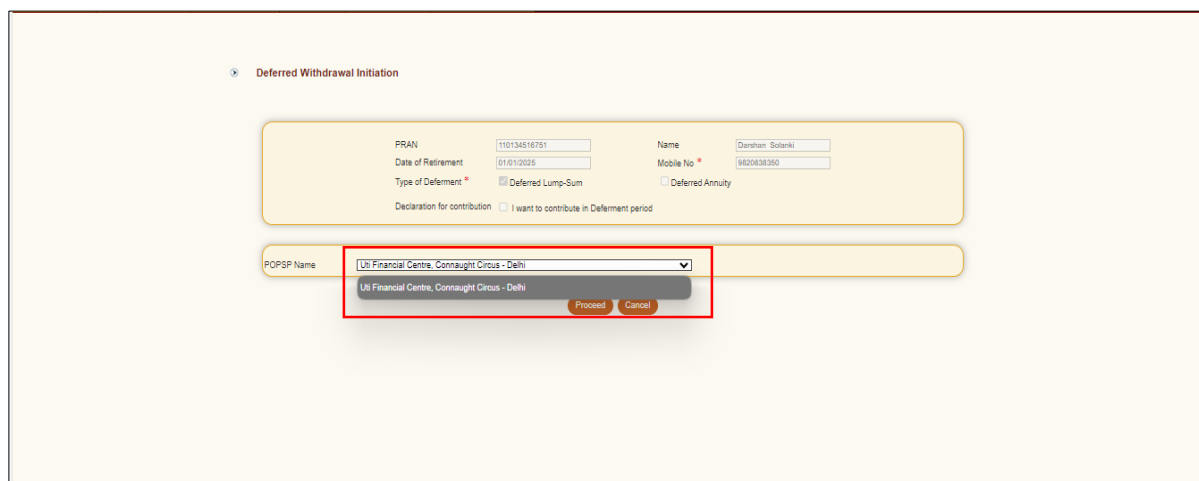
Type of Deferment: ☒ Deferred Lump-Sum ☐ Deferred Annuity

Declaration for contribution: ☐ I want to contribute in Deferment period

Proceed Reset

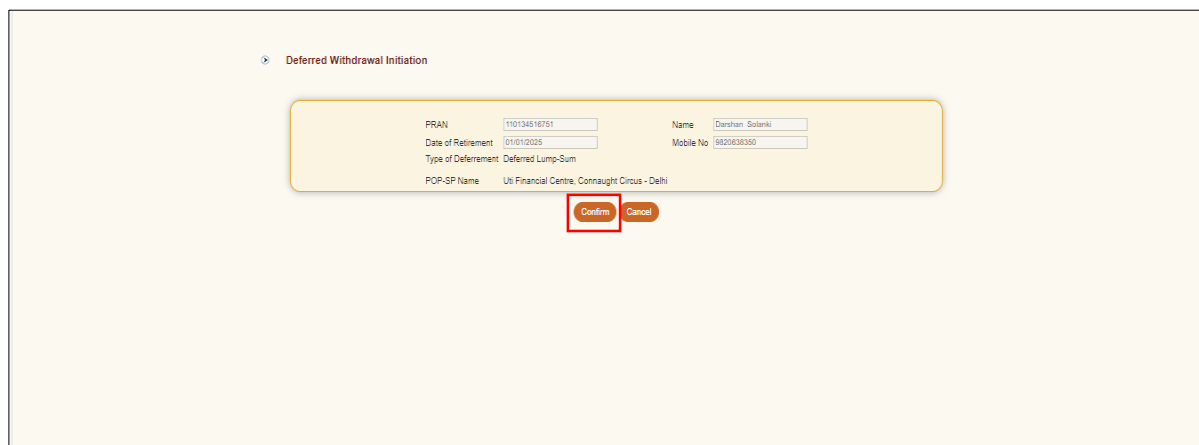
**Figure 4**

At this stage, mapped or target POP-SP Name will be displayed to Subscriber to which Subscriber will be associated after Deferment request is processed in CRA system. Subscriber needs to click on 'Proceed' button as shown in below **Figure 5**.



