

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

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

Version 1.1

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	22.01.2025	1.0	-	Initial Version
2	31.03.2026	1.1	-	Website Update – Subscriber and Nodal Office Login Menu Revamp, Changes in Withdrawal eligibility criteria and 15-day prior intimation requirement removed.

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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 20% 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. 8 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 85 years of age. Subscriber can Defer only Lump sum Withdrawal or Defer only Annuity. Deferment option shall be exercised 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.nps-proteantech.in) by logging with PRAN as User ID & Password.
- ✓ Verification of Deferment request by POP in the CRA System 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.nps-proteantech.in with PRAN as User ID & Password as given below in **Figure 1**.

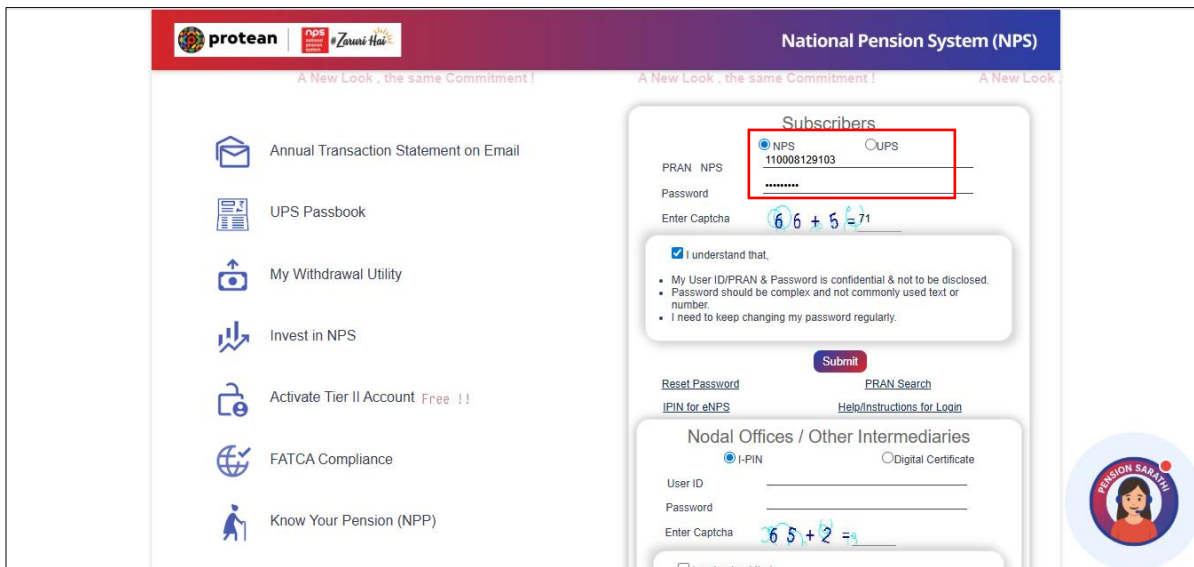


Figure 1

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**.

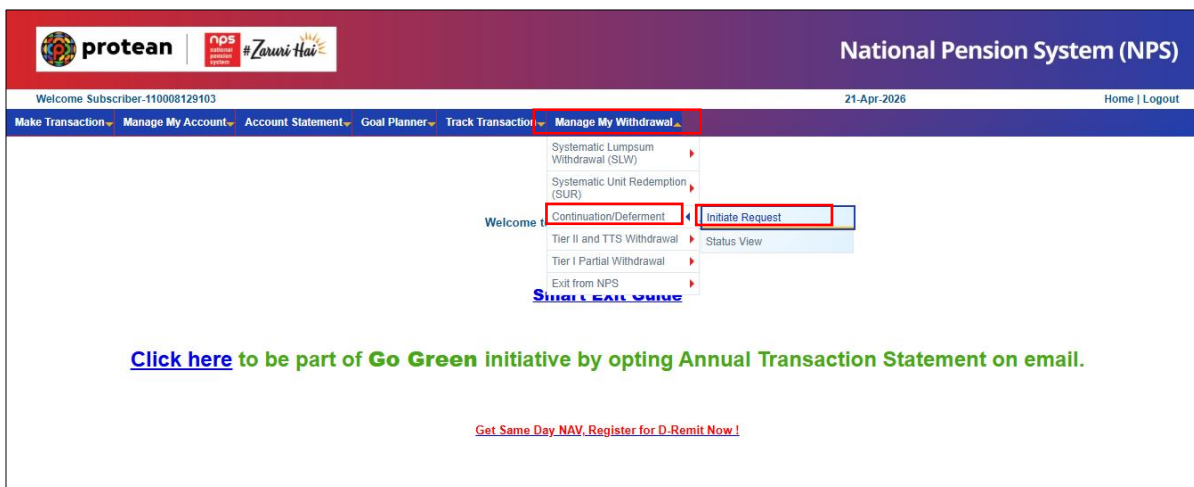


Figure 2

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.

