

Protean eGov Technologies Limited



STANDARD OPERATING PROCEDURE (SOP)

Online Exit request by eNPS Subscriber with Self-Authorization and Bank-POP Authorization

Version 1.5

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REVISION HISTORY

Sr. No.	Date of Revision	Version No.	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	22.01.2024	1.1	-	Mandatory Name verification during Penny Drop
3	19.07.2024	1.2	-	Multiple annuity scheme at the time of processing of final exit request
4	20.12.2024	1.3	-	Contents (w.r.t. Claim ID, Online bank details verification) reviewed and updated
5	25.07.2025	1.4	-	Withdrawal Timeline updated and quality monitoring process added.
6	30.03.2026	1.5	-	Website Update – Subscriber and Bank-POP Login Menu Revamp, Changes in Withdrawal eligibility criteria and threshold limit.

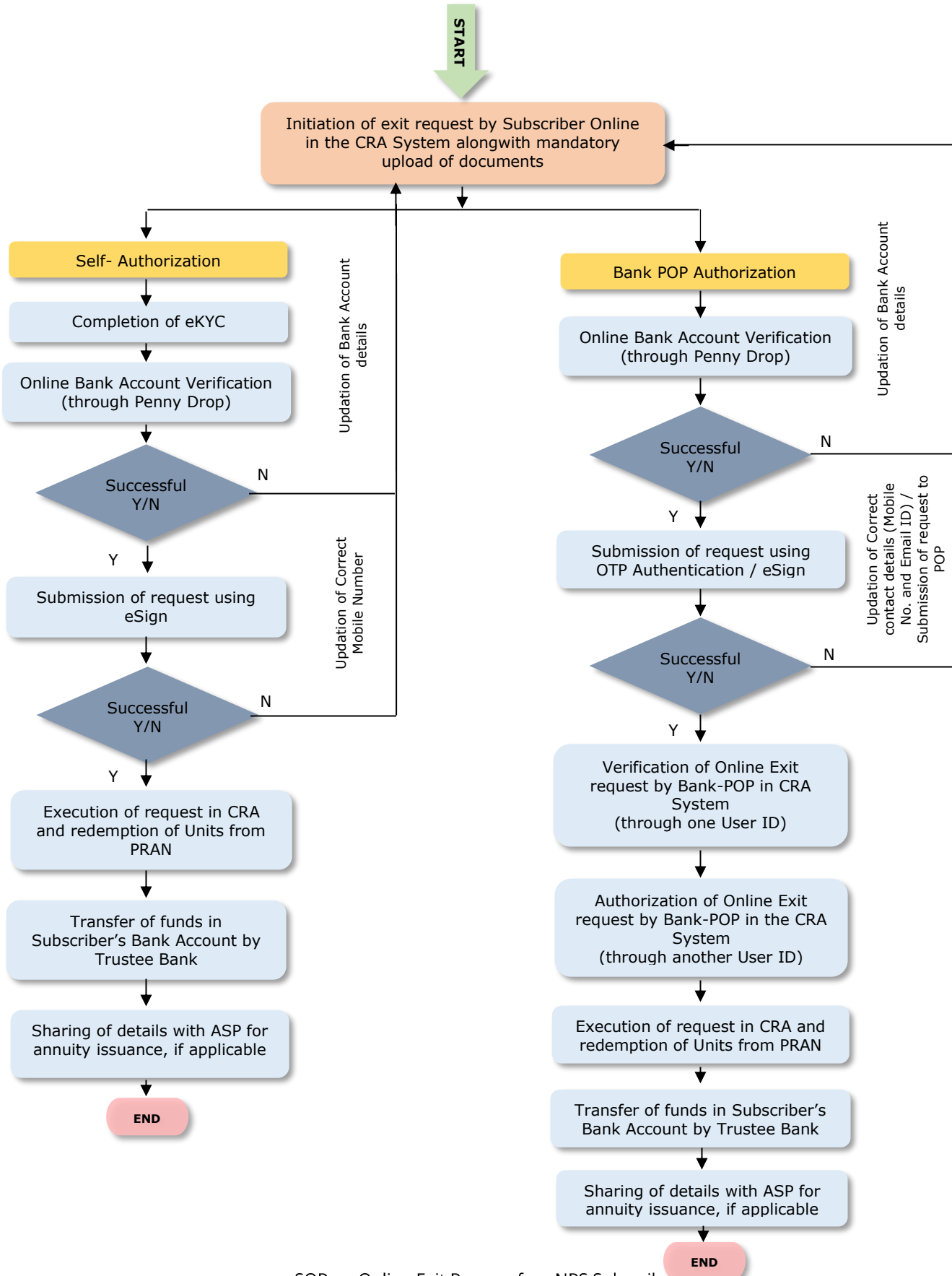
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1. Abbreviations

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. Process Flow – Paperless Online Exit Request of eNPS Subscriber



3. Preface

A. As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers **who have joined NPS before attaining the age of sixty years:**

- **Superannuation Exit:** When a Subscriber reaches the age of attaining 60 years of age, 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, the total corpus in the NPS account is less than or equal to Rs. 8 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 85 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW, please visit www.npscra.proteantech.in.

- **Incapacitation Exit:** If a Subscriber is physically incapacitated or has suffered a bodily disability leading to his incapability to continue with his individual pension account under National Pension System then subscriber can exit under Exit Category **Incapacitation**. The subscriber is required to submit a disability certificate from a Government surgeon or Doctor (treating such disability or invalidation of subscriber) stating the nature and extent of disability and certifying that:

- a) the affected subscriber shall not be in a position to perform his regular duties and there is a real possibility of the affected subscriber, being not able to work for the remaining period of his life.; and
- b) Percentage of disability is more than seventy-five percent.

Under **Incapacitation Exit** category, 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 lump sum.*

- **Pre-mature Exit:** In case of Pre-mature exit (exit before attaining 60 years of age) from NPS, at least 80% 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 a lump sum to the Subscriber.

In case the total corpus in the NPS account is less than or equal to Rs. 5 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.

- B.** As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the **Subscribers who have joined NPS on or after attaining the age of sixty years:**

Superannuation Exit: In case, Subscriber who have joined NPS on or after sixty years of age, 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, the total corpus in the NPS account is less than or equal to Rs. 8 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

By using Lump Sum share, Subscriber can opt for Systematic Lump Sum Withdrawal (SLW) on a periodical basis viz. monthly, quarterly, half-yearly or annually for a period till 85 years as per the choice of the subscriber at the time of superannuation exit. For more information on SLW, please visit www.npscra.proteantech.in.

The exit process for eNPS Subscribers is a paperless process wherein eNPS Subscriber is not required to submit any physical documents or not required to visit any Point of Presence (POP) to process his/her Exit request. The Subscriber has **two options** for initiating online Exit request in CRA system as given below:

- **Exit through Self-Authorization** –This option will be applicable only if the NPS Corpus of the Subscriber is less than Rs. 10 lakh. As part of the withdrawal process, the KYC details of the Subscriber will be verified through Aadhaar based KYC. The request will get processed in the CRA system directly on successful KYC verification & eSign. Verification and authorization of request is not required.
- **Exit through Bank-POP Authorization** – This option will be available if the NPS Corpus of the Subscriber is greater than Rs. 10 lakh or if Subscriber wishes to initiate Exit request with Bank-POP authorization option. As part of the withdrawal process, the KYC details of the Subscriber will be verified by the registered Bank of the Subscriber (registered as Bank-POP in the CRA system).

As per PFRDA guidelines, Exit request processing fee payable to the Bank by eNPS Subscribers is 0.125% of total NPS corpus (minimum Rs. 125 and maximum Rs. 500). For example, if corpus of eNPS Subscriber initiating Exit request is Rs. 90,000 then processing fees payable will be Rs. 125 (minimum amount). In case, Corpus is Rs. 3, 00,000, the processing fee will be Rs. 375 (0.125% of corpus). However, in case corpus is Rs. 7, 00,000 then applicable processing fee is Rs. 500 (maximum).

You may refer the regulations/guidelines/circulars/FAQs available on PFRDA website (www.pfrda.org.in) / CRA website (www.npscra.proteantech.in) for more information on exit under NPS.

4. Procedure for Processing Online Exit request of eNPS Subscriber

A. Pre-requisite for Exit:

The 10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of attaining 60 years of age. The Claim ID is communicated to eNPS Subscribers through SMS/email alerts by CRA. At the time of initiating superannuation exit request in CRA, the Claim ID gets auto-populated in online exit request. In case of superannuation, the Subscriber can initiate the Superannuation Exit request in the CRA system six months before reaching the age of 60 years. Though, request will get executed in the CRA system on completion of 60 years of age.

In case of Premature Exit, Claim ID gets generated at the time of initiating exit request.

In case of Incapacitation under All Citizens of India Sector (Enps), the Subscriber is required to raise online grievance in CRA for generation of Claim ID by accessing CRA system (www.cra.nps-proteantech.in) with PRAN as User ID and password or Subscriber may contact/approach CRA along with required documents for generation of Claim ID. CRA will verify required documents and generate Claim ID online in the CRA system and communicate the same to Subscriber. On receipt of Claim ID from CRA, the Subscriber can initiate exit request online in CRA.

The Subscriber should ensure the following before initiating Exit request:

- ✓ Claim ID is available for PRAN.
- ✓ NPS account is FATCA compliant – Exit from NPS is not allowed if PRAN is not FATCA-compliant.
- ✓ PAN is registered in NPS account wherever applicable.
- ✓ Subscriber details (like address, contact details, etc.) are updated in NPS 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 Exit request using OTP Authentication / eSign using Aadhaar. Hence, valid Mobile Number and email ID of the Subscriber should be registered in CRA to receive OTP as part of OTP Authentication. Or, for eSign using Aadhaar, Subscriber's Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign. *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.*

If required, the Subscriber can update above details online in CRA system (www.cra.nps-proteantech.in) by logging with PRAN as User ID & Password. Alternatively, Subscriber can raise online grievance in CRA for modification of details by accessing CRA system (www.cra.nps-proteantech.in) with PRAN as User ID and password and then initiate exit request.

B. Brief steps to be followed by Subscriber with Self-Authorization:

This option will be applicable only if the NPS Corpus of the Subscriber is less than Rs. 10 lakh. The Subscriber will follow below steps:

- ✓ Subscriber will initiate online Exit request in CRA system (www.cra.nps-proteantech.in) by logging with PRAN as User ID & Password.
- ✓ Subscriber will select the "**Exit from NPS**" Menu and select sub menu "**Initiate Request**" under "**Manage My Withdrawal**" Tab and then select "**Self-Authorization**" option/choice.
- ✓ The Subscriber will be required to complete eKYC with any one option viz. Online Aadhaar / Virtual ID / Offline KYC / CKYC / PAN.
- ✓ The Subscribers details such as complete name and date of birth registered with Aadhaar need to match with details registered in CRA. On successful updation of KYC details (Address details), the Subscriber will be allowed to initiate exit request.
- ✓ Subscriber again needs to select the "**Exit from NPS**" Menu and select sub menu "**Initiate Request**" under "**Manage My Withdrawal**" Tab and then select "**Self-Authorization**" option/choice.
- ✓ The registered details of Subscriber such as PRAN, contact details, Bank detail, nomination details etc. will be auto-populated. All these details (except nominee details) will be non-editable.
- ✓ Subscriber needs to capture details such as lump sum withdrawal percentage, annuity percentage, Annuity Service Provider, Annuity scheme, etc.
- ✓ 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.***
- ✓ Subscriber will upload valid and legible scanned copies of all the relevant documents such as KYC Documents (Identity & Address Proof), copy of bank proof and copy of PRAN card/ePRAN etc. Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- ✓ Subscriber is required to submit the request using Aadhaar eSign. In case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar.
- ✓ On successful eSign of the exit request by eNPS Subscriber, the request will get executed in the CRA System.
- ✓ For Superannuation Exit, if Subscriber has not completed 60 years, request will get executed in CRA system after completion of 60 years.

C. Brief steps to be followed by Subscriber with Bank-POP Authorization:

If the NPS Corpus of the Subscriber is greater than Rs. 10 lakh or if Subscriber wishes to initiate Exit request with Bank-POP authorization option, the Subscriber will follow below steps:

- ✓ Subscriber will initiate online Exit request in CRA system (www.cra.nps-proteantech.in) by logging with PRAN as User ID & Password.
- ✓ Subscriber will select the "**Exit from NPS**" Menu and select sub menu "**Initiate Request**" under "**Manage My Withdrawal**" Tab and then select "**Bank-POP authorization**" option/choice.
- ✓ The registered details of Subscriber such as PRAN, contact details, Bank detail, nomination details etc. will be auto-populated. All these details (except nominee details) will be non-editable.
- ✓ Subscriber needs to capture details such as lump sum withdrawal percentage, annuity percentage, Annuity Service Provider, Annuity scheme, etc.
- ✓ 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.**

- ✓ Subscriber will upload valid and legible scanned copies of all the relevant documents such as KYC Documents (Identity & Address Proof), copy of bank proof and copy of PRAN card/ePRAN etc. Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- ✓ Subscriber is required to submit the Exit request using OTP Authentication / eSign.
 - In case of OTP Authentication, two distinct One Time Passwords (OTP) will be sent on Mobile Number and email ID registered in CRA.
 - In case of eSign, the OTP will be sent on Mobile Number registered with Aadhaar.
- ✓ On successful OTP Authentication / eSign of the exit request by eNPS Subscriber, the request will be submitted to the registered Bank of Subscriber (registered as Bank-POP in CRA system) for KYC verification online in the CRA system. **Bank POP, upon receiving the withdrawal request, shall take the necessary steps to identify the Subscriber. It is the responsibility of the Bank-POP to check the veracity of the supporting documents submitted by the Subscriber along with claim and may obtain additional supporting documents if required to ensure that claim amount is given to the Subscriber.**
- ✓ On successful authorization of request by Bank-POP, the request will get executed in the CRA system.
- ✓ For Superannuation Exit, if Subscriber has not completed 60 years, request will get executed in CRA system after completion of 60 years.

This document describes the detailed procedure to be followed by the Subscribers and Bank-POPs for processing eNPS Exit request in the CRA system. **The process mentioned below is for Superannuation exit. The similar process/steps are applicable for initiation and authorization of Pre-mature exit/Incapacitation request. The conditions mentioned above for superannuation, pre-mature, Incapacitation, PRAN generation before 60 years & PRAN generation after 60 years as relevant would be applicable while initiating exit request.**

1) Exit through Self-Authorization: -

5. Steps to initiate online Exit request in CRA System by Subscriber with Self-Authorization

In order to initiate Online Exit 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**.

