

REC TRUST DIVISION

Process for online Exit of NPS of Retired Employees

As an initiative of paper less processing, retired employees may themselves can exit from eNPS by logging in through NSDL Portal, for this purpose a detailed SOP of online exit process attached to this intimation.

In case employees required any assistance in this regard, the employees who are retiring from the corporation may contact following persons for the purpose of completing online exit process.

REC Trust Division:

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Trust Division

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Process for updating Bank details and Existence Certificate

After the merger of few banks there has been a change in bank account numbers/ IFSC code due to which the superannuated employees may not be able to receive pension from annuity service provider.

Further, there can be following two reasons for not receiving pension:

1. Expiry of Existence Certificate
2. Change in Bank details/ IFSC Code Following can be done to resume the pension:
 1. If you are receiving pension from HDFC:
 - (a) Change Bank details: You are required to send a copy of new cancelled cheque (with fresh details) along with policy number and name of employee from registered email id to r&psupport@hdfclife.com with cc to abhinayb@hdfclife.in
 - (b) Updation of existence Certificate :
 - Fill and submit attached Life Certificate Format and send it to service@hdfclife.com from registered Email id of pensioner
 - click on the provided link and register yourself for submitting Life Certificate online easily through our LIFE99 portal.

***Link:-**

<https://life99.in/register/f970d2a67ba3a3e283ce09700d6dfd9ab1c6f247>

***Process:-**

Login Life99 portal-->Services -->Tax Services-->Retirees Corner -->Video Life Certificate -->Submit Now -->Feed Policy Number -->Submit Certificate Online -->Start Video

2. If you are receiving pension from SBI life:

(a) Change Bank details and update existence certificate- A Certificate of Existence(duly certified as per form) in any SBI Life Office with a copy of cancelled cheque. Mail also can be sent to following mail id's csqdelhi@sbilife.co.in, with CC nishtha.arora.@sbilife.co.in

Same can also be updated using SBI Life- easy access app which is available on android and apple store.

3. If you are receiving pension from LIC

(a) Change Bank details and update existence certificate- You are required to send a request letter mentioning annuity details to LIC (along with cancelled cheque) to email - bo_g103annuity@licindia.com , bo_g715@licindia.com or to below address:

Address:

Annuity Department 7th Floor

LIC Delhi Divisional Office Jeevan

Prakash Building 25 KG Marg New

Delhi

Ph – 011-23708275, 011-23705954, 011-23350678



REC EMPLOYEES DEFINED CONTRIBUTION SUPERANNUATION TRUST

SOP of Online Exit request of eNPS Subscriber

1. Procedure for Processing Online Exit requests of eNPS Subscribers

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 60 years in case of Superannuation. 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 pre-mature exit, the Subscriber is required to raise online grievance in CRA for generation of Claim ID by accessing CRA system (www.cra-nsdl.com) with PRAN as User ID and password and obtain Claim ID.

Further, the Subscriber User should ensure the following before initiating Exit request:

- ✓ Verify your details such as address, contact details, Nomination details etc. registered in the CRA system and update, if required.
- ✓ Your PAN is registered in your NPS account.
- ✓ Your NPS account is FATCA compliant – Exit from NPS is not allowed if Subscriber is not FATCA-compliant.
- ✓ Updated Bank details are available in your NPS account. Your Bank is registered as empanelled Bank in CRA system to verify your KYC details & Exit request. You can check the same in FAQs available or while initiating exit request.

Brief steps to be followed by Subscriber and Bank-POP:

• Initiation of request by Subscriber:

- ✓ Initiation of Exit request (Superannuation or Premature) by eNPS Subscriber online in the CRA system (www.cra-nsdl.com).
- ✓ Mandatory Upload of KYC Documents (Identity & Address Proof), copy of PAN, copy of PRAN card/ePRAN and Bank Proof. The uploaded scanned documents should be appropriate.
- ✓ Verification of Exit request through OTP sent on registered Mobile Number
- ✓ Submission & mandatory eSign of Exit request. eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.
- ✓ In case of superannuation, the Subscriber can initiate the Superannuation Exit request in the CRA system six months before reaching the age of 60 years.

• Verification & Authorization of request by Bank-POP

- ✓ The register Bank of Subscriber i.e. Bank-POP will verify the exit request in CRA system with one User ID
- ✓ Bank-POP will authorize the request in CRA system with another User ID
- ✓ On authorization of Exit request by Bank-POP, the request will get executed in the CRA system.
- ✓ If Subscriber has not completed 60 years, the request will get executed in the CRA system on completion of 60 years of age in case of Superannuation.

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 request.*

2. Steps to initiate online Exit request in CRA System by Subscriber

In order to initiate Online Exit request, Subscriber needs to login to CRA system www.cra-nsdl.com with PRAN as User ID & Password as given below in **Figure 1**.