The screenshot shows the 'Deferred Withdrawal Initiation' section of a web application. At the top, there is a navigation bar with links: 'Make Transaction', 'Manage My Account', 'Account Statement', 'Goal Planner', 'Track Transaction', and 'Manage My Withdrawal'. The main content area has a sub-header 'Deferred Withdrawal Initiation'. Below it is a form titled 'Select Transaction type' with three radio button options: 'New Deferment request' (which is selected and highlighted with a red box), 'Modify Deferment request', and 'Cancel Deferment request'. At the bottom of the form are 'Submit' and 'Reset' buttons.

Figure 3

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

Deferment option shall be exercised prior to the age of 60 years/superannuation.

The screenshot shows the 'Deferred Withdrawal Initiation' section with a form containing personal and account details. The details are as follows:

PRAN	110008129103	Name	Prashant Shantaram Gurav
Date of Retirement	19/12/2025	Mobile No *	9819639307
Type of Deferment *	<input checked="" type="checkbox"/> Deferred Lump-Sum	<input type="checkbox"/> Deferred Annuity	
Declaration for contribution	<input type="checkbox"/> I want to contribute in Deferment period		

At the bottom of the form are 'Proceed' and 'Reset' buttons. The entire form area is highlighted with a red box.

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 to **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**.

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.nps-proteantech.in select the Digital Certificate option and enter User ID to login to CRA system as given below in **Figure 8**.