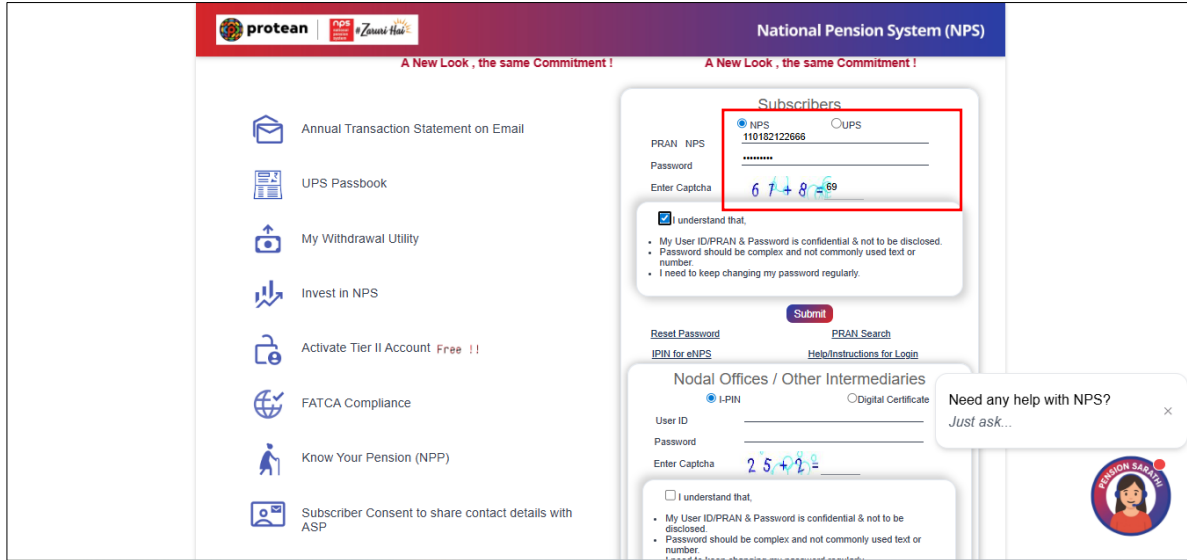


Figure 1

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

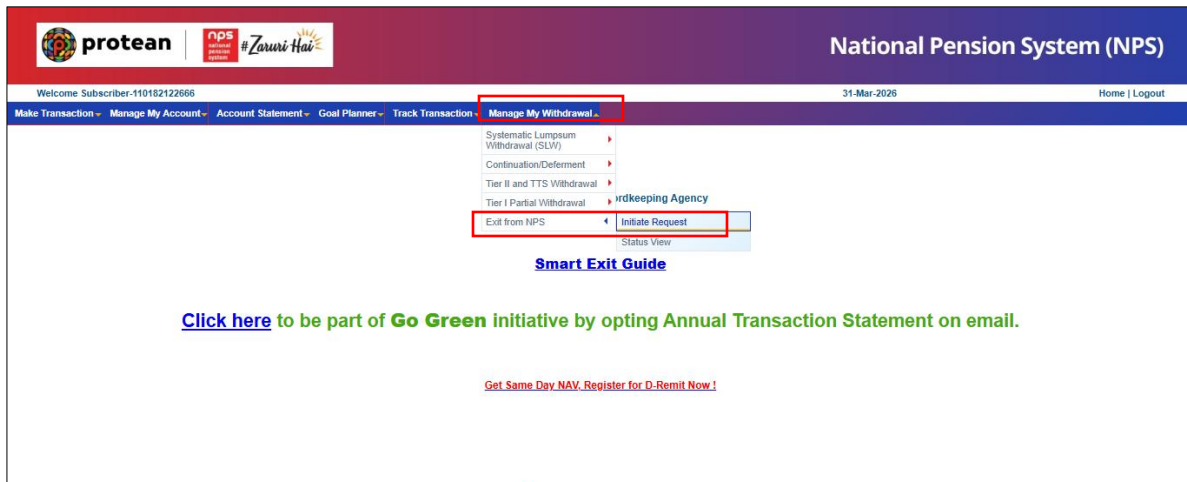


Figure 2

At this stage, the Subscriber has **two options** for initiating online Exit request in CRA system.

- I) Exit through Self-Authorization**
- II) Exit through Bank-POP Authorization.**

Please refer to **Figure 3**.

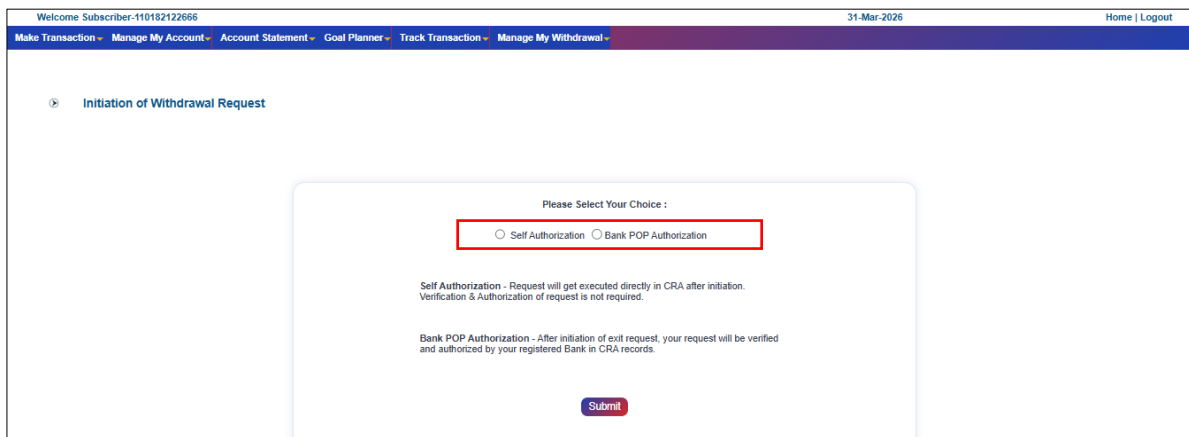


Figure 3

In this case, Subscriber selects **“Self- Authorization”** option/choice as NPS Corpus of the Subscriber is less than Rs. 10 Lakh. After selecting **“Self- Authorization”** option/choice, System will display below pop-up message. Please refer to **Figure 4** and **Figure 5**.

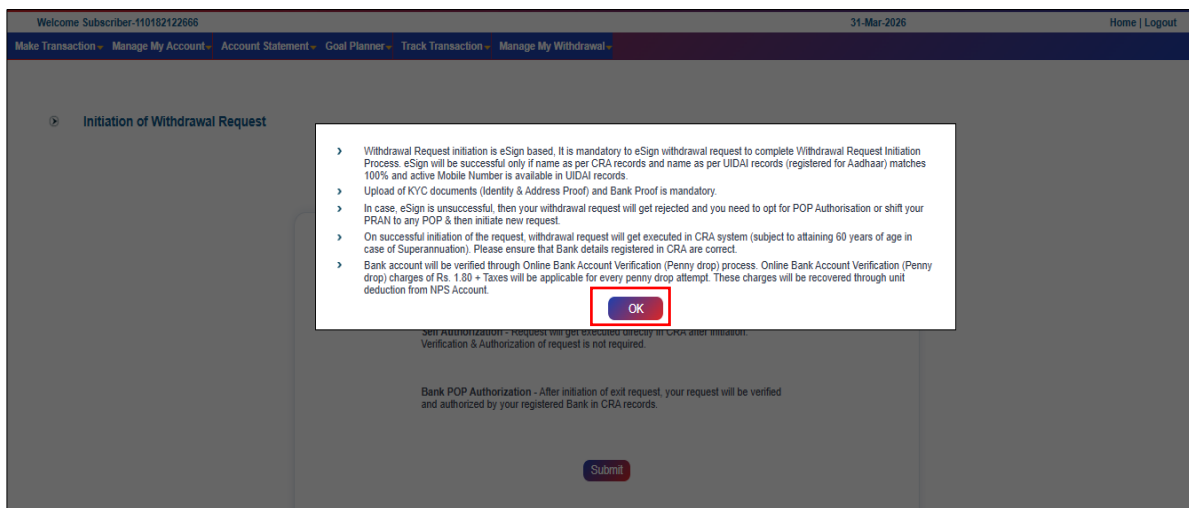


Figure 4

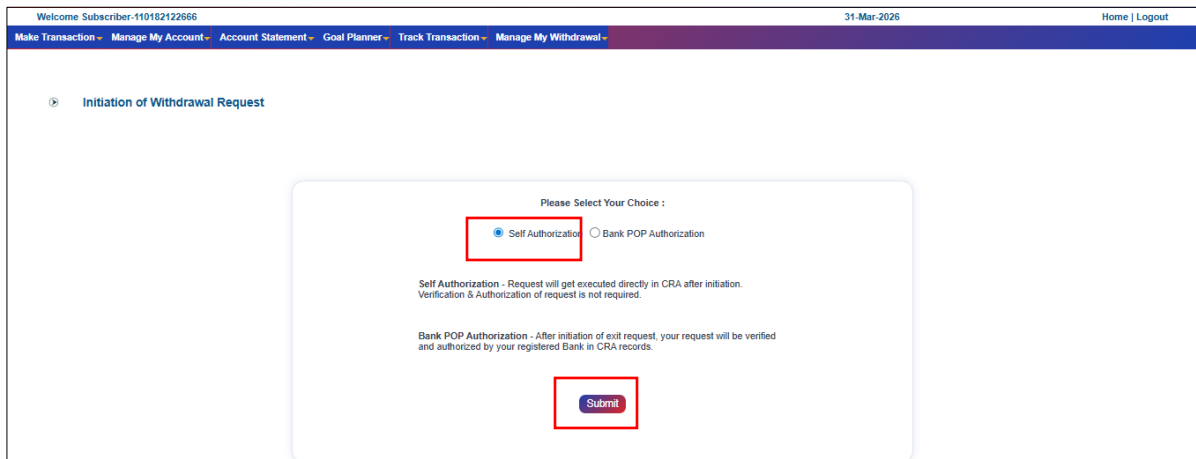


Figure 5

After clicking on **"Submit"** button, System will display a pop-up message. Pop-up message contains information about completion of eKYC (Address details) through various options viz. Online Aadhaar / Virtual ID / Offline KYC / Digi locker / CKYC / PAN. Please refer to **Figure 6**.

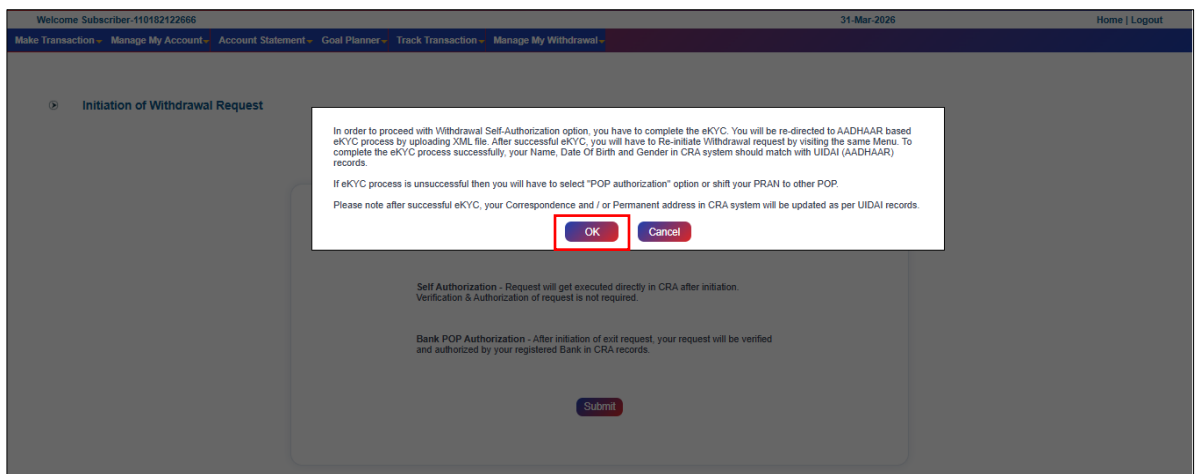


Figure 6

At this stage, Subscriber needs to select any one of the options and complete eKYC (Address details) process. Please refer below **Figure 7** with Option "Online Aadhaar".

As Subscriber is selected "Online Aadhaar", he/she needs to enter his/her Aadhaar Number and click on **"Continue"** tab.

On successful completion of eKYC (Address details), the Subscriber will be allowed to initiate exit request.

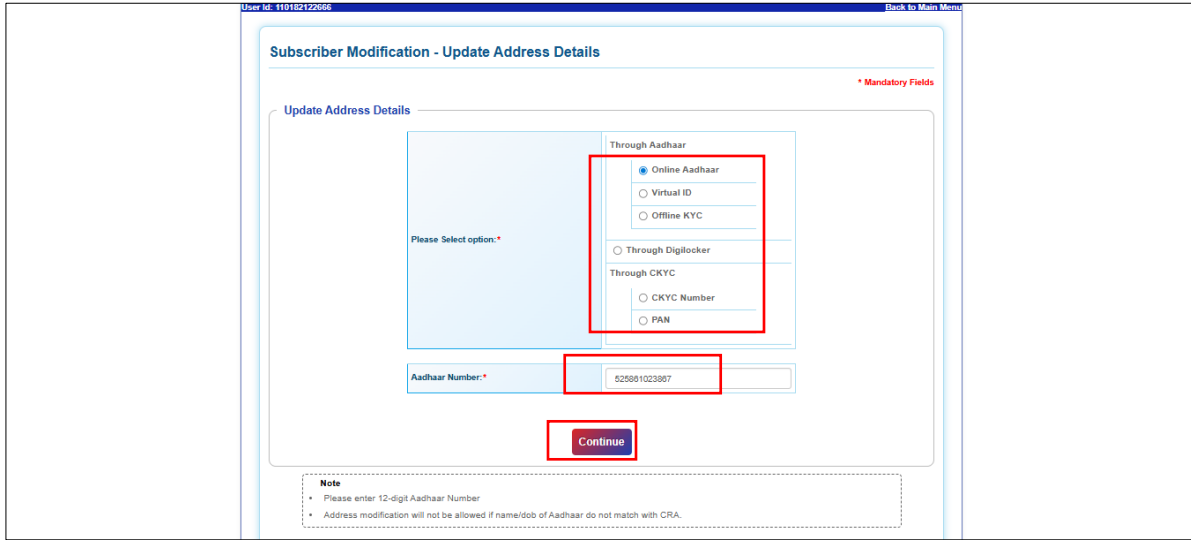


Figure 7

On clicking “**Continue**” tab, System will display Pop-up message. Subscriber needs to click on “**Proceed**” button as shown below in **Figure 8**.

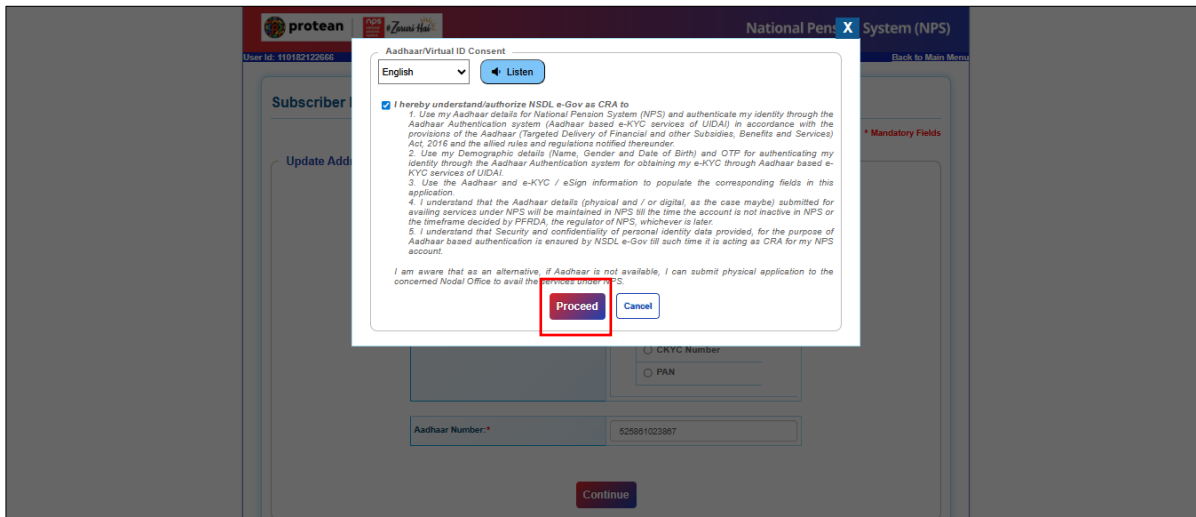


Figure 8

At this stage, Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Subscriber needs to enter OTP and click on “**Submit OTP**” button. Please refer to **Figure 9**.

Figure 9

On clicking **“Submit OTP”** button, System will display ‘Subscriber Modification’ (Address details) screen. Subscriber needs to click on **“Generate OTP”** button to receive OTP. OTP will be sent by CRA on registered mobile number in NPS record. Subscriber needs to enter OTP and click on **“Submit OTP”** button to complete eKYC.