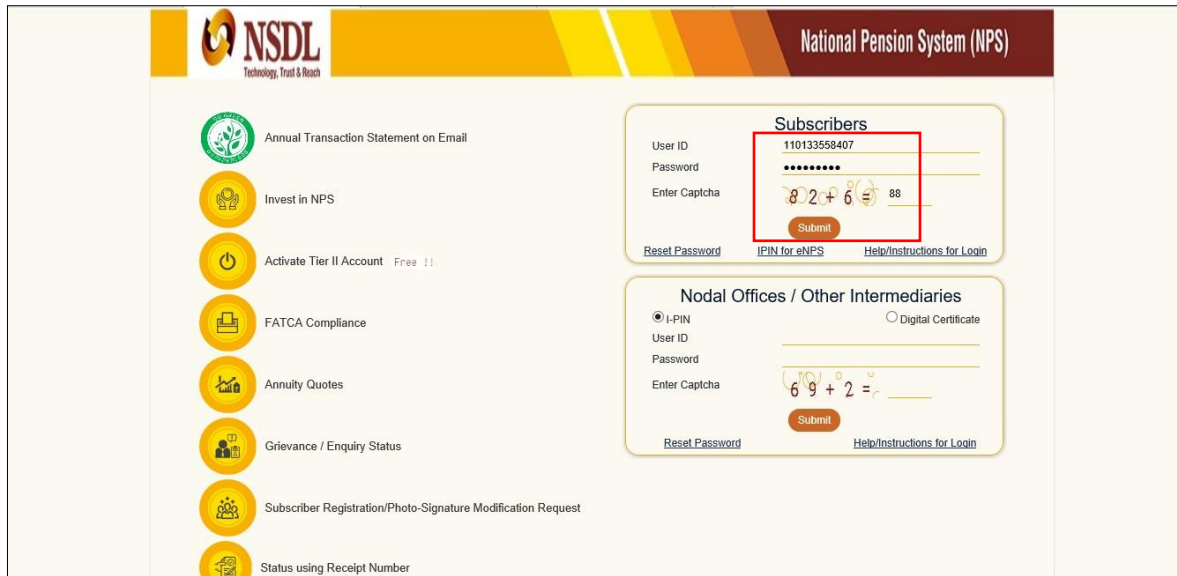


Figure 1

Subscriber needs to click on Menu “Exit from NPS” and select Sub-Menu “Initiate Withdrawal Request” as given below in **Figure 2**.

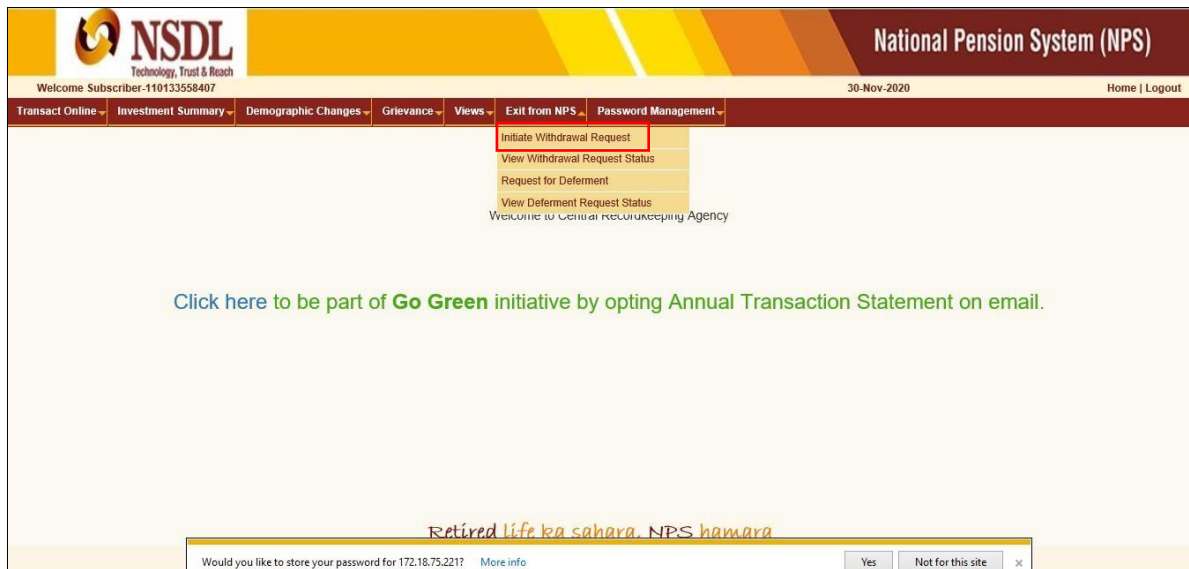


Figure 2

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 3**.

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Welcome Subscriber-110133558407

30-Nov-2020

Home | Logout

Transact Online

Note
You are about to initiate withdrawal request to withdraw funds from your NPS account. Kindly take note of the following before initiating withdrawal request:

- > Withdrawal Request initiation is OTP based, One Time Password (OTP) to confirm withdrawal request will be sent on your registered Mobile Number.
- > Upload of KYC documents (Identity & Address Proof) and Bank Proof is mandatory.
- > It is mandatory to eSign withdrawal request. eSign will be successful only if Date of Birth, name as per CRA records and Date of Birth, name as per UIDAI records (registered for Aadhaar) matches 100% and active Mobile Number is available in UIDAI records
- > In case, eSign is unsuccessful, then your withdrawal request will get rejected and you need to shift your PRAN to any POP & then initiate new request
- > On successful initiation of the request, your registered Bank will carry out online KYC verification. On successful verification by Bank, withdrawal request will get executed in CRA system. Please ensure that Bank details are correct.
- > In case, KYC details are rejected by your Bank, then you will receive alerts from the CRA.