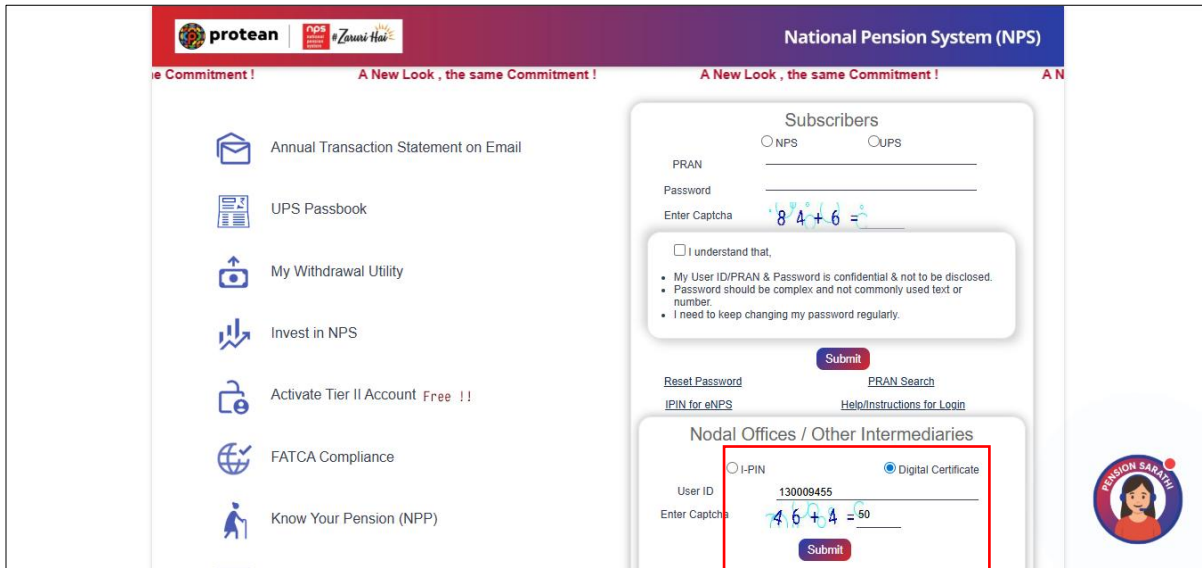


Figure 8

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

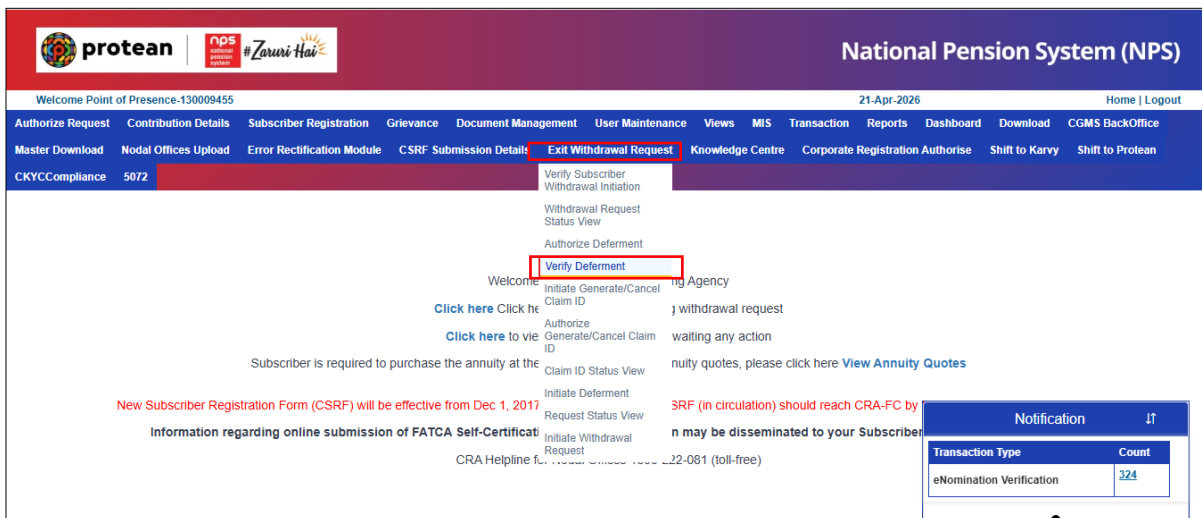


Figure 9

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 to **Figure 10**.

Welcome Point of Presence-130009455 21-Apr-2026 Home | Logout

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

Master Download Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Knowledge Centre Corporate Registration Authorise Shift to Karvy Shift to Protean

CKYCCompliance 5072

Deferred Withdrawal Verification

* Please enter any one search criteria

Transaction type New request Modify request Cancel request

PRAN

Acknowledgement No.

From Date

To Date

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 to **Figure 11**.

Welcome Point of Presence-130009455 21-Apr-2026 Home | Logout

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

Master Download Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Knowledge Centre Corporate Registration Authorise Shift to Karvy Shift to Protean

CKYCCompliance 5072

Deferred Withdrawal Verification

* Please enter any one search criteria

Transaction type New request Modify request Cancel request

PRAN

Acknowledgement No.

From Date

To Date

PRAN	Acknowledgement No	Name of Subscriber	Initiated Date	Captured By
110008129103	150003898	Prashant Shantaram Gurav	22/09/2025	110008129103

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 an exit request is rejected by the POP using a Maker ID, then that rejection must be authorized by the POP using a Checker ID.*

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 to **Figure 12**.

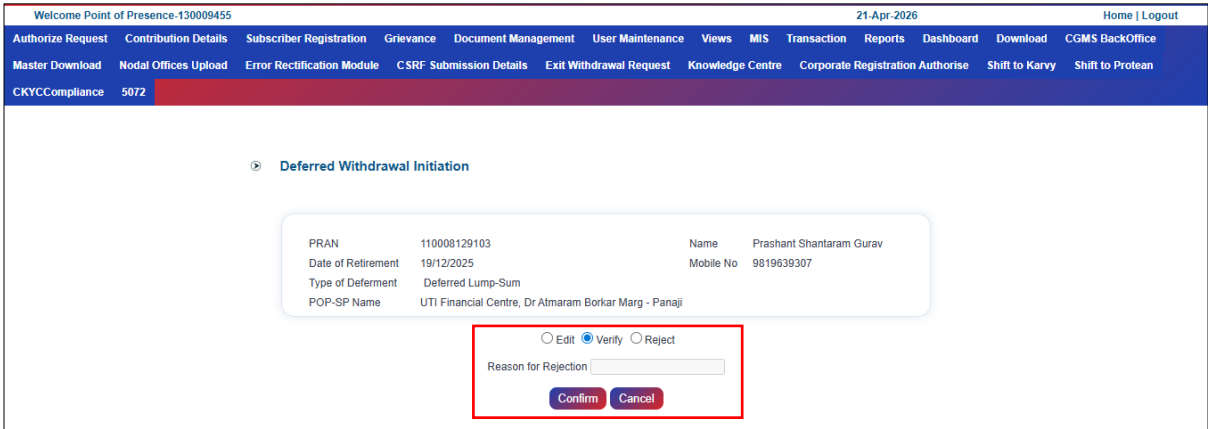


Figure 12

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**.