Please refer to **Figure 10** and **Figure 11**.

Existing Address		New Address	
Flat/Room/Door/Block NO	H.NO.20-A PVT	Flat/Room/Door/Block NO	2/3, TRIMURTI RAHIVASI SANGH
Premises/Building	GANDHI NAGAR	Premises/Building	
Road/Street/Lane		Road/Street/Lane	OM SHIV BABA NAGAR, GANESH CHOWK
Landmark		Landmark	BEHIND TRIMURTI VASTRALAY
Area/Locality/Taluka		Area/Locality/Taluka	KAJUPADA, BORIVALI EAST
City/Town/District	GANDHINAGAR,JAMMU,JAMMU	City/Town/District	MUMBAI,MUMBAI SUBURBAN
Pin Code	190004	Pin Code	400066
State/UT	JAMMU & KASHMIR	State/UT	MAHARASHTRA
Country	INDIA	Country	INDIA

Figure 10

Subscriber Modification

Address Details

Permanent Address

Existing Address		New Address	
Flat/Room/Door/Block NO	H.NO.20-A PVT	Flat/Room/Door/Block NO	2/3, TRIMURTI RAHIVASI SANGH
Premises/Building	GANDHI NAGAR	Premises/Building	
Road/Street/Lane		Road/Street/Lane	OM SHIV BABA NAGAR, GANESH CHOWK
Landmark		Landmark	BEHIND TRIMURTI VA STRALAY
Area/Locality/Taluka		Area/Locality/Taluka	KAJUPADA, BORIVALI EAST
City/Town/District	GANDHINAGAR,JAMMU,JAMMU	City/Town/District	MUMBAI,MUMBAI SUBURBAN
Pin Code	180004	Pin Code	400066
State/UT	JAMMU & KASHMIR	State/UT	MAHARASHTRA
Country	INDIA	Country	INDIA

Please enter the OTP sent to the mobile number 981*****7

Enter OTP*

Note

- Address will be updated in system after successful OTP authentication.
- As per the new Application Form, only one address is allowed for Resident Indians. Changing the Address through login will result in change of both Correspondence and Permanent Addresses. For NRI / OCI Subscribers, only Indian address can be changed through login.

Figure 11

After clicking on “**Submit OTP**” button, Address will be updated in System after successful OTP authentication. Please refer to **Figure 12**.

Subscriber Modification

Address update request is successful in CRA for PRAN 110182122666 on 31-03-2026 15:47:53.
Acknowledgment ID for this request is 2302163794.

Figure 12

After successful completion of eKYC, Subscriber needs to re-login to CRA system www.cra.nps-proteantech.in with PRAN as User ID & Password and select sub menu “**Initiate Request**” from menu “**Exit from NPS**” under “**Manage My Withdrawal**” tab. Please refer above **Figure 1** to **Figure 4**.

Once Subscriber selects “**Self- Authorization**” option/choice, System will display below screen. At this stage, Subscriber needs to select Withdrawal type as “Exit at 60” from the Drop down menu. The System will display a Pop-up message after selecting Withdrawal Type as “Exit at 60” as shown below in **Figure 13** and **Figure 14**.

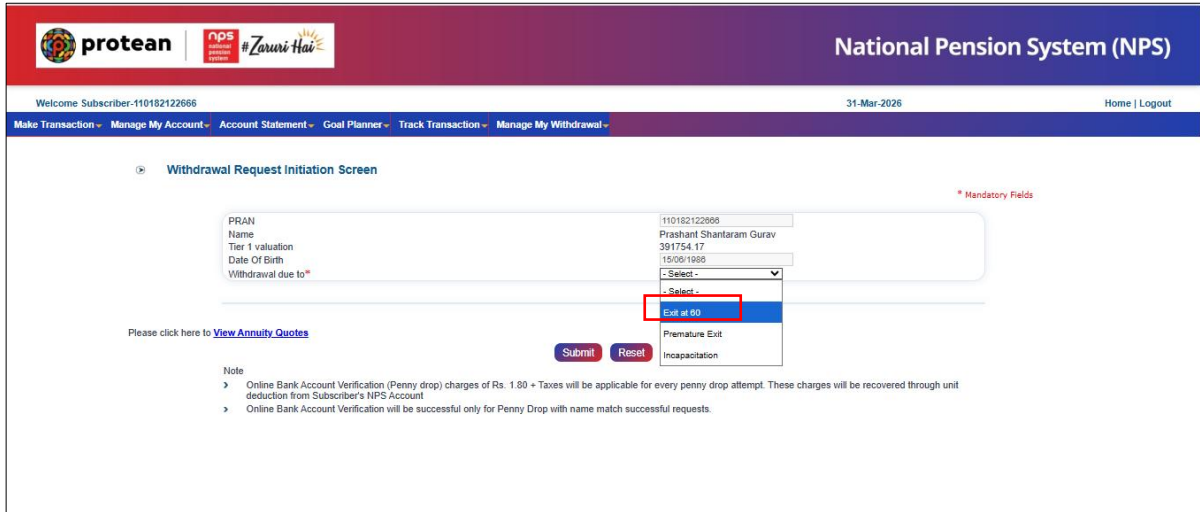


Figure 13

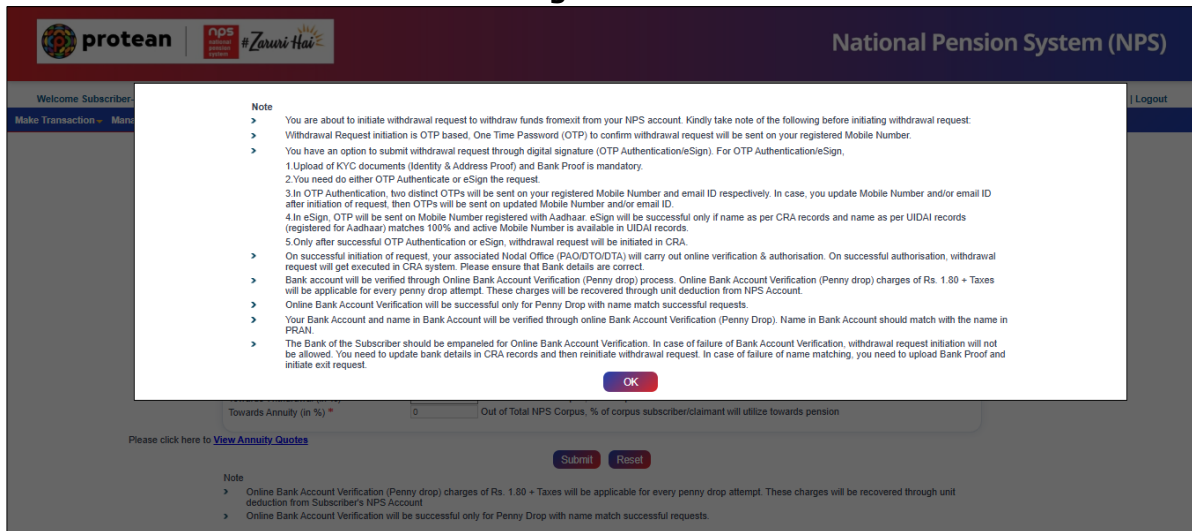


Figure 14

The Pop-up message will contain information related to exit request such as Verification of request through OTP, upload of documents, eSign of exit request, Online bank account verification etc. The Subscriber is required to click on **"OK"** button.

At this stage, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date". Subscriber needs to provide withdrawal fund allocation percentage. In case corpus is greater than Rs. 8 Lakhs, then percentage towards Lump sum is displayed as 80% and percentage towards annuity as 20%. The Subscriber can also utilize more than 20% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 8 Lakhs, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%.

The Subscriber is required to Click on **"Submit"** button as shown in below **Figure 15**.

Welcome Subscriber-110182122666 31-Mar-2026 Home | Logout

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

Withdrawal Request Initiation Screen * Mandatory Fields

PRAN: 110182122666
 Name: Prashant Shantaram Gurav
 Tier 1 valuation: 391754.17
 Claim ID: 2516384128
 Date Of Birth: 15/06/1980
 Withdrawal due to: Exit at 60 Full Withdrawal
 Withdrawal Type: Lump-Sum and ASP Withdrawal
 Complete Withdrawal sub type:
 Date of Resignation/Dismissal/Removal: 15/06/2046

Opt for SLW to get regular income from lumpsum and remain invested to earn extra returns. To know more, [click here](#)

Towards Withdrawal (in %) Out of Total NPS Corpus. % of corpus subscriber/claimant will receive in his/her bank account
 Towards Annuity (in %) Out of Total NPS Corpus. % of corpus subscriber/claimant will utilize towards pension

Please click here to [View Annuity Quotes](#)

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 15

On clicking 'Submit' button, Pop-up message will be displayed to the Subscriber. The Pop-up contains information on Existing bank details, Mobile Number, email ID, PAN of the Subscriber and other instructions. If details are correct, Subscriber needs to click on 'OK' button to proceed further. Kindly refer to **Figure 16**.

protean | NPS *Zarri Hai* | National Pension System (NPS)

Welcome Subscriber-110182122666 Logout

Subscriber Name: Prashant Shantaram Gurav
 Registered Bank & Branch: STATE BANK OF INDIA LOWER PAREL
 Registered Mobile Number and Email ID: 9819639307 pgurav6682@yahoo.in
 PAN: AQDPH641T

Note
 For Self Auth.
 > If subscriber is eligible for processing of withdrawal request through Self-Authorization mode then subscriber has to mandatorily authorize withdrawal request through eSign. After successful eSign, the withdrawal request will get executed in CRA system.
 For POP / Nodal Office Auth.
 > Subscriber's Registered Bank / Mapped POP or Nodal Office will carry out KYC verification and on successful verification, withdrawal request will get executed in CRA system.
 > Subscriber will receive OTP to confirm the withdrawal request and, all future communications related to NPS will be sent on Mobile Number and email ID.
 > If Subscriber wish to change its Tier-1 Bank for KYC verification and/or update Mobile Number, email ID, PAN then subscriber has to update these details before initiating withdrawal request.

Towards Annuity (in %) Out of Total NPS Corpus. % of corpus subscriber/claimant will utilize towards pension.

Valuation as on Date of Retirement	391754.17
Valuation Towards ASP	78350.83
Valuation Towards Withdrawal	313403.33
Percentage Towards ASP	20
Percentage Towards Withdrawal	80
Date of NAV	10/09/2025
Marital status *	Select
Orphan Status	
Mother Alive	Select
Father Alive	Select
Child 1 Alive	Select

Figure 16

At this stage, Subscriber needs to select his/her Marital Status. If Subscriber is Married & Spouse is alive, then Subscriber needs to enter Spouse Name, Spouse Gender, Spouse DOB etc. Similarly, the Subscriber may also capture other family member's (Mother, father and children) details.

Then Subscriber needs to select Annuity Service Provider from the drop down list. List of the Annuity Service providers is displayed on the basis of Age and Corpus of the Subscriber. Further, Subscriber needs to select Annuity Scheme. Under 'Select Annuity Scheme', The option of multiple Annuities from the same ASP is available for those Subscribers who earmark the annuity corpus more than Rs 10 lakhs wherein Rs 5 lakhs utilized to buy each annuity scheme. List of Annuity Schemes is displayed on the basis of Marital Status of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer to **Figure 17**.

Welcome Subscriber-110182122666 31-Mar-2026 [Home](#) | [Logout](#)

[Make Transaction](#) - [Manage My Account](#) - [Account Statement](#) - [Goal Planner](#) - [Track Transaction](#) - [Manage My Withdrawal](#)

Withdrawal Request Initiation Screen

* Mandatory Fields

PRAN	110182122666	
Name	Prashant Shantaram Gurav	
Claim ID	2518384128	
Date Of Birth	15/09/1988	
Withdrawal due to	Exit at 60	
Withdrawal Type	Full Withdrawal	
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal	
Date of Exit	15/09/2048	
Towards Withdrawal (in %)	80	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
Towards Annuity (in %)	20	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.
Valuation as on Date of Retirement	391754.17	

Valuation Towards ASP	78350.83	
Valuation Towards Withdrawal	313403.33	
Percentage Towards ASP	20	
Percentage Towards Withdrawal	80	
Date of NAV	19/09/2025	
Marital status *	Married	
Spouse Alive *	Alive	
Spouse Gender *	Female	
Spouse First Name *	MAMTA	
Spouse Middle Name		
Spouse Last Name	PATEL	
Spouse DOB *	01/03/1990 <small>(dd/mm/yyyy)</small>	
Spouse PAN		
Orphan Status		
Mother Alive	Select	
Father Alive	Select	
Child 1 Alive	Select	
Child 2 Alive	Select	
Child 3 Alive	Select	
Pension Frequency *	Monthly	

ASP Names*	HDFC Life Insurance Co. Ltd	
Scheme 1 Names*	Annuity for life with return of purchase price on death	
Scheme1 Amount*	78350.83	

Beneficiary Name * Prashant Shantaram Gurav
 Relation with Subscriber * Self

[Click here for ASP Quotes](#)

Figure 17

At this stage, various options selected along with existing address is displayed to the Subscriber. Also, option is available to the Subscriber to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer to **Figure 18**.

Withdrawal Request Initiation Screen

Subscriber Details	
PRAN	110182122666
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2518384128
Date Of Birth	15/09/1988
Subscriber Gender	Male
Maiden Name (optional)	
CKYC Number (optional)	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	MAMTA PATEL
Spouse DOB	01/03/1990
Spouse PAN	
Entry Reg. No.	0396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/09/2048
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

ASP Withdrawal Details	
Amount to be invested in Annuity	78350.83
Name of ASP	HDFC Life Insurance Co. Ltd
Scheme 1	Annuity for life with return of purchase price on death
Withdrawal Amount from Scheme 1	78350.83
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self

Subscriber Correspondence Address	
Father's Name	OZ P/C/WTH GXPTV
Address 1	2/3, TRIMURTI RAHVASI SANGH
Address 2	
Address 3	KALJIPADA, BORIVALI EAST
City	MUMBAI/MUMBAI SUBURBAN
Pin	400096
State	Maharashtra
Country	INDIA

Note
 ➤ For subscriber- to change the non-editable fields, subscribers have to go to the PRC to change these fields.
 ➤ For Node/ Office- to change the non-editable fields, offices have to do subscriber modification.

Figure 18

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification"** Tab to proceed further. Please refer to **Figure 19**.

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	11018212966
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2516384128
Date Of Birth	15/09/1986
Subscriber Gender	Male
Maiden Name	
OKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	MAMTA PATEL
Spouse DOB	01/03/1990
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/06/2046
Towards Withdrawal(%)	80
Towards Annuity(%)	20

Subscriber Bank Details

Transaction Type *

Bank Account Number	04141140005916
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400082
Bank IFS Code	HDFC0000414
Bank MICR Code	19051027
Mobile No	9819839307

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No
Email ID pgurav0862@yahoo.in
PAN AQDPN6411T
Address No

Note
 ▶ Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be charged at later date.
 ▶ 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 19

At this stage, after clicking on **“Online bank a/c Verification”** tab, Bank Account No., Bank IFS Code and Name 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 & Proceed”** button to proceed further. Please refer to **Figure 20 and 21.**

Withdrawal Request Initiation Screen

Subscriber Details

PRAN	11018212966
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2516384128
Date Of Birth	15/09/1986
Subscriber Gender	Male
Maiden Name	
OKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	MAMTA PATEL
Spouse DOB	01/03/1990
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal

Subscriber Bank Details

Transaction Type *

Bank Account Number	04141140005916
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400082
Bank IFS Code	HDFC0000414
Bank MICR Code	19051027
Mobile No	9819839307

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No
Email ID pgurav0862@yahoo.in
PAN AQDPN6411T
Address No

Online bank a/c verification is successful.