OK

Withdrawal due to* **Exit at 60**

Withdrawal Type* **Full Withdrawal**

Complete Withdrawal sub type* ☐ Lump-Sum and ASP Withdrawal

Valuation as on Date of Retirement/Attaining 60 years 153722.63

Date of Exit 01/09/2019

Towards Withdrawal (in %)* **100** Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %)* **0** Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

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

Figure 3

The Pop-up message will contain information related to exit request such as OTP submission, verification by Bank-POP, eSign of request etc. The Subscriber is required to Click on '**OK**' button.

AT this stage, Corpus of the Subscriber as on Date of Exit is displayed at the field "Valuation as on Attaining 60 years" which helps Subscriber to identify whether he is eligible for complete withdrawal or not. Further, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date". If request is initiated prior to Attaining 60 years of age then value displayed at field "Valuation as on Date of Attaining 60 years" and "Total Valuation as on Date" will be same.

Subscriber needs to provide withdrawal fund allocation percentage. In case corpus is greater than Rs. 5 Lakh, then percentage towards Lump sum is displayed as 60% and percentage towards annuity as 40%. The Subscriber can also utilized more than 40% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 5 Lakh, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%. Subscriber can view Bank-POP List by clicking on the link "View POP Bank List". Please refer below **Figure 4**.

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Withdrawal Request Initiation Screen

* Mandatory Fields

PRAN **110133558407**

Name **Prashant Shantaram Gurav**

Total Valuation as on Date **385407.04**

Total Valuation of Tier 2 0.00

Claim ID 2011697849

Date Of Birth 01/09/1989

Withdrawal due to* **Exit at 60**

Withdrawal Type* **Full Withdrawal**

Complete Withdrawal sub type* ☒ Lump-Sum and ASP Withdrawal

Valuation as on Date of Retirement/Attaining 60 years 153722.63

Date of Exit 01/09/2019

Towards Withdrawal (in %)* **60** Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %)* **40** Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

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

Submit **Reset**

Figure 4

In above **Figure 4**, the Subscriber is required to Click on “**Submit**” button. On clicking ‘Submit’ button, system will validate whether:

- Complete Bank details along with IFS Code are available in CRA records
- Subscriber’s Bank is registered as empaneled Bank-POP in CRA system
- Mobile Number and Email ID are registered in CRA
- PAN is available in PRAN
- PRAN is FATCA compliant wherever applicable

If any of the above details are not available then, the Subscriber will not be allowed to initiate exit request. The relevant message will be displayed to the Subscriber.

If all details mentioned above are available then, a Pop-up message will be displayed to the Subscriber. The Pop-up message will contain Existing bank details along with Mobile Number, email ID and PAN of the Subscriber. If details are correct, Subscriber needs to click on OK button to proceed further. Kindly refer below **Figure 5**.

The screenshot shows the NPS portal interface. At the top, there is a header with the NSDL logo and the text 'National Pension System (NPS)'. Below the header, a welcome message 'Welcome Subscriber-110133558407' is displayed. A pop-up window is centered on the screen, containing the following information:

Subscriber Name	
Registered Bank & Branch	Prashant Shantaram Gurav
Registered Mobile Number and Email ID	STATE BANK OF INDIA LOWER PAREL
PAN	+919819639307 pgurav8682@yahoo.in
	ACDPL1443R

Below the table, there is a 'Note' section with three bullet points:

- > Your registered Bank will carry out KYC verification and on successful verification, withdrawal request will get executed in CRA system.
- > You will receive OTP to confirm your withdrawal request and also, all future communications related to NPS on this Mobile Number and email ID.
- > If you wish to change your Bank for KYC verification and/or update Mobile Number, email ID, PAN then kindly update these details first and then initiate withdrawal request.

An 'OK' button is located at the bottom of the pop-up window.

Below the pop-up window, the main form is visible. It contains the following fields:

Withdrawal Type	Full Withdrawal
Withdrawal Sub Type	Lump-Sum and ASP Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40


Below the form, there is a table showing the valuation of the subscriber's corpus:

Valuation as on Date of Retirement/Attaining 60 years	153722.63
Total Valuation as on Date	385407.64
Total Valuation of Tier 2	0.00
Valuation Towards ASP	154162.81
Valuation Towards Withdrawal	231244.22
Percentage Towards ASP	40
Percentage Towards Withdrawal	60

Figure 5

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 needs to capture other family member’s 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. 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 below **Figure 6**.



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National Pension System (NPS)

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Withdrawal Request Initiation Screen
 * Mandatory Fields

PRAN
 110133558407

Claim ID
 2011697849

Date Of Birth
 01/09/1959

Withdrawal due to
 Exit at 60

Withdrawal Type
 Full Withdrawal

Withdrawal Sub Type
 Lump-Sum and ASP Withdraw

Date of Exit:
 01/09/2019

Towards Withdrawal (in %)
 60
 Out of Total NPS Corpus, % of corpus subscriber/claimant will receive in his/her bank account

Towards Annuity (in %)
 40
 Out of Total NPS Corpus, % of corpus subscriber will be utilized towards pension