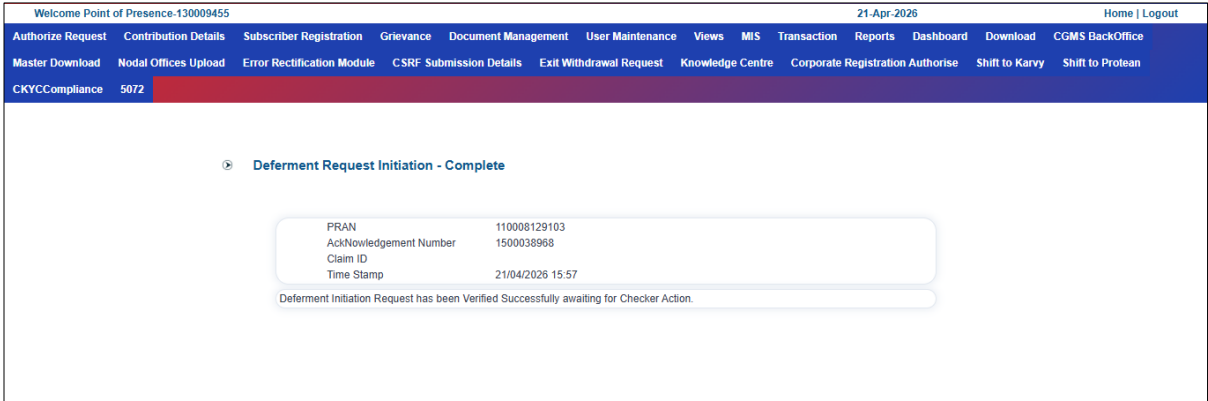


Figure 13

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.nps-proteantech.in and select the Digital Certificate option, enter another User ID to login to CRA system as given below in **Figure 14**.