Figure 20

Subscriber Details

PRAN	110182122808
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2510384308
Date Of Birth	15/06/1988
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	MAMTA PATEL
Spouse DOB	01/03/1960
Spouse PAN	
Entity Reg. No	6398950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	15/08/2040
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details

Transaction Type *	Electronic
Bank Account Number	0414140005016
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	100010207
Mobile No	9819839307

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No	
Email ID	pgurav8882@yahoo.in
PAN	ACDPN6411T
Aadhaar No	

Note

- Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.
- 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 21

At this stage, existing nomination details of the Subscriber are displayed. Subscriber needs to enter Nominee address. If required, Subscriber can add/update nominee details. Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer to **Figure 22**.

Welcome Subscriber-110182122808 31-Mar-2026 Home | Logout

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

Nominee Details

Tier 2 nominees same as Tier 1

Tier 1 Details

Nominee 1

First Name *	MAMTA	Middle Name		Last Name / Surname	PATEL
Date of Birth	<input type="text" value="DD/MM/YYYY"/>	Relationship *	SPOUSE	Major/Minor *	Major
Percentage Share *	100 %	Relationship-Other			

Nominee Address:

Address 1	25-A PVT. GANDHI NAGAR	Address 2	IS	Address 3	ISF
Pin Code	400013	City	MUMBAI	State	Maharashtra
Country	India	Mobile No		Alternate Contact No.	

Email ID

Figure 22

At this stage, Declaration Page is displayed to the Subscriber. Subscriber needs to select from the drop down menu whether he is politically exposed person, related to politically exposed person and history of conviction under criminal proceedings.

Further, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer to **Figure 23**.

Welcome Subscriber-110182122666 31-Mar-2026 Home | Logout

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

Withdrawal Request Initiation Declaration Screen

Are you a Politically Exposed Person No ▼
 Are you related to a Politically Exposed Person No ▼
 Do you have any history of conviction under any criminal proceedings in India or Abroad No ▼

Declaration by the Subscriber/Claimant*:
 I hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*:
 1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
 2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
 3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
 4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
 5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
 6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
 7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
 8. I hereby authorize the company to provide me/out details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
 9. I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
 10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Confirm Cancel

Figure 23

At this stage, the details entered by the subscriber are displayed for confirmation.

The subscriber is required to click on the 'Send OTP' button to receive a one-time password (OTP), which will be sent by CRA to the registered mobile number. The subscriber must then enter the OTP and click on the 'Submit OTP' button to complete the initiation process." Please refer to **Figure 24**.

Welcome Subscriber:110182122666 31-Mar-2026 [Home](#) | [Logout](#)

[Make Transaction](#) -
 [Manage My Account](#) -
 [Account Statement](#) -
 [Goal Planner](#) -
 [Track Transaction](#) -
 [Manage My Withdrawal](#)

Withdrawal Request Initiation Confirmation Screen

Subscriber Details [Hide](#)

Name	110182122666
PRAN	Prashant Shantaram Gurav
Claim ID	2516384123
Date of Birth	15/09/1988
Subscriber Gender	Male
Maiden Name	
CNIC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	MAMTA PATEL
Spouse DOB	01/03/1990
Spouse Pan	
Orphan Status	
Withdrawal due to	Exit at 60
Withdrawal Category	
Date of Resignation/Dismissal/Removal	15/09/2046
Withdrawal Type	Full Withdrawal

ASP Withdrawal Details [Hide](#)

Amount to be invested in Annuity	78350.83
Name of ASP	HDFC Life Insurance Co. Ltd
Scheme 1	Annuity for life with return of purchase price on death
Withdrawal Amount from Scheme 1	78350.83
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self
Frequency	Monthly

Subscriber Correspondence Address [Hide](#)

Address 1	2/3, TRIMURTI RAHIVASI SANGH
Address 2	
Address 3	KAJIPADA, BORIVALI EAST
City	MUMBAI/MUMBAI SUBURBAN
Pin	400095
State	Maharashtra
Country	India

Withdrawal Details [Hide](#)

Towards Withdrawal (in %)	80
Towards Annuity (in %)	20

Subscriber Bank Details [Hide](#)

Transaction Type	Electronic
Bank Account Number	04141140005916
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	180051027
Mobile No	9619039307
Alternate Phone Number	
Email Id	pgurav6882@yahoo.in
PAN	AQDPN6411T
Aadhaar No	

Nominee Details [Hide](#)

TIER 1 Details [Hide](#)

Nominee Serial Number	1
Nominee Name	MAMTA PATEL
Nominee Date of Birth	
Nominee Relation	SPOUSE
Nominee Major/Minor	MAJOR
Nominee Share	100 %
Nominee Mobile No.	
Nominee Email Id	
Nominee Address 1	20-A PVT. GANDHI NAGAR JAMMU
Nominee Address 2	6F
Nominee City	MUMBAI
Nominee City Pin	400013
Nominee State	Maharashtra
Nominee Country	India
Nominee Alternate Contact No.	

Withdrawal Request Declarations [Hide](#)

Sr. No.	Declaration	Response
1	Are you a Politically Exposed Person	NO
2	Are you related to a Politically Exposed Person	NO
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Declaration by the Subscriber/Claimant:

I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) / CRA to share information pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer:

1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act, 1938 or any other applicable provisions as amended from time to time.
2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
8. I hereby authorize the company to provide me our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
9. I authorize the Annuity Service Provider chosen via this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Send OTP
Cancel

Nominee Mobile No.	Nominee Address 1	20-A PVT. GANDHI NAGAR JAMMU
Nominee Email Id	Nominee Address 2	sf
Nominee Address 2	Nominee Address 3	sf
Nominee City	Nominee City Pin	400013
Nominee State	Nominee Country	India
Nominee Alternate Contact No.		

Withdrawal Request Declarations		
Sr. No.		
1	Are you a Politically Exposed Person	NO
2	Are you related to a Politically Exposed Person	NO
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Declaration by the Subscriber(Claimant)*
 I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) CRA to share information pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*
 1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
 2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
 3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
 4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
 5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
 6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
 7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
 8. I hereby authorize the company to provide me our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
 9. I authorize the Annuity Service Provider chosen via this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
 10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

OTP sent successfully to mobile number 981*****7
 Please Enter OTP Pin:

Figure 24

At this stage, upon clicking the 'Submit OTP' button, an Acknowledgement Number will get generated. The subscriber must then proceed with eSign, as the exit request will get initiated in the CRA system only after successful completion of eSign.

If eSign is not done within 15 days, then Exit request will get auto-cancelled in the CRA system and Subscriber needs to initiate new request.

The subscriber needs to select "Esign" radio button and then click on "Proceed to e-Sign the Form" tab. Please refer to **Figure 25**.

Welcome Subscriber-110182122686		31-Mar-2026	Home Logout																		
Make Transaction - Manage My Account - Account Statement - Goal Planner - Track Transaction - Manage My Withdrawal																					
<p>Withdrawal Request Initiation - Complete</p> <table border="1"> <tr> <td>PRAN</td> <td>110182122686</td> </tr> <tr> <td>Name</td> <td>Prashant Shantaram Gurav</td> </tr> <tr> <td>Claim ID</td> <td>2515384128</td> </tr> <tr> <td>Date of Birth</td> <td>15/06/1986</td> </tr> <tr> <td>Withdrawal due to</td> <td>Exit at 60</td> </tr> <tr> <td>Withdrawal Type</td> <td>Full Withdrawal</td> </tr> <tr> <td>Date of Resignation/Dismissal/Removal</td> <td>15/06/2046</td> </tr> <tr> <td>Towards Withdrawal (in %)</td> <td>80</td> </tr> <tr> <td>Towards Annuity (in %)</td> <td>20</td> </tr> </table> <p>Click Here to view withdrawal form. Click Here to View Annuity Quotes</p> <p>Please click to view the uploaded document : <input type="button" value="View"/></p> <p>Withdrawal Request has been captured and is Pending for E-sign Authorized Timestamp : 31/03/2026 16:14</p> <p>You have successfully initiated withdrawal request. Kindly proceed to eSign your withdrawal request. If request is not eSigned within the next 15 calendar days, then request will get auto cancelled in the CRA system and you need to initiate new request.</p> <p><input checked="" type="radio"/> ESign</p> <p><input type="button" value="Proceed to e-Sign the Form"/></p> <p>NOTE - eSign service charges plus taxes applicable is Rs. 5,500</p>				PRAN	110182122686	Name	Prashant Shantaram Gurav	Claim ID	2515384128	Date of Birth	15/06/1986	Withdrawal due to	Exit at 60	Withdrawal Type	Full Withdrawal	Date of Resignation/Dismissal/Removal	15/06/2046	Towards Withdrawal (in %)	80	Towards Annuity (in %)	20
PRAN	110182122686																				
Name	Prashant Shantaram Gurav																				
Claim ID	2515384128																				
Date of Birth	15/06/1986																				
Withdrawal due to	Exit at 60																				
Withdrawal Type	Full Withdrawal																				
Date of Resignation/Dismissal/Removal	15/06/2046																				
Towards Withdrawal (in %)	80																				
Towards Annuity (in %)	20																				

Figure 25

At this stage, once Subscriber clicks on "Proceed to e-Sign the Form" Tab, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer to **Figure 26**.

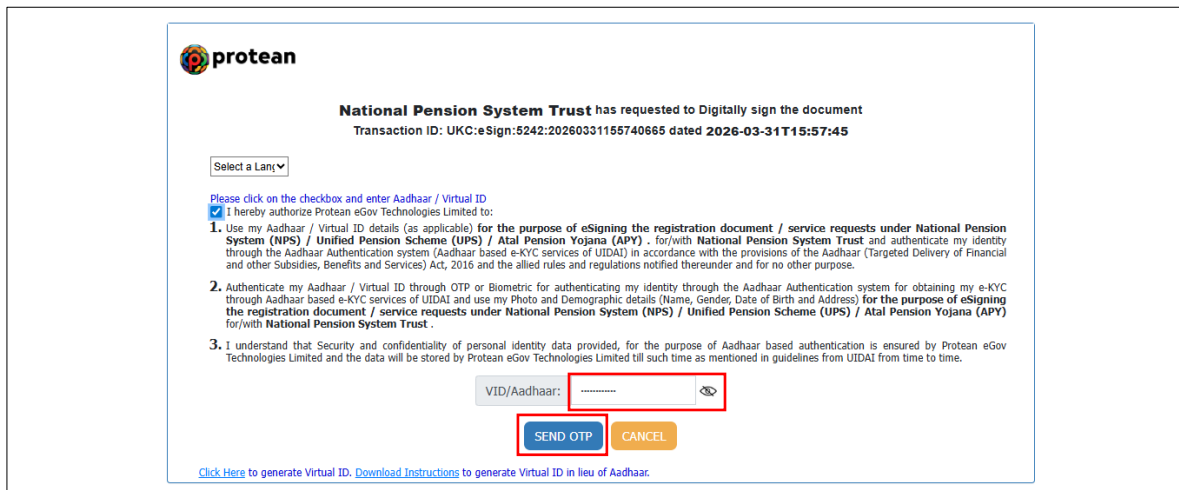


Figure 26

Once OTP is received, Subscriber needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer to the following **Figure 27**.

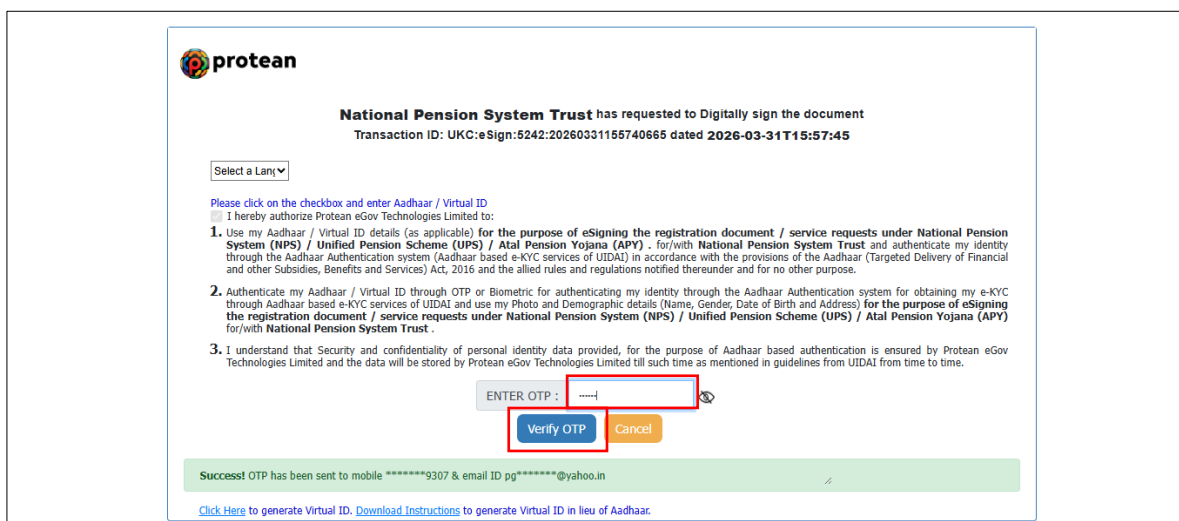


Figure 27

On clicking on 'Verify 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. Here, Exit request will get captured in the CRA system. Please refer to **Figure 28** and **Figure 29**.

At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding successful completion of eSigning is also displayed.

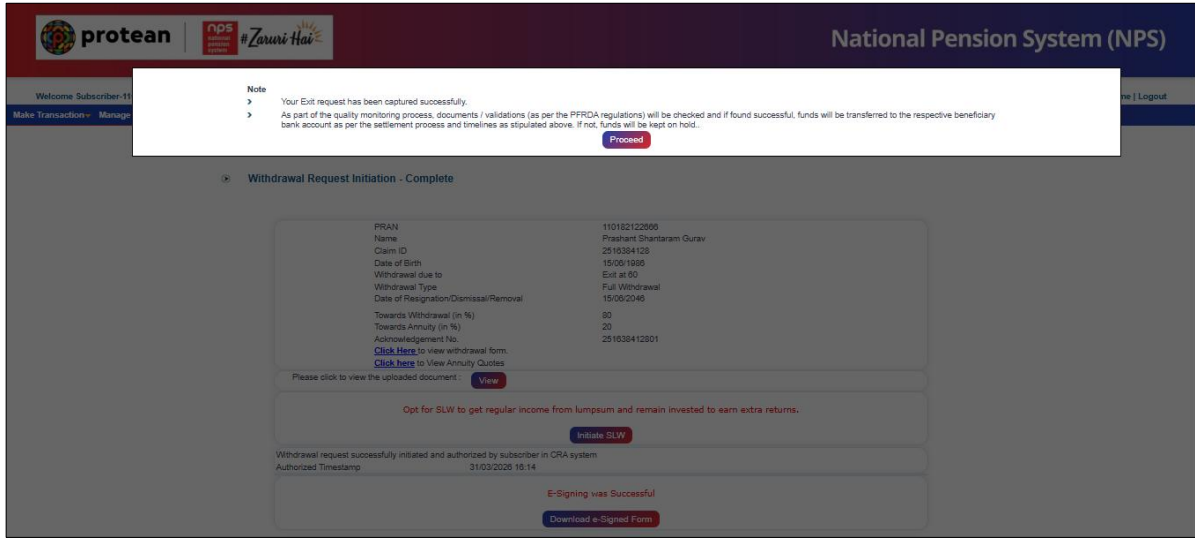


Figure 28

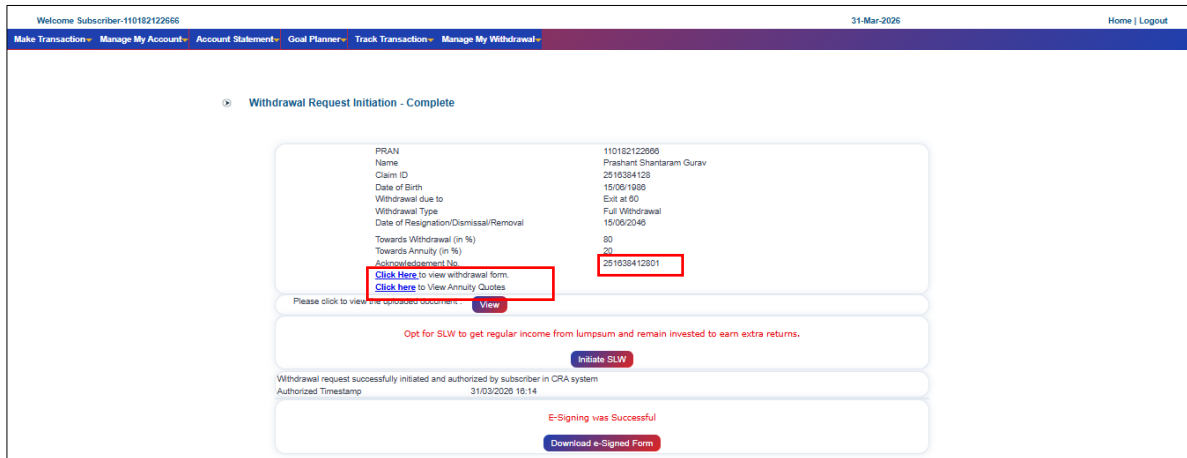


Figure 29

II) Exit through Bank-POP Authorization: -

6. Steps to initiate online Exit request in CRA System by Subscriber with Bank-POP Authorization

In order to initiate Online Exit request, Subscriber needs to login to CRA system www.cra.nps-proteantech.in with PRAN as User ID & Password as given below in **Figure 30**.