Valuation as on Date of Retirement/Attaining 60 years	153722.63
Total Valuation as on Date	385407.04
Total Valuation of Tier 2	0.00
Valuation Towards ASP	154162.61
Valuation Towards Withdrawal	231244.22
Percentage Towards ASP	40
Percentage Towards Withdrawal	60

Date of NAV
 16/07/2020

Marital status *
 Married

Spouse Alive *
 Alive

Spouse Gender*
 Female

Spouse First Name*
 PRAJAKTA

Spouse Middle Name
 PRASHANT

Spouse Last Name
 GURAV

Spouse DOB*
 07/11/1963
 (dd/mm/yyyy)

Spouse PAN

Mother Alive
 Select

Father Alive
 Select

Child 1 Alive
 Select

Child 2 Alive
 Select

Child 3 Alive
 Select

Pension Frequency *
 Monthly

Select ASP Scheme
 Cancel

ASP Names*
 Life Insurance Corporation of India

Scheme Names*
 Annuity payable for life with 100% annuity payable to spouse on death of annuitant

Beneficiary Name *
 Prashant Shantaram Gurav


Relation with Subscriber *
 Self

submit
 Cancel

[Click here for ASP Quotes](#)

Figure 6

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 are non-mandatory. Please refer below **Figure 7**.


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Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110133558407
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2011697849
Date Of Birth	01/09/1959
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	PRAJAKTA PRASHANT GURAV
Spouse DOB	07/11/1963
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

ASP Withdrawal Details

Spouse DOB	07/11/1963
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

ASP Withdrawal Details

Amount to be invested in Annuity	154162.81
Name of ASP	Life Insurance Corporation of India
Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self

Subscriber Correspondence Address


Father's Name	VENWVCEDDY
Address 1	#301 15 TH BLOCK
Address 2	HERITAGE ESTATE
Address 3	YELAHANKA
City	BANGALORE
Pin	560064
State	Karnataka
Country	India

Proceed
Cancel

Note

Figure 7

At this stage, existing bank details of the Subscriber along with Mobile Number, email ID and PAN of the Subscriber are displayed. Subscriber needs to click on "Confirm" button to proceed further. Please refer below **Figure 8**.



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Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110133558407
Subscriber Name	Prashant Shanlaram Gurav
Claim ID	2011697849
Date Of Birth	01/09/1959
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	PRAJAKTA PRASHANT GURAV
Spouse DOB	07/11/1963
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Subscriber Bank Details

Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Subscriber Bank Details

Transaction Type *	Electronic
Bank Account Number	123456789
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0000099
Bank MICR Code	560002053
Mobile No	+919819639307

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

Alternate Phone No	
Email ID	pgurav8682@yahoo.in
PAN	ACDPL1443R
Aadhaar No	

Confirm & Proceed

Cancel

Figure 8

At this stage, existing nomination details of the Subscriber are displayed. **Subscriber needs to click on "Edit" button to enter Nominee address.** If required, Subscriber can add/update nominee details. Please refer below **Figure 9**.



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Withdrawal Request Initiation Screen

Subscriber Details

PRAN	110133558407
Subscriber Name	Prashant Shantaram Gurav
Claim ID	2011697849
Date Of Birth	01/09/1959
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	ALIVE
Spouse Gender	Female
Spouse Name	PRAJAKTA PRASHANT GURAV
Spouse DOB	07/11/1963
Spouse PAN	
Entity Reg. No.	6396950
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal(in %)	60
Towards Annuity(in %)	40

Nominee Details

TIER 1 Details

Nominee Serial Number	1	Nominee Address 1	301 15 TH BLOCK
Nominee Name	NEELA M GADDIKERI	Nominee Address 2	HERITAGE ESTATE
Nominee Date of Birth	01/06/1984	Nominee Address 3	YELHANKA
Nominee Relation	WIFE	Nominee City	BANGALORE
Nominee Major/Minor	MAJOR	Pin	560064
Nominee Guardian Name		State	Karnataka
Nominee Guardian DOB		Country	India
Nominee Share	100 %	Alternate Contact No.	
Mobile No			
Email ID			

TIER 2 Details

Nominee Serial Number	1	Nominee Address 1	301 15 TH BLOCK
Nominee Name	GADDIKERI NEELA M	Nominee Address 2	HERITAGE ESTATE
Nominee Date of Birth	01/06/1984	Nominee Address 3	YELHANKA
Nominee Relation	WIFE	Pin	560064
Nominee Major/Minor	MAJOR	City	BANGALORE
Nominee Guardian Name		State	15
Nominee Guardian DOB		Country	IN
Nominee Share	100 %	Alternate Contact No.	
Mobile No			
Email ID			


Edit

Confirm

Cancel

Figure 9

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 below **Figure 10**.



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Nominee Details

☒ Tier 2 nominees same as Tier1

Tier 1 Details

Nominee 1

First Name *	PRAJAKTA	Middle Name	PRASHANT	Last Name / Surname	GURAV
Date of Birth		Relationship *	WIFE	Major/Minor *	Major
Percentage Share *	100	Guardian Date of Birth		Guardian Last Name / Surname	
Guardian Name *		Guardian Middle Name		State *	Maharashtra
<div>Nominee Address:</div> <div> <div>Address 1 *</div> <div>301 15 TH BLOCK</div> </div> <div> <div>Address 2</div> <div>HERITAGE ESTATE</div> </div> <div> <div>Address 3</div> <div>YELHANKA</div> </div>					

Pin Code *	400613	City *	MUMBAI	Alternate Contact No.	
Country *	India	Mobile No			
Email ID					

Add

Remove

Confirm

Reset

Cancel

Figure 10

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 below **Figure 11**.