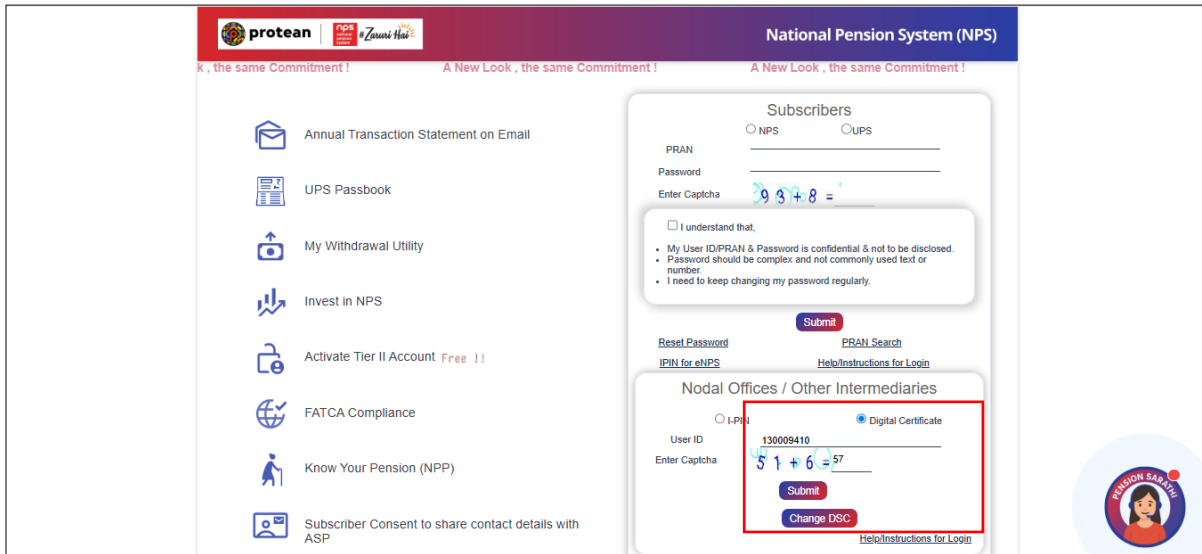


Figure 14

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

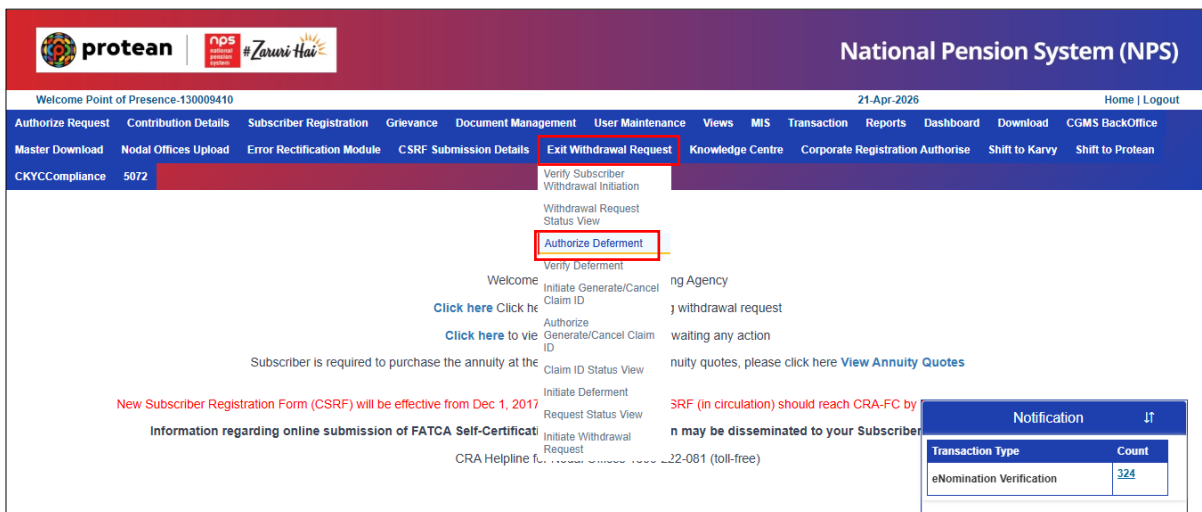


Figure 15

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 to **Figure 16**.

Welcome Point of Presence-130009410 21-Apr-2026 Home | Logout

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

Master Download Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Knowledge Centre Corporate Registration Authorise Shift to Karvy Shift to Protean

CKYCCompliance 5072

Deferred Withdrawal Checker

* Please enter any one search criteria

Transaction type New Deferment Request Modify Deferment Request Cancel Deferment Request Auto Inter Sector shifting Cancel Auto Inter Sector shifting

PRAN

Acknowledgement No.

From Date

To Date

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 to **Figure 17**.

Welcome Point of Presence-130009410 21-Apr-2026 Home | Logout

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

Master Download Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Knowledge Centre Corporate Registration Authorise Shift to Karvy Shift to Protean

CKYCCompliance 5072

Deferred Withdrawal Checker

* Please enter any one search criteria

Transaction type New Deferment Request Modify Deferment Request Cancel Deferment Request Auto Inter Sector shifting Cancel Auto Inter Sector shifting

PRAN

Acknowledgement No.

From Date

To Date

PRAN	Acknowledgement No	Name of Subscriber	Initiated Date	Captured By
110008129103	1500038968	Prashant Shantaram Gurav	22/09/2025	110008129103

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 an exit request is rejected by the POP using a Maker ID, then that rejection must be authorized by the POP using a Checker ID.*

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 to **Figure 18**.

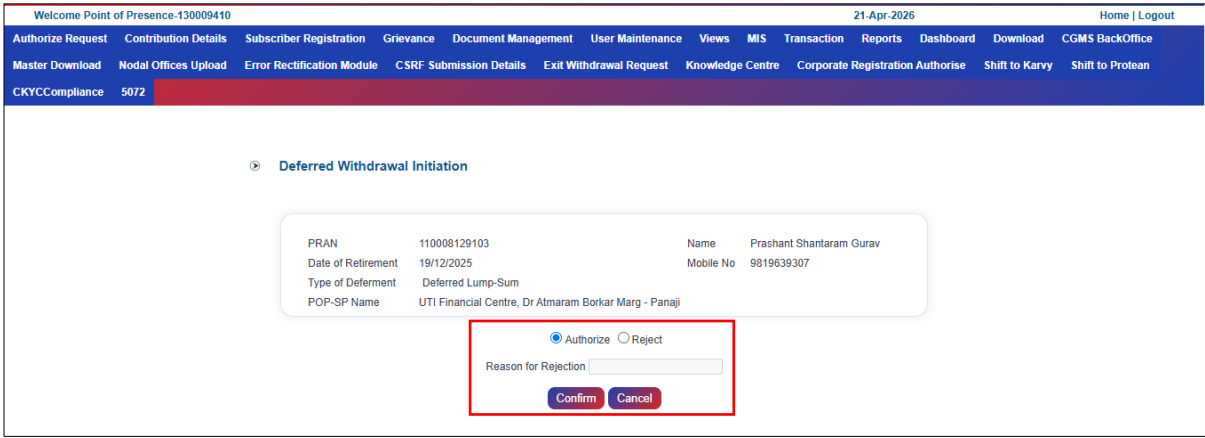


Figure 18

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**.