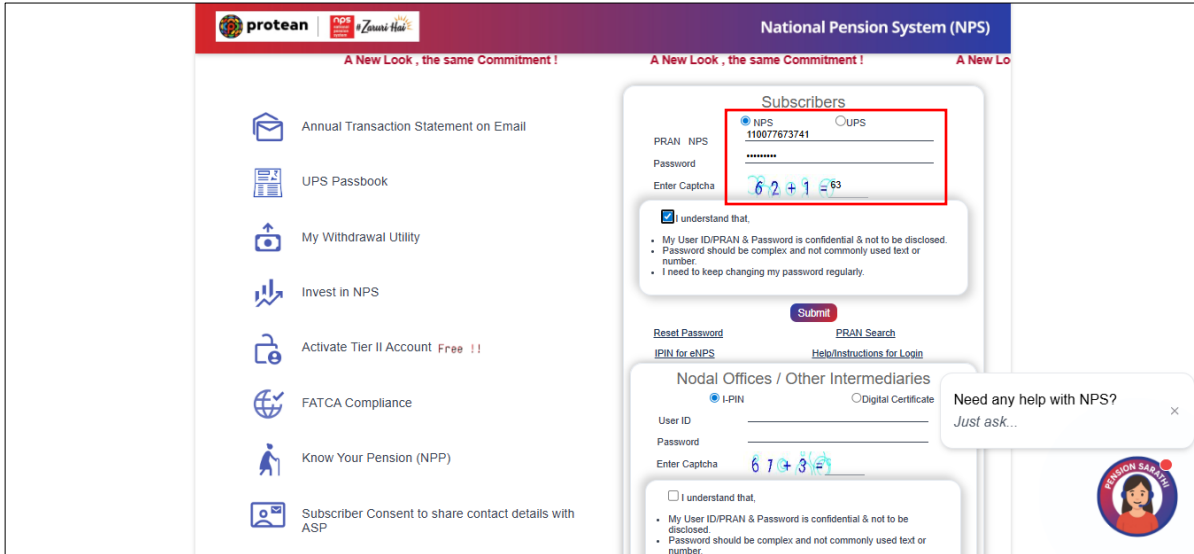


Figure 30

Subscriber needs to click on Menu “**Exit from NPS**” and select sub menu “**Initiate Request**” under “**Manage My Withdrawal**” Tab as given below in **Figure 31**.

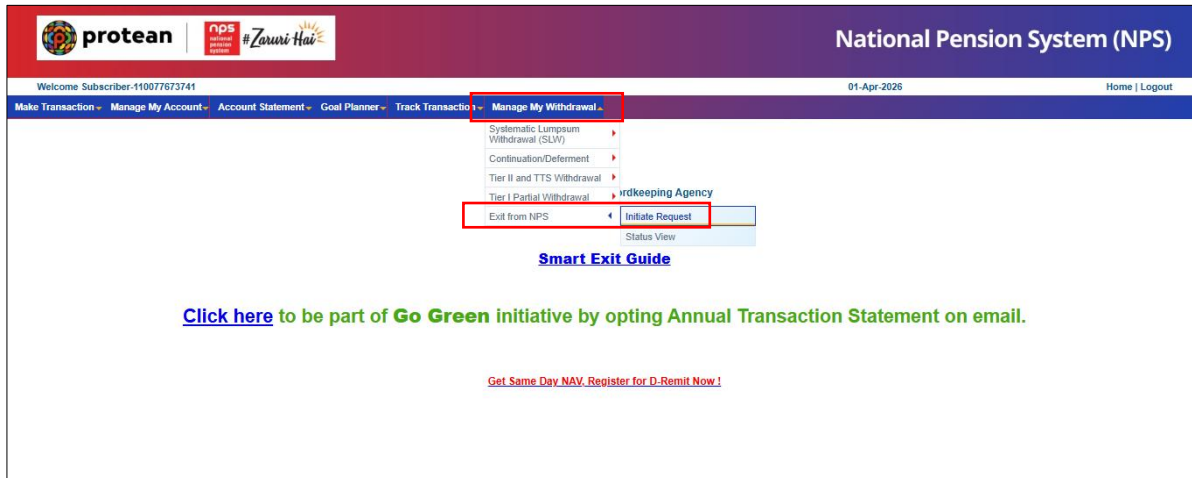


Figure 31

At this stage, Subscriber needs to select Withdrawal type as "Exit at 60" from the Drop down menu as shown below in **Figure 32**. In case Premature Exit, the Subscriber will select withdrawal type as "Premature Exit."

Figure 32

At this stage, System will display a Pop-up message after selecting Withdrawal Type. Pop-up message will contain information related to Verification of request through OTP, Mandatory upload of documents, OTP authentication/eSign of withdrawal request, Online bank account verification etc. Subscriber is required to click on 'OK' button. Please refer to **Figure 33**.

Figure 33

At this stage, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date" which helps Subscriber to identify whether he is eligible for complete withdrawal or not.

Subscriber needs to provide withdrawal fund allocation percentage. In case corpus is greater than Rs. 8 Lakhs, then percentage towards Lump sum is displayed as 80% and percentage towards annuity as 20%. The Subscriber can also utilize more than 20% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 8 Lakhs, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%.

The charges that Subscriber is required to pay to POP for processing of withdrawal request are also displayed alongwith relevant instructions. Please refer to **Figure 34**.

Welcome Subscriber-110077673741 01-Apr-2026 Home | Logout

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

Withdrawal Request Initiation Screen

* Mandatory Fields

PRAN: 110077673741
 Name: Prashant Shantaram Gurav
 Tier 1 valuation: 4404327.07
 Claim ID: 2510464927
 Date Of Birth: 17/09/1985
 Withdrawal due to: Exit at 60
 Withdrawal Type: Full Withdrawal
 Complete Withdrawal sub type: Lump-Sum and ASP Withdrawal

Date of Resignation/Dismissal/Removal: 01/04/2026

Opt for SLW to get regular income from lumpsum and remain invested to earn extra returns. To know more, [click here](#)
 Towards Withdrawal (in %) 80 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account
 Towards Annuity (in %) 20 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension

Processing Fee (INR): 500.00
 The charges that Subscriber is required to pay to POP for processing withdrawal request. Processing fee payable to POP is @ 0.125% of total NPS corpus (minimum Rs. 125 and maximum Rs. 500).

Please click here to [View Annuity Quotes](#)
 Please click here to [View POP Bank List](#)

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 34

On clicking 'Submit' button, Pop-up message will be displayed to the Subscriber. The Pop-up message contains information on Existing bank details, Mobile Number, email ID, PAN of the Subscriber and other instructions. If details are correct, Subscriber needs to click on "OK" button to proceed further. Kindly refer to **Figure 35**.

Welcome Subscriber-110077673741 01-Apr-2026 Home | Logout

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

Subscriber Name: Prashant Shantaram Gurav
 Registered Bank & Branch: STATE BANK OF INDIA, LOWER PAREL
 Registered Mobile Number and Email ID: 9619639307, pgurav6832@yahoo.in
 PAN: AQDPN6411T

Note
 > For Self Auth.
 If subscriber is eligible for processing of withdrawal request through Self-Authorization mode then subscriber has to mandatorily authorize withdrawal request through eSign. After successful eSign, the withdrawal request will get executed in CRA system.
 > For POP / Nodal Office Auth.
 Subscriber's Registered Bank / Mapped POP or Nodal Office will carry out KYC verification and on successful verification, withdrawal request will get executed in CRA system.
 > Subscriber will receive OTP to confirm the withdrawal request and, all future communications related to NPS will be sent on Mobile Number and email ID.
 > If Subscriber wish to change its Tier-1 Bank for KYC verification and/or update Mobile Number, email ID, PAN then subscriber has to update these details before initiating withdrawal request.

Towards Annuity (in %) 20 Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.

Valuation as on Date of Retirement	4404327.07
Valuation Towards ASP	80095.41
Valuation Towards Withdrawal	3523461.65
Percentage Towards ASP	20
Percentage Towards Withdrawal	80
Date of NAV	19/09/2025
Marital status *	Select
Orphan Status	
Mother Alive	Select
Father Alive	Select
Child 1 Alive	Select
Child 2 Alive	Select
Child 3 Alive	Select

Figure 35

At this stage, Subscriber needs to select his/her Marital Status. If Subscriber is Married & Spouse is alive, then Subscriber needs to enter Spouse Name, Spouse Gender, Spouse DOB etc. Similarly, the Subscriber may also capture other family member's (Mother, father and children) details.

Then Subscriber needs to select Annuity Service Provider from the drop down fields. List of the Annuity Service Providers is displayed on the basis of Age and Corpus of the Subscriber. Further, Subscriber needs to select Annuity Scheme. Under 'Select Annuity Scheme', The option of multiple Annuities from the same ASP is available for those Subscribers who earmark the annuity corpus more than Rs 10 lakhs wherein Rs 5 lakhs utilized to buy each annuity scheme. List of Annuity Schemes is displayed on the basis of Marital Status of the Subscriber. Subscriber needs to select Annuity Frequency from the drop down menu. Please refer to **Figure 36**.

Welcome Subscriber-110077673741 01-Apr-2026 Home | Logout

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

Withdrawal Request Initiation Screen

* Mandatory Fields

PRAN	110077673741		
Name	Prashant Shantaram Gurav		
Claim ID	2519484927		
Date Of Birth	17/09/1995		
Withdrawal due to	Exit at 60		
Withdrawal Type	Full Withdrawal		
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal		
Date of Exit	01/04/2026		
Towards Withdrawal (in %)	80	Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account	
Towards Annuity (in %)	20	Out of Total NPS Corpus, % of corpus subscriber/claimant will utilize towards pension.	

Valuation as on Date of Retirement	4404327.07
Valuation Towards ASP	880855.41
Valuation Towards Withdrawal	3523461.65
Percentage Towards ASP	20
Percentage Towards Withdrawal	80
Date of NAV	19/09/2025
Marital status *	Married
Spouse Alive *	Alive
Spouse Gender *	Male
Spouse First Name *	MAMTA
Spouse Middle Name	
Spouse Last Name	PATEL

Valuation Towards ASP	880855.41
Valuation Towards Withdrawal	3523461.65
Percentage Towards ASP	20
Percentage Towards Withdrawal	80
Date of NAV	19/09/2025
Marital status *	Married
Spouse Alive *	Alive
Spouse Gender *	Male
Spouse First Name *	MAMTA
Spouse Middle Name	
Spouse Last Name	PATEL
Spouse DOB *	02/04/1992 (dd/mm/yyyy)
Spouse PAN	
Orphan Status	
Mother Alive	Select
Father Alive	Select
Child 1 Alive	Select
Child 2 Alive	Select
Child 3 Alive	Select
Pension Frequency *	Monthly

ASP Names *	HDFC Life Insurance Co. Ltd
Scheme 1 Names *	Annuity for life with return of purchase price on death
Scheme 1 Amount *	880855.41

Beneficiary Name * Prashant Shantaram Gurav
 Relation with Subscriber * Self

[Click here for ASP Quotes](#)

Figure 36

At this stage, various options selected along with existing address is displayed to the Subscriber. Also, option is available to the Subscriber to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer to **Figure 37**.

Withdrawal Request Initiation Screen

Subscriber Details	
PRAN	110077673741
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2519484927
Date Of Birth	17/09/1995
Subscriber Gender	Female
Maiden Name (optional)	
CKYC Number (optional)	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAMTA.PATEL
Spouse DOB	02/04/1992
Spouse PAN	
Entity Reg. No.	6396960
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	01/04/2026
Towards Withdrawal(m %)	80
Towards Annuity(m %)	20

ASP Withdrawal Details	
Amount to be invested in Annuity	880855.41
Name of ASP	HDFC Life Insurance Co. Ltd
Scheme 1	Annuity for life with return of purchase price on death
Withdrawal Amount from Scheme 1	880855.41
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self

Subscriber Correspondence Address	
Father's Name	PCEZV NHDHH PVTED
Address 1	TSC 13
Address 2	OFFICERS COLONY
Address 3	BINA PROJECT
City	SONBHADRA
Pin	231220
State	Uttar Pradesh
Country	IN

Note
 > For subscriber- to change the non-editable fields, subscribers have to go to the PAO to change these fields.
 > For Nodal Office- to change the non-editable fields, entities have to do subscriber modification.

Figure 37

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on **"Online bank a/c verification"** Tab to proceed further. Please refer to **Figure 38**.

Subscriber Details

PRAN	110077673741
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2516484827
Date of Birth	17/09/1965
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAAMTA PATEL
Spouse DOB	02/04/1992
Spouse PAN	
Entity Reg. No.	6396550
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	01/04/2026
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details

Transaction Type	Electronic
Bank Account Number	0414140005519
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	231002014
Mobile No.	9819639307

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No
Email ID
PAN
Aadhaar No

pgurav6682@yahoo.in
AQDPN6411T

Buttons: Online bank a/c verification, Confirm & Proceed, Edit, Cancel

Note:
 > Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.
 > 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 38

At this stage, after clicking on **"Online bank a/c Verification"** tab, Bank Account No., Bank IFS Code and Name 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 & Proceed"** button to proceed further. Please refer to **Figure 39** and **Figure 40**.

Subscriber Details

PRAN	110077673741
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2516484827
Date of Birth	17/09/1965
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAAMTA PATEL
Spouse DOB	02/04/1992
Spouse PAN	
Entity Reg. No.	6396550
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	01/04/2026
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details

Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	HDFC0000414
Bank MICR Code	231002014
Mobile No.	9819639307

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No
Email ID
PAN
Aadhaar No

pgurav6682@yahoo.in
AQDPN6411T

Buttons: Online bank a/c verification, Confirm & Proceed, Edit, Cancel

Pop-up Message: Online bank a/c verification is successful. OK

Figure 39

Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAMTA PATEL
Spouse DOB	02/04/1992
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	01/04/2026
Towards Withdrawal(in %)	80
Towards Annuity(in %)	20

Subscriber Bank Details	
Transaction Type *	Electronics
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	231002014
Mobile No	9819639307

Note : You will receive One Time Password (OTP) on Mobile Number to confirm your withdrawal request.

Alternate Phone No	
Email ID	pgurav662@yahoo.in
PIAN	AGDPN5411T
Aadhaar No	

Online bank a/c verification

Note

- Bank details shown above is taken from the subscriber details present in CRA records. Kindly confirm or edit the bank details. Please note that the amount will be transferred to this bank account only and it would not be changed at later date.
- 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 40

At this stage, existing nomination details of the Subscriber are displayed. Subscriber needs to enter Nominee address. If required, Subscriber can add/update nominee details. Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer to **Figure 41**.