The screenshot displays the 'Withdrawal Request Initiation Declaration Screen' of the NSDL National Pension System (NPS) portal. The header includes the NSDL logo, the text 'Technology, Trust & Reach', and the NPS logo. A navigation bar contains links: 'Transact Online', 'Investment Summary', 'Demographic Changes', 'Grievance', 'Views', 'Exit from NPS', and 'Password Management'. The user is logged in as 'Subscriber-10133558407' on '30-Nov-2020'.

The main form area contains the following sections:

- Declaration by the Subscriber:** A section with three questions, each with a 'No' dropdown menu:
 - Are you a Politically Exposed Person
 - Are you related to a Politically Exposed Person
 - Do you have any history of conviction under any criminal proceedings in India or Abroad
- Declaration by the Subscriber:** A section with a checkbox and a text area for a declaration. The text area contains a detailed declaration statement.
- Declaration by the Subscriber:** A section with a checkbox and a list of 8 numbered points for the subscriber to agree to.

At the bottom of the form, there are two buttons: 'Confirm' and 'Cancel'. Below the buttons, the text 'Retired Life ka sahara, NPS hamara' is displayed.

Figure 11

At this stage, Document Check List is displayed to the Subscriber. Subscriber needs to tick against Withdrawal Form, Bank Proof and Identity & Address Proof. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer below **Figure 12**.



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Withdrawal Request Initiation Document Checklist

Withdrawal - Superannuation / Exit at the age of 60

Sr. No.	Document Name
1	<input checked="" type="checkbox"/> Withdrawal form duly filled and signed stamped by Nodal Office *
2	<input type="checkbox"/> NPS - ASP Form (for purchase of Annuity)
3	<input checked="" type="checkbox"/> Original PRAN Card / Notarised Affidavit (if PRAN card not submitted) *
4	<input checked="" type="checkbox"/> Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook *
5	<input type="checkbox"/> Advanced Stamped Receipt - Signed alongwith revenue stamp

Proof of Identity - All KYC Documents Need to be attested by Mapped Nodal Office

Sr. No.	Document Name
1	<input checked="" type="checkbox"/> Valid Passport issued by Government of India.
2	<input type="checkbox"/> Ration Card with Photograph.
3	<input type="checkbox"/> Bank pass book or Certificate with Photograph
4	<input type="checkbox"/> Voters Identity Card with Photograph and residential address.
5	<input type="checkbox"/> Valid Driving license with photograph.
6	<input type="checkbox"/> PAN Card issued by income tax department.
7	<input type="checkbox"/> Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly.
8	<input type="checkbox"/> Aadhar Card/Letter issued by Unique Identification Authority of India.
9	<input type="checkbox"/> Job Cards issued by NREGA duly signed by an officer of the State Government.

Proof of Address - All KYC Documents Need to be attested by Mapped Nodal Office

10	<input type="checkbox"/> Photo Identity card issued by Government Defence, Paramilitary and Police Departments.
11	<input type="checkbox"/> Ex-Service Man Card issued by Ministry of Defence to their employees
12	<input type="checkbox"/> Photo credit Card.
13	<input type="checkbox"/> Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc

Submit

Reset

Cancel

Figure 12

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

It is mandatory for Subscriber to upload scanned copies of KYC documents (Identity & Address Proof), Copy of PAN, Copy of PRAN Card/ePRAN and Bank Proof for seamless processing of Exit and annuity request. The Subscriber is required to upload all documents in a single scanned file.

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 button to complete initiation process.

Upload of scanned documents is mandatory. Subscriber will be allowed to generate OTP only if scanned documents are uploaded. Further, Subscriber can regenerate OTP by clicking on "Regenerate OTP" button in case OTP is not received. Please refer below **Figure 13**.

Withdrawal Request Initiation Confirmation Screen

Subscriber Details		Hide
PRAN	110133558407	
Name	Prashant Shantaram Gurav	
Claim ID	2011697849	
Date of Birth	01/09/1959	
Subscriber Gender	Male	
Maiden Name		
CKYC Number		
Marital status	Married	
Spouse Alive	ALIVE	
Spouse Gender	Female	
Spouse Name	PRAJAKTA PRASHANT GURAV	
Spouse DOB	07/11/1963	
Spouse Pan		
Withdrawal due to	Exit at 60	
Date of Exit	01/09/2019	
Withdrawal Type	Full Withdrawal	

ASP Withdrawal Details		Hide
Amount to be invested in Annuity	154162.81	
Name of ASP	Life Insurance Corporation of India	
Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant	
Beneficiary Name	Prashant Shantaram Gurav	
Relation with Subscriber	Self	
Frequency	Monthly	

Subscriber Correspondence Address		Hide
Address 1	#301 15 TH BLOCK	
Address 2	HERITAGE ESTATE	
Address 3	YELAHANKA	
City	BANGALORE	
Pin	560064	
State	Karnataka	
Country	India	