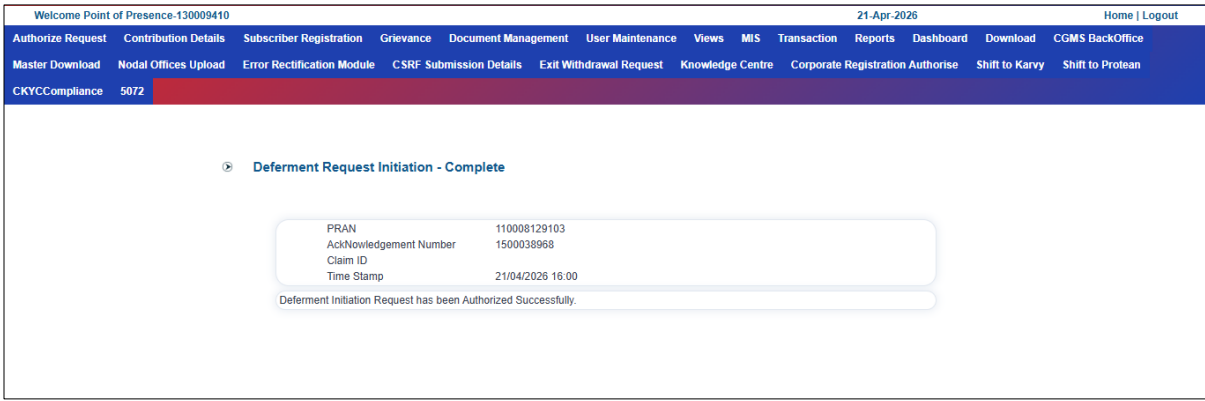


Figure 19

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

7. Cancellation/modification of deferment request: -

In case of cancellation/modification of deferment request, the Subscriber will select respective transaction type and enter PRAN and click on 'Submit' button. After initiation of Cancellation/modification of deferment request, the same will be verified and authorized by associated POP. Please refer to **Figure 20**.

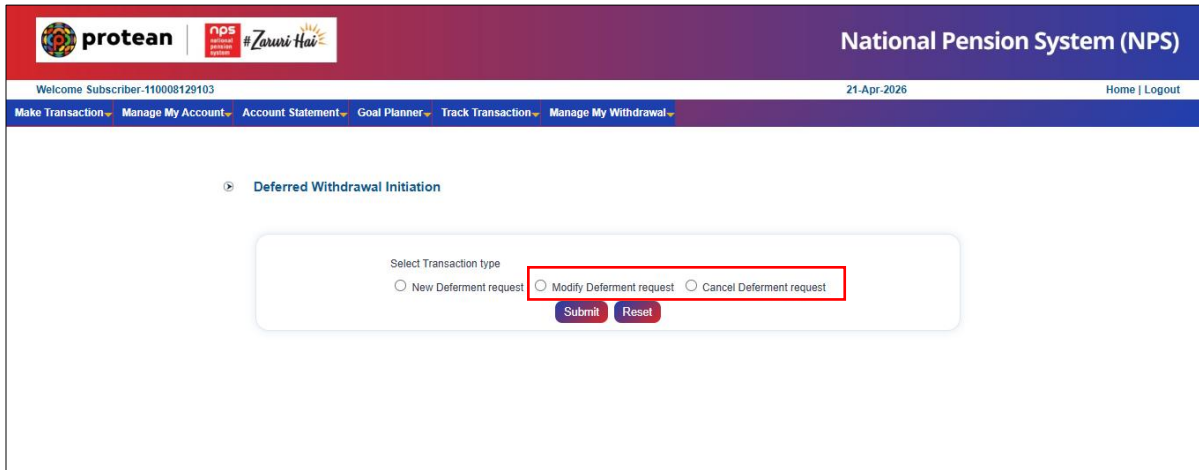


Figure 20