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Nominee Details

Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1					
First Name *	MAMTA	Middle Name		Last Name / Surname	PATEL
Date of Birth	<input type="text"/>	Relationship *	SPOUSE	Major/Minor *	Major
Percentage Share *	100 %	Relationship-Other	<input type="text"/>		

Nominee Address:

Address 1	TSC 13	Address 2	OFFICERS COLONY	Address 3	BINA PROJECT NCL
Pin Code	400013	City	MUMBAI	State	Maharashtra
Country	India	Mobile No	<input type="text"/>	Alternate Contact No	<input type="text"/>
Email ID	<input type="text"/>				

Figure 41

At this stage, Declaration Page is displayed to the Subscriber. Subscriber needs to select from the drop down menu whether he is politically exposed person, related to politically exposed person and history of conviction under criminal proceedings.

Further, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer to **Figure 42**.

Figure 42

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer to **Figure 43**.

Figure 43

At this stage, details entered by the Subscriber are displayed for confirmation.

It is mandatory for Subscriber to upload valid and legible scanned copies of KYC documents (Identity & Address Proof) as selected in document checklist for seamless processing of Exit and annuity request. Subscriber is required to upload all documents in a single scanned file. Please refer to **Figure 44**.

After uploading documents, Subscriber needs to click on "Send OTP" button to receive OTP. OTP will be sent by CRA on registered mobile number. Subscriber needs to enter OTP and click on "Submit OTP" button to complete initiation process.

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Withdrawal Request Initiation Confirmation Screen

Subscriber Details [Hide](#)

PRAN	110077673741
Name	Prashant Shantaram Gurav
Claim ID	2516484927
Date of Birth	17/09/1965
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Male
Spouse Name	MAMTA PATEL
Spouse DOB	02/04/1992
Spouse Pan	
Orphan Status	
Corpus at Initiation	4494327.07
Processing Fee (INR)	500.00
Withdrawal due to	Exit at 60
Withdrawal Category	
Date of Resignation/Dismissal/Removal	01/04/2026
Withdrawal Type	Full Withdrawal

ASP Withdrawal Details [Hide](#)

Amount to be invested in Annuity	880865.41
Name of ASP	HDFC Life Insurance Co. Ltd
Scheme 1	Annuity for life with return of purchase price on death
Withdrawal Amount from Scheme 1	880865.41
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self
Frequency	Monthly

Subscriber Correspondence Address [Hide](#)

Address 1	TSC 13
Address 2	OFFICERS COLONY
Address 3	BINA PROJECT
City	SONBHADRA
Pin	231220
State	Uttar Pradesh
Country	India

Withdrawal Details [Hide](#)

Towards Withdrawal (in %)	80
Towards Annuity (in %)	20

Subscriber Bank Details [Hide](#)

Transaction Type	Electronic
Bank Account Number	0414140005616
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	231002014
Mobile No	9819639307
Alternate Phone Number	
Email Id	pgurav8682@yahoo.in
PAN	AODPN6411T
Aadhaar No	

Nominee Details [Hide](#)

TIER 1 Details [Hide](#)

Nominee Serial Number	1
Nominee Name	MAMTA PATEL
Nominee Date of Birth	
Nominee Relation	SPOUSE
Nominee Major/Minor	MAJOR
Nominee Share	100 %
Nominee Mobile No.	
Nominee Email Id	
Nominee Address 1	TSC 13
Nominee Address 2	OFFICERS COLONY
Nominee Address 3	BINA PROJECT NCL
Nominee City	MUMBAI
Nominee State	Maharashtra
Nominee City Pin	400013
Nominee Country	India
Nominee Alternate Contact No.	

Withdrawal Request Declarations [Hide](#)

Sr. No.	Declaration	Response
1	Are you a Politically Exposed Person	NO
2	Are you related to a Politically Exposed Person	NO
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Withdrawal Request Document Checklist [Hide](#)

Proof of Identity	
Sr. No.	Document Name
1	PAN Card issued by income tax department.
2	Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address	
Sr. No.	Document Name
1	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

Declaration by the Subscriber(Claimant):

I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST/ CRA) to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer:

- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
- I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
- I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
- I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
- I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Select File to Upload * : No file chosen

Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png) Maximum File Size: 5 MB, Number of File can be uploaded: 1)
Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.
Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

Declaration by the Subscriber(Claimant):

I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST/ CRA) to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer:

- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
- I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
- I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
- I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
- I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Select File to Upload * : KYC.pdf

Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png) Maximum File Size: 5 MB, Number of File can be uploaded: 1)
Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.
Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

Declaration by the Subscriber(Claimant):

I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST/ CRA) to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer:

- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
- I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
- I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
- I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
- I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Select File to Upload * : KYC.pdf

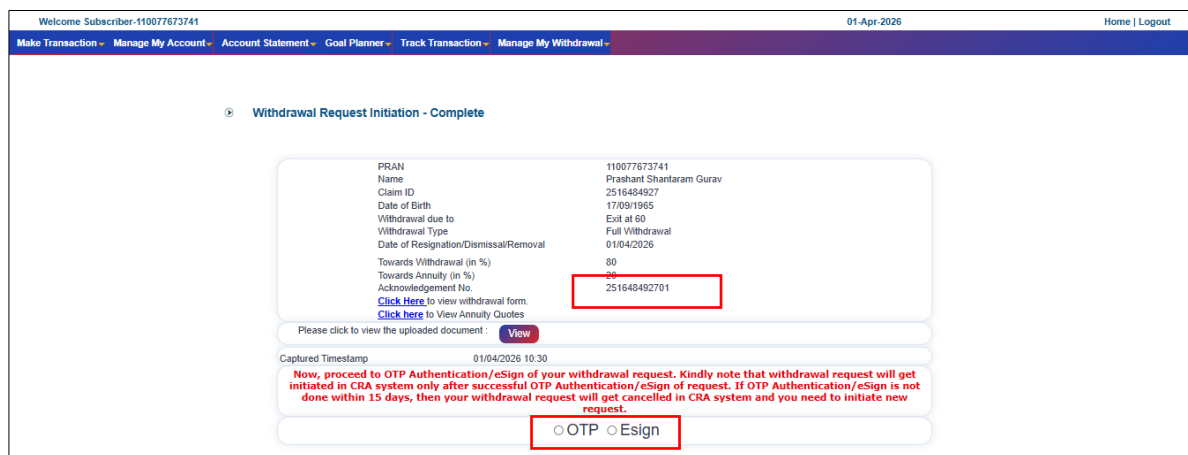
Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png) Maximum File Size: 5 MB, Number of File can be uploaded: 1)
Kindly upload KYC document. Document Upload is mandatory before processing for withdrawal.
Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

OTP sent successfully to mobile number 981*****7

Figure 44

At this stage, after clicking on "Submit OTP" button, an Acknowledgement Number will get generated. Subscriber needs to proceed with OTP Authentication/eSign. Withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign. Subscriber has a choice to select any of the options.

Please refer to **Figure 45**.



Welcome Subscriber-110077673741 01-Apr-2026 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110077673741
Name	Prashant Shantaram Gurav
Claim ID	2516484927
Date of Birth	17/09/1965
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	01/04/2026
Towards Withdrawal (in %)	80
Towards Annuity (in %)	26
Acknowledgement No.	251648492701

Click [Here](#) to view withdrawal form.
Click [here](#) to View Annuity Quotes

Please click to view the uploaded document :

Captured Timestamp 01/04/2026 10:30

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.

OTP Esign

Figure 45

Process of submission of exit 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 exit 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 exit 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.

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

Section I- Process for completion of exit 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 46**.

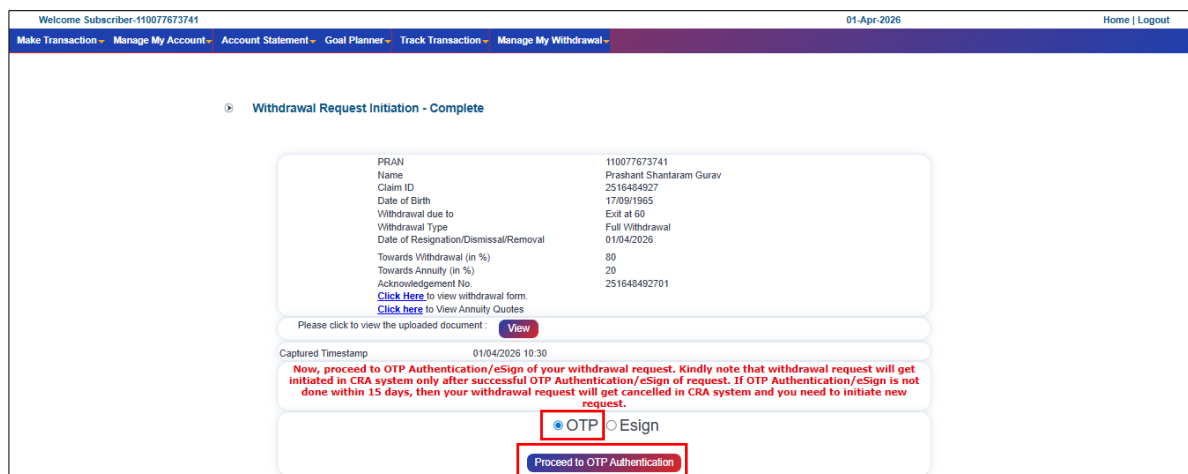


Figure 46

After clicking on "Proceed to OTP Authentication" Tab, Dual OTP Authentication screen will be displayed to the Subscriber. Subscriber 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 47**.

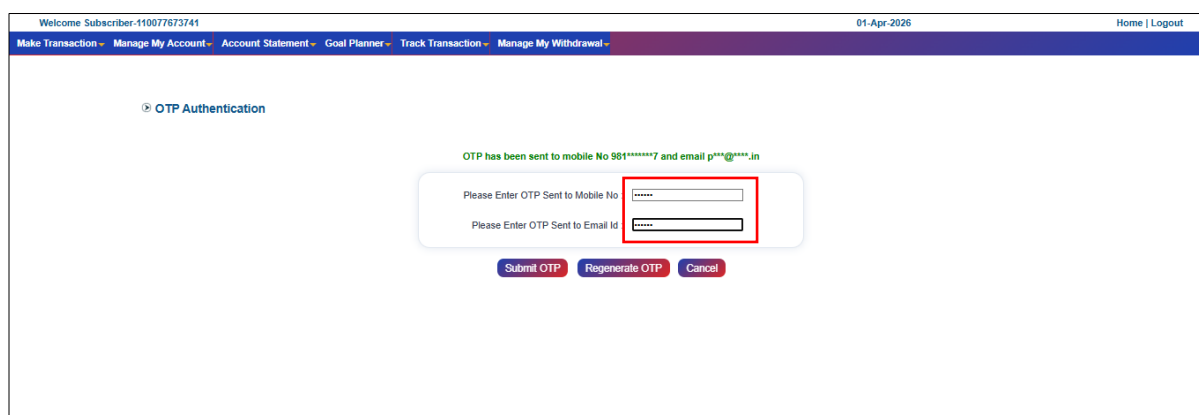


Figure 47

On clicking on 'Submit OTP' button, pop up message regarding verification/authorization of exit request and quality monitoring process will be displayed to the Subscriber. Subscriber needs to read the message and click on 'Proceed' button. Please refer to **Figure 48**.

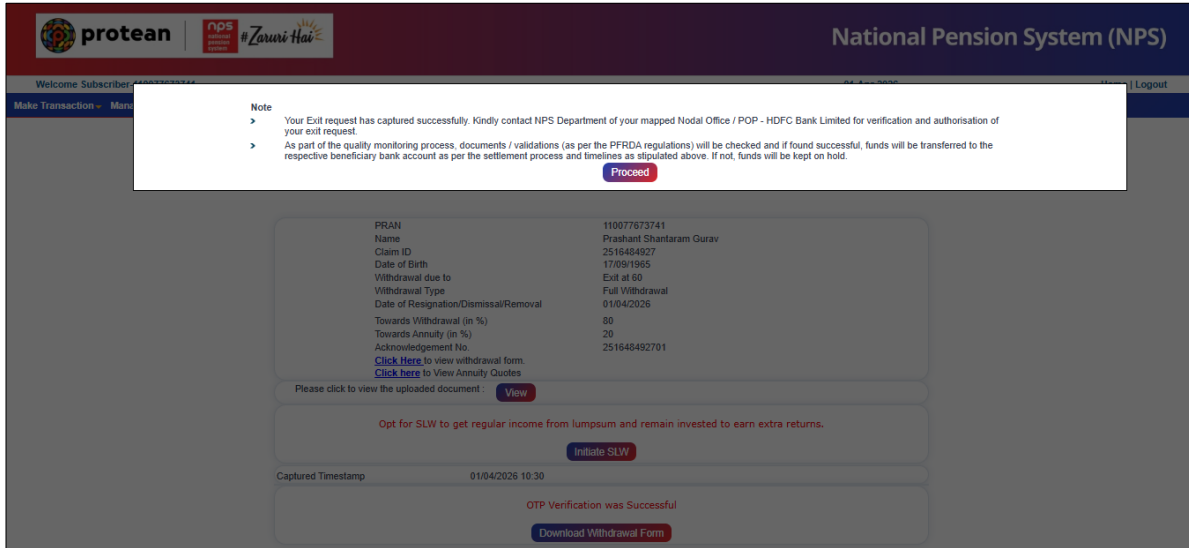


Figure 48

Once Subscriber clicks on 'Proceed' button, exit request will get captured in the CRA system.

At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding completion of OTP Verification is also displayed. Refer to **Figure 49**.

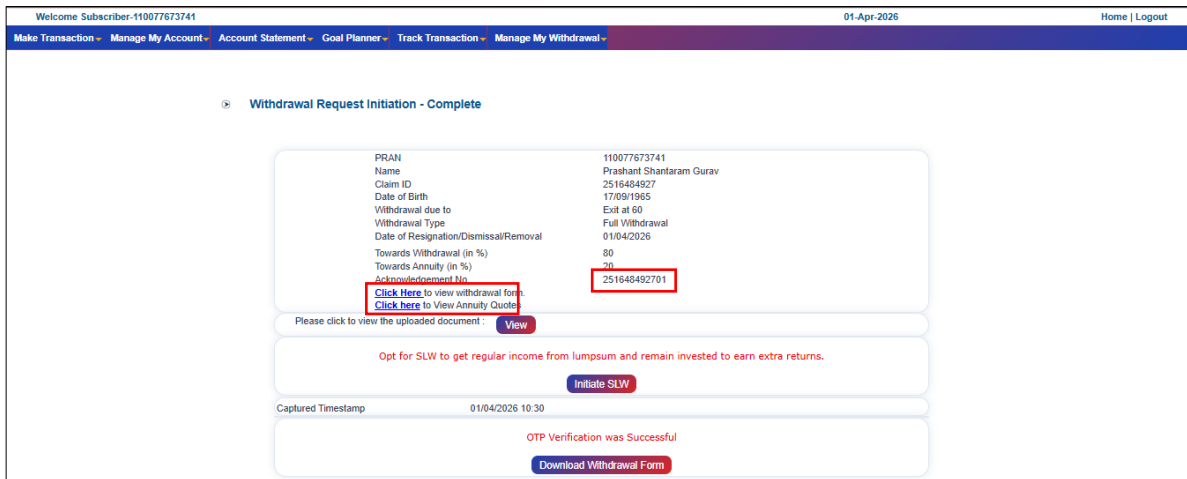


Figure 49

Section II- Process for completion of exit 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 50**.