Withdrawal Details		Hide
Towards Withdrawal (in %)	60	
Towards Annuity (in %)	40	

Subscriber Bank Details		Hide
Transaction Type	Electronic	
Bank Account Number	123456789	
Bank Name	STATE BANK OF INDIA	
Bank Branch	LOWER PAREL	
Bank Address	KAMALA MILLS	
Bank Address Pin	400092	
Bank IFS Code	SBIN00000099	
Bank MICR Code	560002053	
Mobile No	+919819639307	
Alternate Phone Number		
Email Id	pgurav8682@yahoo.in	
PAN	ACDPL1443R	
Aadhaar No		

Nominee Details				Hide
TIER Details(TIER 2 Details same as TIER 1 Details)				
Nominee Serial Number	1			
Nominee Name	PRAJAKTA PRASHANT GURAV			
Nominee Date of Birth				
Nominee Relation	WIFE			
Nominee Major/Minor	MAJOR			
Nominee Guardian Name		Nominee Guardian DOB		
Nominee Share	100 %			
Nominee Mobile No.				
Nominee Email Id		Nominee Address 1	301 15 TH BLOCK	
Nominee Address 2	HERITAGE ESTATE	Nominee Address 3	YELHANKA	
Nominee City	MUMBAI	Nominee City Pin	400013	
Nominee State	Maharashtra	Nominee Country	India	
Nominee Alternate Contact No.				

Withdrawal Request Declarations			Hide
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

Withdrawal Request Document Checklist		Hide
Withdrawal - Normal/Exit at the age of 60		
Sr. No.	Document Name	
1	Withdrawal form duly filled and signed stamped by Nodal Office	
2	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)	
3	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook	

Proof of Identity	
Sr. No.	Document Name
1	Valid Passport issued by Government of India.

Proof of Address	
Sr. No.	Document Name
1	Valid Passport issued by Government of India.

☒ Declaration by the Subscriber:

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 Subscriber:

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.

Select File to Upload * : E:\Testing\NPS_Esing testing\SA\Adhar.pdf

Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 2 MB, Number of File can be uploaded: 1)

Proof of Identity	
Sr. No.	Document Name
1	Valid Passport issued by Government of India.

☒ Declaration by the Subscriber:

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 Subscriber:

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.

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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.

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Select File to Upload * : E:\Testing\NPS_Esing testing\SA\Adhar.pdf

Note : Uploaded Attachment (Allowed File Types: pdf, jpg, jpeg, doc, docx, xls, xlsx, zip, png, Maximum File Size: 2 MB, Number of File can be uploaded: 1)

OTP sent successfully to mobile number +919*****7

Please Enter OTP Pin *****

Figure 13

Once Subscriber clicks on "Submit OTP" button, withdrawal request will get captured and system will generate an Acknowledgement Number. The same will be displayed to the Subscriber. **However, Exit request initiation process is not yet completed as Subscriber has to eSign Exit request.** Please refer below **Figure 14**.

Welcome Subscriber-110133558407 30-Nov-2020 Home | Logout

Transact Online Investment Summary Demographic Changes Grievance Views Exit from NPS Password Management

Withdrawal Request Initiation - Complete

PRAN	110133558407
Name	Prashant Shantaram Gurav
Claim ID	2011697849
Date of Birth	01/09/1959
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	201169784901

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

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

Subscriber Withdrawal Request has been Captured. Awaiting Verification.
 Captured Timestamp 30/11/2020 15:56

You have successfully initiated withdrawal request. Kindly proceed to sign your withdrawal request. If request is not signed within the next 15 calendar days, then request will get auto cancelled in the CRA system and you need to initiate new request

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

Figure 14

At this stage, once Subscriber clicks on **“Proceed to eSign the Form”** button, 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. The Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below **Figure 15**.

NSDL e-Sign

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	UNCeSign6775-20201130153535907
Date & Time	2020-11-30T15:35:40

☒ I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) 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)/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)/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 NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

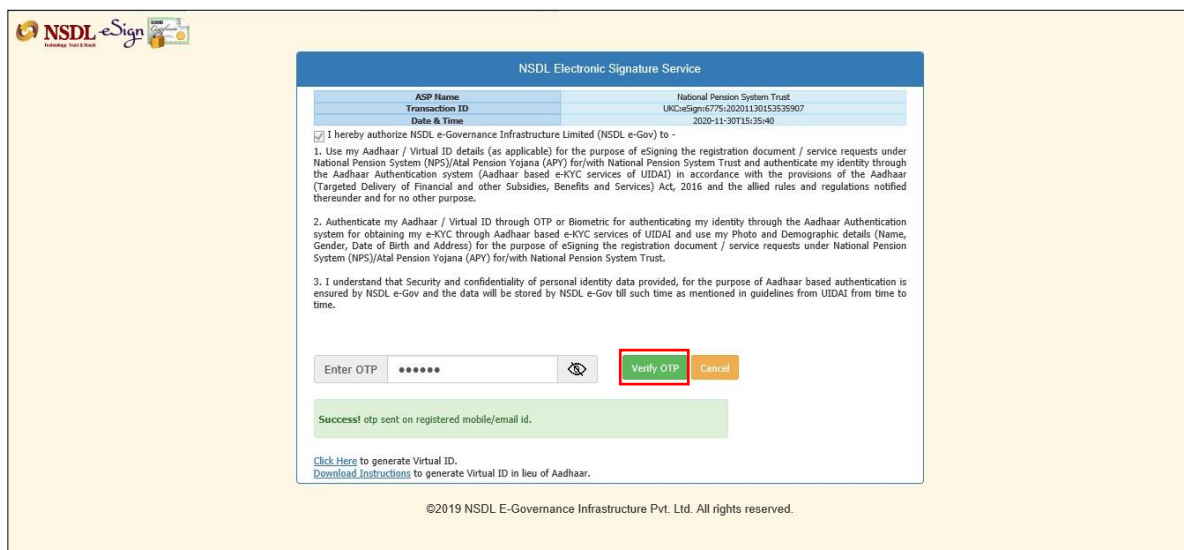
VID/Aadhaar: 525861023867 [Send OTP](#) [Cancel](#)