**Figure 5**

A final confirmation screen of Deferment request captured by Subscriber will be displayed. Subscriber needs to click on 'Confirm' button to proceed further. Please refer below **Figure 6**.



**Figure 6**

Once Subscriber clicks on 'Confirm' button, Deferment request will get captured in the CRA system and an Acknowledgement Number will get generated. Confirmation window is displayed to the Subscriber as shown below in **Figure 7**.

Deferment Request Initiation - Complete

PRAN	110134518751
Acknowledgement Number	1500030066
Claim ID	2313687578
Time Stamp	14/01/2025 13:05

Deferment Initiation Request has been captured Successfully.  
 Kindly inform Nodal Office to Verify and Authorize deferment request.

**Figure 7**

After successful initiation of Deferment request by Subscriber, the details will be made available to the respective POP for verification and authorization in their CRA login. Subscriber has to provide the details of request captured along with Acknowledgement Number to their associated POP for further processing.

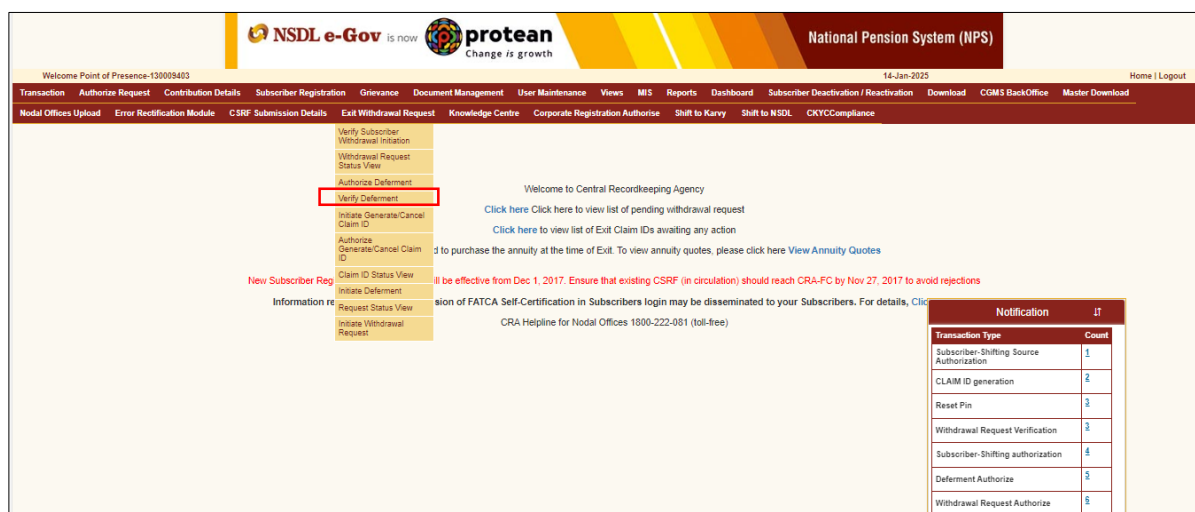
## 5. Steps to verify Online Deferment request in CRA System by POP

In order to verify Online Deferment request of Subscriber, POP User needs to click on the link [www.cra-nsdl.com](http://www.cra-nsdl.com) select the Digital Certificate option and enter User ID to login to CRA system as given below in **Figure 8**.



**Figure 8**

User needs to click on Menu **"Exit Withdrawal Request"** and select Sub-Menu **"Verify Deferment"**. Please refer below **Figure 9**.



Transaction Type	Count
Subscriber-Shifting Source Authorization	1
CLAIM ID generation	2
Reset Pin	3
Withdrawal Request Verification	3
Subscriber-Shifting authorization	4
Deferment Authorize	5
Withdrawal Request Authorize	6

**Figure 9**

At this stage, User needs to select Transaction Type as **"New request"** and enter PRAN of the Subscriber and click on "Submit" Button. Please refer below **Figure 10**.

Welcome Point of Presence-130009403 14-Jan-2025 Home / Logout

Transaction Authorize Request Contribution Details Subscriber Registration Grievance Document Management User Maintenance Views MIS Reports Dashboard Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download

Nodal Officers Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Knowledge Centre Corporate Registration Authorise Shift to Karvy Shift to NSDL CKYC Compliance

Deferred Withdrawal Verification

\* Please enter any one search criteria

Transaction type ☒ New request ☐ Modify request ☐ Cancel request

PRAN 110134518751

Acknowledgement No.