Welcome Subscriber-110077673741 01-Apr-2026 Home | Logout

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

Withdrawal Request Initiation - Complete

PRAN	110077673741
Name	Prashant Shantaram Gurav
Claim ID	2516484927
Date of Birth	17/09/1965
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Resignation/Dismissal/Removal	01/04/2026
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Acknowledgement No.	251648492701

[Click Here](#) to view withdrawal form.
[Click here](#) to View Annuity Quotes

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

Captured Timestamp 01/04/2026 10:30

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.

OTP Esign

[Proceed to e-Sign the Form](#)

NOTE - eSign service charges plus taxes applicable is Rs. 5.90

Figure 50

At this stage, once Subscriber clicks on "Proceed to e-Sign the Form" Tab, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer to **Figure 51**.

protean

National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:5925:20251230191032658 dated 2025-12-30T19:10:37

English

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.

VID/Aadhaar:

[SEND OTP](#) [CANCEL](#)

[Click Here](#) to generate Virtual ID. [Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.

Figure 51

Once OTP is received, Subscriber needs to enter OTP and click on “Verify OTP” button to complete eSigning of the request. Please refer to **Figure 52**.

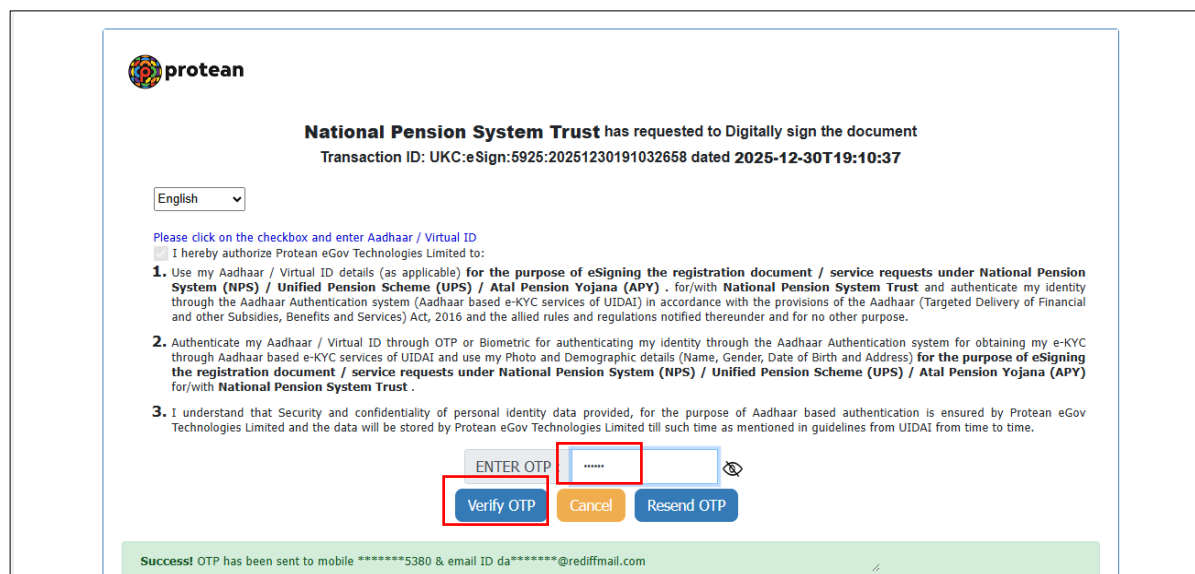


Figure 52

Once Subscriber clicks on ‘Verify OTP’ button, Exit request will get captured in the CRA system.

At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding successful completion of eSigning is also displayed.

Once Exit request is successfully initiated by Subscriber, Bank-POP is required to verify and authorize the Exit request in CRA System.

On successful OTP Authentication / eSign of the exit request by eNPS Subscriber, the request will be submitted to the registered Bank of Subscriber (registered as Bank-POP in CRA system) for KYC verification online in the CRA system.

If Subscriber fails to OTP Authentication / eSign Exit request during Exit request initiation process, then an option is available to OTP Authentication / eSign request subsequently. Following steps are required to be followed by the Subscriber:

- a) Login to your NPS Account by accessing CRA system (www.cra.nps-proteantech.in) with PRAN as User ID and password
- b) Select Menu “Exit from NPS”
- c) Click on Sub-Menu “Status View”
- d) Click on Acknowledgement No Hyperlink
- e) Details entered at the time of initiation will be displayed
- f) Click on the button “Proceed to OTP Authentication /eSign” displayed at bottom of the page

Further, if Subscriber fails to OTP Authentication / eSign Exit request, his/her request will get auto cancelled after 15 days from the date of capturing of Exit request. In such case, the Subscriber is required to capture new Exit request in CRA system.

Rejection of Exit request:

If name of the Subscriber as per CRA records and name as per Aadhaar is not matching then eSign will not be possible and Exit request of the Subscriber will get rejected. In such case,

- The Subscriber is required to update his/her name either in CRA records or in UIDAI (Aadhaar) records.
- Subscriber can also opt for 'Bank-POP Authorization' Option and submit Exit request through OTP Authentication.
- Alternatively, the Subscriber can shift his/her PRAN to any other POP and then initiate exit request. The list of POPs is available on this website. The Form UOS-S06 - Change of POP Subscriber is available under "Forms" section, which is available under All Citizens of India sector on the website. The Subscriber needs to submit Form UOS-S06 to desired POP for shifting of PRAN.

7. Steps to verify Online Exit request in CRA System by Bank-POP

In order to verify Online Exit request of eNPS Subscriber, Bank-POP User needs to click on the link www.cra.nps-proteantech.in select the Digital certificate menu and enter User ID to login to CRA system as given below in **Figure 53**.

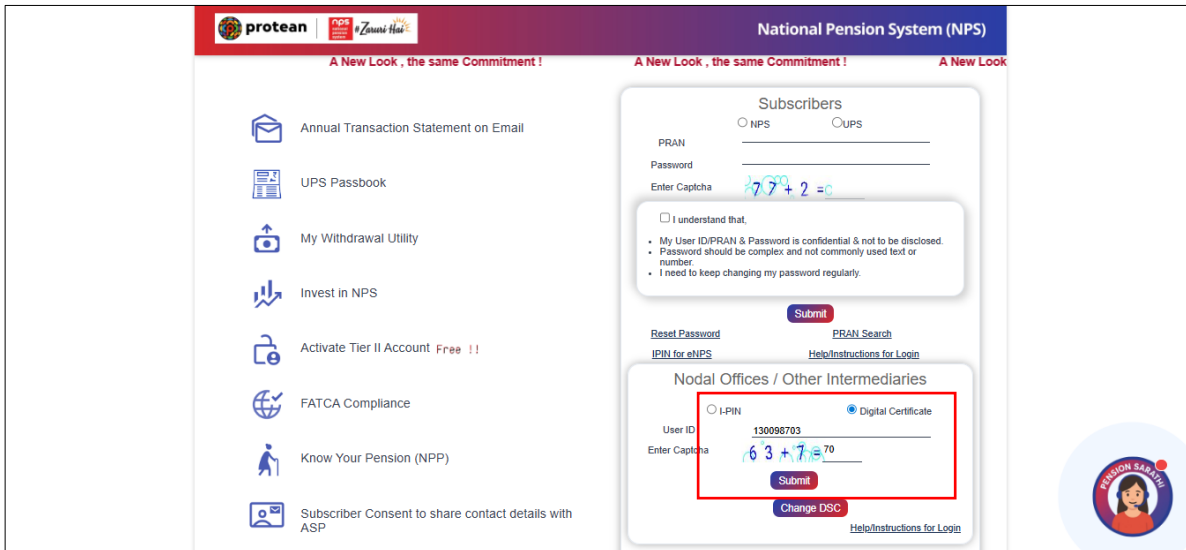


Figure 53

User needs to click on Menu "Exit Withdrawal Request" and select Sub-Menu "Verify Subscriber Withdrawal Initiation". Please refer to **Figure 54**.

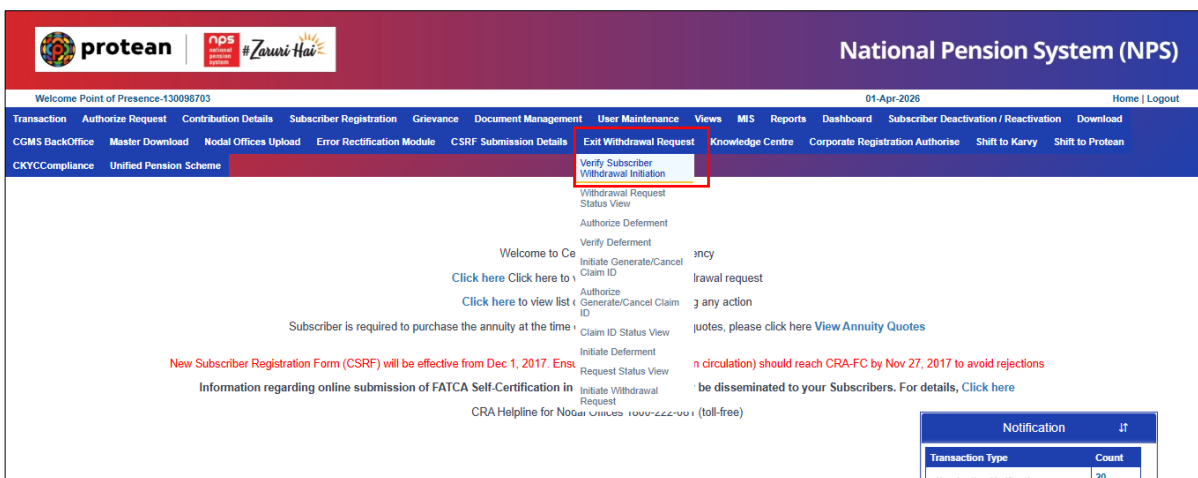


Figure 54

User needs to enter PRAN of the Subscriber and select Complete Withdrawal Sub type as "ALL Withdrawal" and select "Exit Requests for eNPS Subscriber" radio button. User needs to click on "Search" Button to search request. Please refer to **Figure 55**.

PRAN * Mandatory Fields

Acknowledgement No

Claim ID

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Complete Withdrawal sub type

Kindly search Exit request by entering either PRAN or Ack Id or Claim ID or Date Range

Figure 55

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request Initiated By, Exit type and Subscriber Category. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request by Subscriber. Please refer to **Figure 56**.

ACKNOWLEDGEMENT NO.	PRAN	REQUEST INITIATION DATE	REQUEST INITIATED BY	EXIT TYPE
261645492701	110077673741	01-04-2026	110077673741	WITHDRAWAL

Figure 56

At this stage, User can also check documents uploaded by the Subscriber by clicking on “View” button. It is the responsibility of Bank-POP to ensure that the uploaded documents are valid, complete and legible.

If details entered are not correct, User needs to click on “Reject” radio button and click on “Submit” button. In case of rejection of request, Reason for Rejection is mandatory. *If an exit request is rejected by the Bank-POP using a Maker ID, then that rejection must be authorized by the Bank-POP using a Checker ID.* If details entered are correct, User needs to click on “Verify” button to complete the verification process. Please refer to **Figure 57**.

Welcome Point of Presence-130098703 01-Apr-2026 [Home](#) | [Logout](#)

Transaction
Subscriber Deactivation / Reactivation
Download

CGMS BackOffice
Shift to Karvy
Shift to Protean

CKYCCompliance
Unified Pension Scheme

▶ **Verify Subscriber Withdrawal Initiation - Confirm**

[Back to Results Page](#)
[View Signature](#)
[Click Here to View subscriber Details](#)

Subscriber Details		Hide
Subscriber Name	Prashant Shantaram Gurav	
PRAN	110077673741	
Date Of Birth	17/09/1965	
Subscriber Gender	Female	
Maiden Name		
CKYC Number		
Marital status	Married	
Spouse Alive	Alive	
Spouse Name	MAMTA PATEL	
Spouse DOB	03/04/1997	
Spouse Gender	Male	
Spouse PAN		
Orphan Status		
Claim ID	2516484927	
Acknowledgement No.	251648492701	
Corpus at Initiation	4404327.07	
Processing Fee (INR)	500.00	
Withdrawal due to	Exit at 60	

Date of Resignation/Dismissal/Removal	07/04/2028
Towards Withdrawal (in %)	80
Towards Annuity (in %)	20
Withdrawal Type	Full Withdrawal
Complete Withdrawal Sub Type	Lump-Sum and ASP Withdrawal

ASP Withdrawal Details

Name of ASP	HDFC Life Insurance Co. Ltd
Scheme 1	Annually for life with return of purchase price on death
Withdrawal Amount from Scheme 1	880865.41
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self
Frequency	Monthly

Subscriber Corresponding Address		Hide
Address 1	TSC 13	
Address 2	OFFICERS COLONY	
Address 3	BIWA PROJECT	
City	SONBHADRA	
Pin	231220	
State	Uttar Pradesh	
Country	India	

Bank Details

Subscriber Bank Details		Hide
Bank Account Number	04141140005516	
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	231002014	
PAN	AQDPN8411T	
Aadhaar No		
Mobile No	9819639307	
Alternate Phone No		
Email Id	pggurav9882@yahoo.in	

Nominee Details Hide

TIER 1 Details Hide

Nominee Serial Number	1		
Nominee Name	MAMTA PATEL		
Nominee Date of Birth			
Nominee Relation	SPOUSE		
Nominee Major/Minor	MAJOR		
Nominee Share	100 %		
Nominee Alternate Contact No.			
Nominee Address 1	TSC 13	Nominee Address 3	BINA PROJECT NCL
Nominee Address 2	OFFICERS COLONY	Nominee City Pin	400013
Nominee City	MUMBAI	Nominee Country	India
Nominee State	Maharashtra		

Withdrawal Request Declaration Hide

1) Are you a Politically Exposed Person	NO
2) Are you related to a Politically Exposed Person	NO
3) Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Withdrawal Request Document Checklist Hide

Proof of Identity	
Sr. No.	Document Name
1	PAN Card issued by Income tax department.
2	Aadhar Card/Letter issued by Unique Identification Authority of India.

Proof of Address	
Sr. No.	Document Name
1	Aadhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

Declaration by the Subscriber/Claimant:

I Prashant Shantaram Gurav with PRAN 110077673741 hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust (NPST) / CRA to share information pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer:

1. I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.

2. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.

3. I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.

4. I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.

5. I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.

6. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.

7. I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.

8. I hereby authorize the company to provide me details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

9. I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.

10. I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Declaration by Nodal Office/POI/Aggregator:

1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitally signed request) and authorized this application for processing of the subject claim of the subscriber/claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber/Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her

2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Officer level. (only for government nodal office).

3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.

4. It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

Please click to view the uploaded document :

View

Verify Reject

Reason for Rejection

Submit

Figure 57

Once request is verified, confirmation window is displayed to the User as given below in **Figure 58**.

Welcome Point of Presence-130098703
01-Apr-2026
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 Offices Upload Error Rectification Module CSR Submission Details Exit Withdrawal Request Knowledge Centre Corporate Registration Authorise Shift to Karvy Shift to Protean

CKYC Compliance Unified Pension Scheme

Withdrawal Request - Complete

[Back to Results Page](#)

PRAN	110077673741
Name	Prashant Shantaram Gurav
Claim ID	2516484927
Date of Birth	17/09/1965

Please click here to [View Annuity Quotes](#)

Withdrawal Request has been Verified

Acknowledgement No	251648492701
Verification Timestamp	01/04/2026 10:34

Please click to view the uploaded document

View

Figure 58

Once Exit request is successfully verified by Bank-POP, Bank-POP is required to authorize the Exit request in CRA System.

8. Steps to authorize Online Exit request in CRA System by Bank-POP

In order to authorize Online Exit requests of eNPS Subscribers, Bank-POP User needs to click on the link www.cra.nps-proteantech.in select the Digital certificate menu and enter another User ID to login to CRA system as given below in **Figure 59**.