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

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Figure 15

Once OTP is received, Subscriber needs to enter OTP and click on **“Verify OTP”** button to complete eSigning of the request. Please refer below **Figure 16**.



NSDL eSign

NSDL Electronic Signature Service

ASP Name	National Pension System Trust
Transaction ID	UKC:eSign:6775:20201130153535907
Date & Time	2020-11-30T15:35:40

☒ I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) 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)/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)/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 NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

Enter OTP:

Success! otp sent on registered mobile/email id.

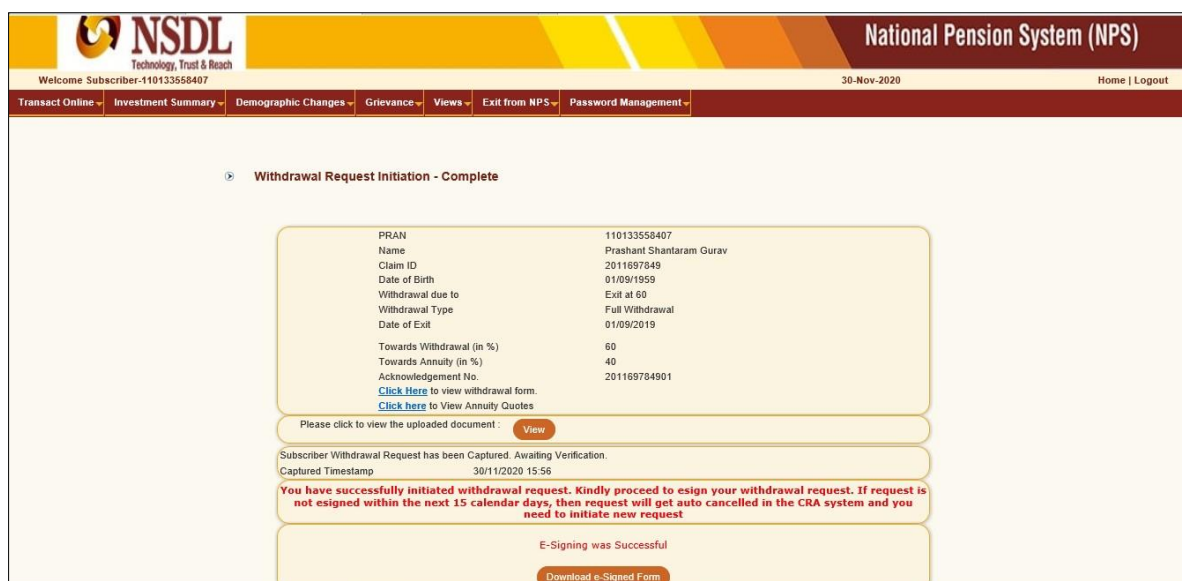
[Click Here](#) to generate Virtual ID.
[Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.

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Figure 16

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

At this stage, a message will be displayed about successful eSign of the exit request. Option is provided to the Subscriber to view & download system generated Withdrawal Form. In the Withdrawal Form, eSign, name, date and time stamp will be displayed. Please refer below **Figure 17**.



NSDL Technology, Trust & Reach

National Pension System (NPS)

Welcome Subscriber-110133558407 30-Nov-2020 Home | Logout

Transact Online Investment Summary Demographic Changes Grievance Views Exit from NPS Password Management

Withdrawal Request Initiation - Complete

PRAN	110133558407
Name	Prashant Shantaram Gurav
Claim ID	2011697849
Date of Birth	01/09/1959
Withdrawal due to	Exit at 60
Withdrawal Type	Full Withdrawal
Date of Exit	01/09/2019
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Acknowledgement No.	201169784901

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

Please click to view the uploaded document:

Subscriber Withdrawal Request has been Captured. Awaiting Verification.
 Captured Timestamp: 30/11/2020 15:58

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

E-Signing was Successful

Figure 17

After successful eSigning of the request by Subscriber, the Subscriber Exit details will be made available to the respective Bank-POP for KYC verification and authorization in their CRA login.