From Date

To Date

Submit Reset

**Figure 10**

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Name of Subscriber, Initiated Date and captured by. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of deferment request by Subscriber. Please refer below **Figure 11**.

Deferred Withdrawal Verification

\* Please enter any one search criteria

Transaction type ☐ New request ☐ Modify request ☐ Cancel request

PRAN

Acknowledgement No.

From Date

To Date

Submit Reset

PRAN	Acknowledgement No.	Name of Subscriber	Initiated Date	Captured By
110134518751	<a href="#">13000233084</a>	Darshan Solanki	24/10/2024	110134518751

**Figure 11**

At this stage, user may edit the request by clicking on 'Edit' radio button. Further, if details entered are not correct/discrepancy in captured deferment request, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.

If details entered/deferment request is correct, User needs to click on "Verify" radio button and click on 'Confirm' button to complete the verification process. Please refer below **Figure 12**.

Deferred Withdrawal Initiation

PRAN	110134516751	Name	Darshan Solanki
Date of Retirement	01/01/2025	Mobile No	9820838300
Type of Deferment	Deferred Lump-Sum		
POP-SP Name	Ut Financial Centre, Connaught Circus - Delhi		

☐ Edit 
 ☒ Verify 
 ☐ Reject

Reason for Rejection

**Figure 12**

Once User clicks on "Confirm" button, Deferment request will get verified in the CRA system and confirmation window is displayed to the User as given below in **Figure 13**.

Deferment Request Initiation - Complete

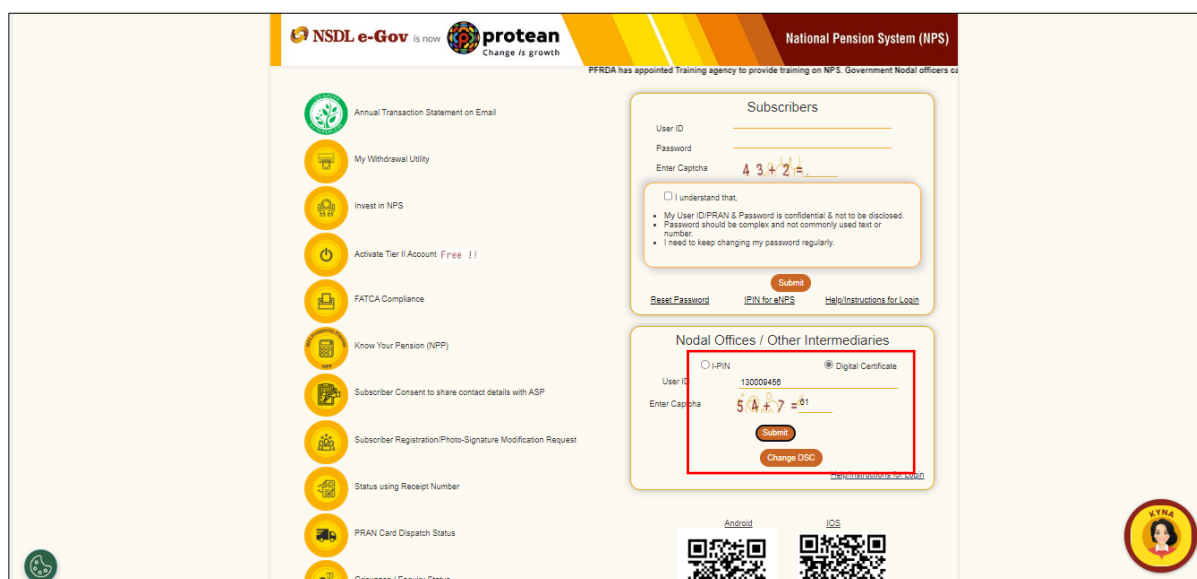
PRAN	110134516751
Acknowledgement Number	1500033086
Claim ID	2313607016
Time Stamp	14/01/2025 13:12