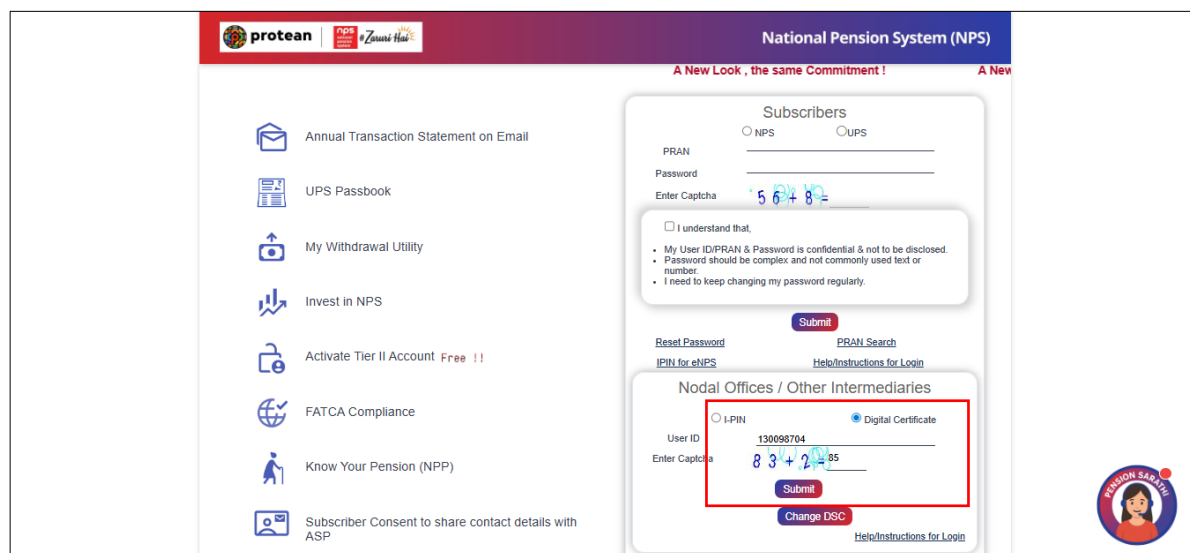


Figure 59

User needs to click on Menu **“Transaction”** and select Sub-Menu **“Authorize Transaction.”** Please refer to **Figure 60**.

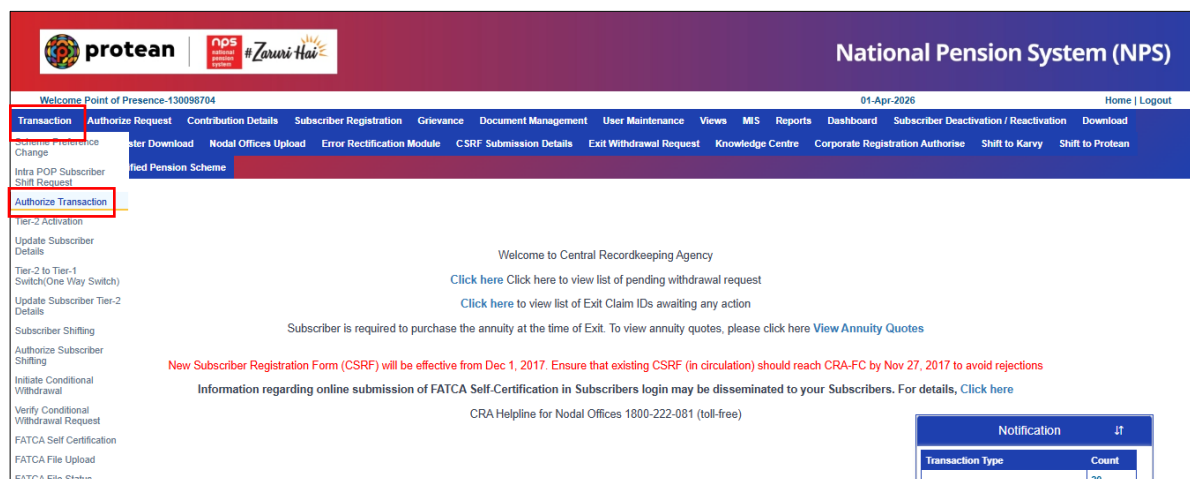


Figure 60

At Transaction type, User needs to select **“Withdrawal Request”** from the drop down, enter PRAN of the Subscriber and select Complete Withdrawal Sub type as **“All Withdrawal”** or **“Lump-Sum and ASP Withdrawal.”** User needs to click on **“Search”** Button to search request. Please refer to **Figure 61**.

Transaction Type * * Mandatory Fields

PRAN

Ack No/PRN **

Receipt No

Claim ID

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Complete Withdrawal sub type

> ** Enter PRN/Receipt No for Switch transaction and Ack No /Receipt No. for other transactions.

Figure 61

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Request initiated by and Request type. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of Initiation of Exit request. Please refer to **Figure 62**.

ACKNOWLEDGEMENT NO.	RECEIPT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE
251848492701		110077873741	01-04-2026	110077873741	WITHDRAWAL

Figure 62

At this stage, User can check details entered by the Subscriber at the time of initiation of request. User can also check documents uploaded by the Subscriber by clicking on "View" button.

If details entered are not correct, User needs to click on "Reject" radio button and click on "Submit" button. In case of rejection of request, Reason for Rejection is mandatory. If an exit request is rejected by the Bank-POP using a Maker ID, then that rejection must be authorized by the Bank-POP using a Checker ID

If details entered are correct, User needs to click on **"Submit"** Tab to proceed further. Please refer to **Figure 63**.

Welcome Point of Presence-130098704 01-Apr-2026 [Home](#) | [Logout](#)

Transaction
Subscriber Deactivation / Reactivation
Download

CGMS BackOffice
Shift to Karvy
Shift to Protean

CKYCCompliance
Unified Pension Scheme

Authorize Withdrawal Initiation - Confirm

[Back to Results Page](#)
[View Signature](#)
[Click Here to View subscriber Details](#)

Subscriber Details	
Subscriber Name	Prashant Shantaram Gurav
PRAN	110077673741
Subscriber Gender	Female
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	Alive
Spouse Name	MAMTA PATEL
Spouse DOB	03/04/1997
Spouse Gender	Male
Spouse's Aadhaar	
Spouse's PAN	
Orphan Status	
Corpus at Initiation	4404327.07
Processing Fee (INR)	500.00
ACK No.	251648492701
Withdrawal Type	Full Withdrawal
Withdrawal due to	Exit at 60

Complete Withdrawal Sub Type	
Date of Resignation/Dismissal/Removal	Lump-Sum and ASP Withdrawal
Towards Withdrawal (in %)	01/04/2026
Towards Annuity (in %)	80
	20

ASP Withdrawal Details	
Name of ASP	HDFC Life Insurance Co. Ltd
Scheme 1	Annuity for life with return of purchase price on death
Withdrawal Amount from Scheme 1	880865.41
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self
Pension Frequency	Monthly

Subscriber Correspondence Address	
Address 1	TSC 13
Address 2	OFFICERS COLONY
Address 3	BINA PROJECT
City	SONBHADRA
Pin	231220
State	Uttar Pradesh
Country	India

Exit at the age of 60				
PFM Name	Scheme Name	Total Units	Units to be Withdrawn	
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME E - TIER I POP	2642.4972	2113.9867	
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME C - TIER I POP	1468.0813	1174.4598	
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I POP	9437.7834	7550.2389	
		13548.3819	10838.6864	

Subscriber Bank Details	
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	231002014

Mobile No	9819639307
Alternate Phone No	
Email Id	pgurav6682@yahoo.in

Subscriber Details	
PAN	AQDPN6411T
Aadhaar No	

Nominee Details			
TIER 1 Details			
Nominee Serial Number	1		
Nominee Name	MAMTA PATEL		
Nominee Date of Birth			
Nominee Relation	SPOUSE		
Nominee Major/Minor	MAJOR		
Nominee Share	100 %		
Nominee Mobile No.			
Nominee Email Id			
Nominee Address 2	OFFICERS COLONY	Nominee Address 1	TSC 13
Nominee City	MUMBAI	Nominee Address 3	BINA PROJECT NCL
Nominee State	Maharashtra	Nominee City Pin	400013
Nominee Alternate Contact No.		Nominee Country	India

Withdrawal Request Declaration		
Sr. No.	Declaration	Response
1	Are you a Politically Exposed Person	NO
2	Are you related to a Politically Exposed Person	NO
3	Do you have any history of conviction under any criminal proceedings in India or Abroad	NO

Withdrawal Request Document Checklist	
Proof of Identity	
Sr. No.	Document Name
1	PAN Card issued by income tax department.
2	Aadhar Card/Letter issued by Unique Identification Authority of India.

SOP on Online Exit Process for eNPS Subscriber

Proof of Address

Sr. No.	Document Name
1	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.

Maker Action

Request has been accepted by eNPS - Online

Declaration by the Subscriber/Claimant*:

- I Prashant Shantaram Gurav hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge.
- I also agree that NPS Trust / CRA shall not be held responsible for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me.
- Further, I authorize the National Pension System Trust (NPST)/ CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Declaration by the Proposer*:

- I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time.
- I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.
- I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.
- I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.
- I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.
- I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.
- I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.
- I hereby authorize the company to provide me our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.
- I authorize the Annuity Service Provider chosen vide this form to commence Annuity with no further requirement of additional documentation of details. I authorize the chosen ASP to issue Annuity basis the information provided in information and I am aware that no separate KYC details, proposal form will be collected for issue of Annuity.
- I hereby understand that in case of surrender of annuity policy, the rules of surrender will be as per the contract entered between the ASP and the Proposer.

Declaration by Nodal Office/POPI/Aggregator*:

- I have verified the documents as submitted by the Subscriber/Claimant with the originals / scanned documents uploaded in CRA (in case of digitally signed request) and authorized this application for processing of the subject claim of the Subscriber / Claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Subscriber / Claimant Sh/Smt/Ms. after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
- That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Office level. (only for government nodal office).
- That Identify of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
- It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment. (only for government nodal office).

Please click to view the uploaded document : View

Authorize Reject
 Reason for Rejection :
Submit

Note

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

Figure 63

Once User clicks on "Submit" button, Exit request will get authorized in the CRA system and confirmation window is displayed to the User as given below in **Figure 64**.

At this stage, option is provided to the User to view & download system generated Withdrawal Form and to view Annuity Quotes.

Welcome Point of Presence-130098704 01-Apr-2026 [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 Offices Upload](#) [Error Rectification Module](#) [CSRF Submission Details](#) [Exit Withdrawal Request](#) [Knowledge Centre](#) [Corporate Registration Authorise](#) [Shift to Karvy](#) [Shift to Protean](#)
[CKYCCompliance](#) [Unified Pension Scheme](#)

Withdrawal Request - Complete

[Back to Results Page](#)

PRAN	110077673741
Name	Prashant Shantaram Gurav
Claim ID	2516484927
Date of Birth	17/09/1965

Please click here to [View Annuity Quotes](#)

Withdrawal Request has been Verified

Acknowledgement No	251648492701
Verification Timestamp	01/04/2026 10:36

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

Please click to view the uploaded document : View

Figure 64

On successful authorization of Exit request by Bank-POP, same will get executed in the CRA system. Accordingly, Lump sum and Annuity share (if applicable) will be transferred to Beneficiary's Bank Account within the stipulated withdrawal timeline mentioned in point 10 below.

However, for Superannuation Exit, if Subscriber has not completed 60 years, request will get executed in the CRA system after completion of 60 years.

9. Annuity Issuance Process:

On processing of exit request in CRA, the Subscriber details and scanned documents will be shared with Annuity Service Provider (ASP) opted by Subscriber during initiation of exit request, if annuity is applicable. ASP will issue Annuity policy on the basis of details entered by the Subscriber and documents uploaded at the time of initiation of exit request.

If documents uploaded are not sufficient/incorrect or any additional documents required, then ASP may contact Subscriber for completion of annuity formalities. Alternatively, if required, Subscriber may contact ASP. The complete contact details of ASP are available on CRA Website (www.npscra.proteantech.in).

On completion of annuity formalities, ASP will confirm Annuity request of the Subscriber online in the CRA system. On successful authorization of Annuity request by ASP, same will get executed in the CRA system and Funds (Annuity Corpus) will be transferred to ASP's Bank Account by Trustee Bank (Axis Bank) within stipulated withdrawal timeline as mentioned below point 10(f).

10. Withdrawal Timeline (Lump sum and Annuity):

Lump sum and Annuity Withdrawal: -

- a. The process of Lump sum and Annuity withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of lump sum funds in Subscriber's Bank Account & Annuity funds (if applicable) in selected Annuity Service Provider's (ASPs) Bank Account. **Lump sum and annuity withdrawals are processed in two different settlement cycle.**
- b. In CRA system, redemption of units happens only on working day (excluding Saturday, Sunday and holidays) which is called a Settlement Day. The settlement cycle runs between 10.30 AM* to 12.30 PM*.
- c. If withdrawal request is authorized by Subscriber/Bank-POP before cut-off time of settlement (before 10.30 AM), then withdrawal request is considered in same day settlement cycle (T). The redemption of lump sum share 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 withdrawal request is authorized by Subscriber/Bank-POP on January 2, 2024 (at 9.30 am), the request will get considered for processing on same day, redemption of lump sum share units will happen on January 2, 2024 with NAV of January 2, 2024 and fund transfer will happen on January 4, 2024.*
- d. If withdrawal request is authorized by Subscriber/Bank-POP after cut-off time of settlement (after 10.30 AM*), then withdrawal request is considered for processing on next day settlement cycle (T). The redemption of *lump sum share* 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 authorized by Subscriber/Bank-POP on January 2, 2024 (at 01.30 pm), the request will get considered for processing on next working day, redemption of lump sum share units will happen on January 3, 2024 with NAV of January 3, 2024 and fund transfer will happen on January 5, 2024.*
- e. After completion of settlement cycle of lump sum withdrawal (stated in point C/D) by 12.30 PM, subscriber details are made available in the CRA system to selected ASP on the day of settlement of lumpsum after 12.30 PM (i.e in case of Point C on January 2,2024 after 12,30 PM, and in case of point D on January 3, 2024 after 12.30 PM). Selected ASP can view the subscriber details in their ASP login for further processing.
- f. On completion of annuity formalities, ASP confirms annuity request in CRA system, and it gets considered in next settlement cycle (Day T). Accordingly, annuity share units get redeem in Day T & funds transfer to ASP's bank account on T +2 days (T being date of settlement) for issuance of annuity. For example, i) if annuity request is submitted/authorised by ASP on January 9, 2024 (at 02.30 pm), the request will get considered for processing on next working day settlement cycle, redemption of annuity units will happen on January 10, 2024 with NAV of January 10, 2024 and fund transfer will happen on January 12, 2024. ii) If annuity request is submitted/authorised by ASP on January 9, 2024 (at 09.30 am), the request will get considered for processing on same working day settlement cycle, redemption of annuity units will happen on January 9, 2024 with NAV of January 9, 2024 and fund transfer will happen on January 11, 2024.

Annuity policy shall be issued by ASP within T+2 working days of receiving the funds at their end

** Cut-off time for considering request for settlement may extend due to various factors.*

- *Lump sum and annuity (if applicable) withdrawals are carried out through separate settlement cycles for unit redemption, based on authorization from the Bank-POP and the Annuity Service Provider (ASP), respectively. Consequently, the corpus amount shown at the time of initiating the online withdrawal request will differ from the actual amount credited to the subscriber and the ASP due to changes in the Net Asset Value (NAV).*

Point to Note – Quality Check:

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 Subscribers for necessary clarification/documents. On receipt of response from the Subscribers 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 Subscribers. If no clarification is received from the Subscribers within 30 days, the funds will be reinvested in the PRAN.

Submission of Physical Documents:

Physical Withdrawal Form and supporting documents are not required to be submitted by Bank-POP to Protean-CRA for storage purpose for exit request initiated by Subscriber online in CRA through digital signature (OTP Authentication/eSign).