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

**Figure 13**

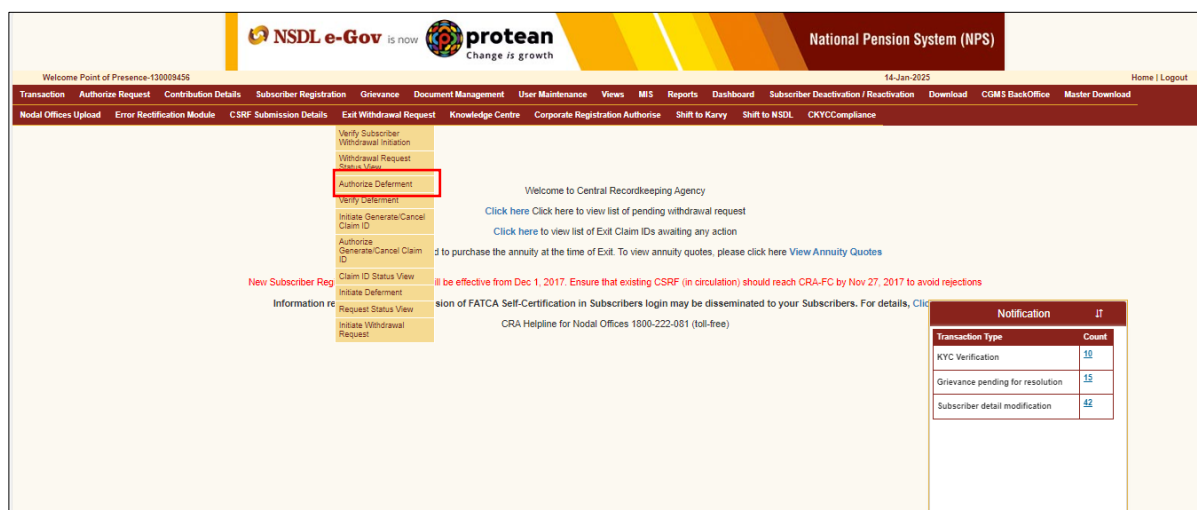
## 6. Steps to authorize Online Deferment request in CRA System by POP

In order to authorize Online deferment request of Subscriber, POP User needs to click on the link [www.cra-nsdl.com](http://www.cra-nsdl.com) and select the Digital Certificate option, enter another User ID to login to CRA system as given below in **Figure 14**.



**Figure 14**

User needs to click on Menu “Exit Withdrawal Request” and select Sub-Menu “Authorize Deferment”. Please refer below **Figure 15**.



Transaction Type	Count
KYC Verification	18
Grievance pending for resolution	15
Subscriber detail modification	42

**Figure 15**

At this stage, User needs to select Transaction Type as “New Deferment Request” and enter PRAN of the Subscriber and click on “Submit” Button. Please refer below **Figure 16**.

**Figure 16**

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Name of Subscriber, Initiated Date and captured by. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of deferment request by Subscriber. Please refer below **Figure 17**.

PRAN	Acknowledgement No	Name of Subscriber	Initiated Date	Captured By
110134510751	<a href="#">1500013206</a>	Darshan Solanki	24/10/2024	110134510751

**Figure 17**

At this stage, if details entered are not correct/discrepancy in captured deferment request, User needs to click on "Reject" radio button and click on "Confirm" button. In case of rejection of request, Reason for Rejection is mandatory.

If details entered/deferment request is correct, User needs to click on "Authorize" radio button and click on 'Confirm' button to complete the process. Please refer below **Figure 18**.

Deferred Withdrawal Initiation

PRAN	110134516751	Name	Darshan Solanki
Date of Retirement	01/01/2025	Mobile No	9820838350
Type of Deferment	Deferred Lump-Sum		
POP-SP Name	Un Financial Centre, Connaught Circus - Delhi		

☒ Authorize ☐ Reject  
 Reason for Rejection:

**Figure 18**

Once User clicks on "Confirm" button, Deferment request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 19**.

Deferment Request Initiation - Complete

PRAN	110134516751
Acknowledgement Number	150033306
Claim ID	2313697676
Time Stamp	14/01/2025 13:18

Deferment Initiation Request has been Authorized Successfully.

**Figure 19**

On successful authorization of deferment request by POP, Deferment request will be flagged in the CRA system against Subscriber's PRAN.

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