Kindly note that Subscribers can eSign Exit request within 15 days from date of capturing of Exit request. If Subscriber fails to eSign Exit request during Exit request initiation process, then an option is available to 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-nsdl.com) with PRAN as User ID and password

- b) Select Menu "Exit from NPS"
- c) Click on Sub-Menu "View Exit Request Status"
- d) Click on Acknowledgement No Hyperlink
- e) Details entered at the time of initiation will be displayed
- f) Click on the button "Proceed to eSign" displayed at bottom of the page

Further, if Subscriber fails to 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

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.
- Alternatively, the Subscriber can shift his/her PRAN to any other POP and then initiate exit request. *The list of POPs is available on CRA website (www.npscra.nsdl.co.in). The Form UOS-S06 - Change of POP Subscriber is available on CRA Website at path <https://npscra.nsdl.co.in/non-goverment-form.php>*

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

In order to verify Online Exit request of eNPS Subscriber, POP User needs to click on the link www.cra-nsdl.com select the Digital certificate menu and enter User ID to login to CRA system as given below in **Figure 18**.

NSDL Technology, Trust & Reach

National Pension System (NPS)

Annual Transaction Statement on Email

Invest in NPS

Activate Tier II Account Free !!

FATCA Compliance

Annuity Quotes

Grievance / Enquiry Status

Subscriber Registration/Photo-Signature Modification Request

Subscribers

User ID
Password
Enter Captcha 5+9+8=

Submit

Reset Password IPIN for eNPS Help/Instructions for Login

Nodal Offices / Other Intermediaries

☐ I-PIN ☒ Digital Certificate

User ID 130020138

Enter Captcha 8+5+7=92

Submit

Change DSC Help/Instructions for Login

Figure 18

User needs to click on Menu **"Exit Withdrawal Request"** and select Sub-Menu **"Verify Subscriber Withdrawal Initiation"**. Please refer below **Figure 19**.

NSDL Technology, Trust & Reach

National Pension System (NPS)

Welcome Point of Presence-130020138 30-Nov-2020 Home | Logout

Transaction Authorize Request Contribution Details Subscriber Registration Views Grievance Exit Withdrawal Request User Maintenance Document Management MIS Reports Dashboard

Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Office Initiate Withdrawal Request

Corporate Registration Authorise Pop Mapping Shift to Karvy Shift to NSDL Verify Subscriber Withdrawal Initiation

Withdrawal Request Status View

Authorize Deferment

Verify Deferment

Welcome to Cer

Click here Click here to v

Click here to view list o

Subscriber is required to purchase the annuity at the time o

Extension of NSDL e-Gov - C

CRA Helpline for Nod: (toll-free)

Retired Life ka sahara, NPS hamara

Notification

Transaction Type	Count
Subscriber detail modification	1
Tier-2 Activation	1
Tier-2 to tier-1 switch	1
CLAIM ID generation	1
Erroneous Transfer to subscriber Verification	1
Online Subscriber Registration	1
Reprint PRAN	6
Transaction Type	Count
Reset Pin	14
Conditional Withdrawal Request Verification	33
KYC Verification	62
Withdrawal Request Verification	228

Figure 19

At this stage, two radio buttons namely 'Exit requests for Associated Subscribers' and 'Exit requests for eNPS Subscribers' will be displayed. Complete Withdrawal Sub type will be as "ALL Withdrawal". User needs to select date range and click on "Exit requests for e-NPS Subscriber" radio button and click on "Search" Button to search request. Please refer below **Figure 20**.

NSDL Technology, Trust & Reach

Welcome Point of Presence-130020138

30-Nov-2020 Home | Logout

Transaction Authorize Request Contribution Details Subscriber Registration Views Grievance Exit Withdrawal Request User Maintenance Document Management MIS Reports Dashboard

Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Error Rectification Module S1 Submission Details Knowledge Centre

Corporate Registration Authorise Pop Mapping Shift to Kany Shift to NSDL

Verify Subscriber Withdrawal Initiation - Search

PRAN

Acknowledgement No

Claim ID

From Date 30/11/2020 (dd/mm/yyyy)

To Date 30/11/2020 (dd/mm/yyyy)

Complete Withdrawal sub type ALL Withdrawal

☐ Exit Requests for Associated Subscriber ☒ Exit Requests for eNPS Subscriber

Search Reset

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

Figure 20

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested 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 below **Figure 21**.

NSDL Technology, Trust & Reach

Welcome Point of Presence-130020138

30-Nov-2020 Home | Logout

Transaction Authorize Request Contribution Details Subscriber Registration Views Grievance Exit Withdrawal Request User Maintenance Document Management MIS Reports Dashboard

Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Error Rectification Module S1 Submission Details Knowledge Centre

Corporate Registration Authorise Pop Mapping Shift to Kany Shift to NSDL

Verify Subscriber Withdrawal Initiation - Result

ACKNOWLEDGEMENT NO.	PRAN	REQUEST INITIATION DATE	REQUEST INITIATED BY	EXIT TYPE	SUBSCRIBER CATEGORY
3011307348001	110133558407	30-11-2020	110133558407	WITHDRAWAL	eNPS Subscriber
3011307348002	110133558407	30-11-2020	110133558407	WITHDRAWAL	eNPS Subscriber
3011307348003	110133558407	30-11-2020	110133558407	WITHDRAWAL	eNPS Subscriber
3011307348004	110133558407	30-11-2020	110133558407	WITHDRAWAL	eNPS Subscriber

Retired life ka sahara, NPS hamara

Figure 21

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 details entered are correct, User needs to click on "Verify" button to complete the verification process. Please refer below **Figure 22**.

Verify Subscriber Withdrawal Initiation - Confirm

[Back to Results Page](#)

[View Signature](#)

[Click Here to View subscriber Details](#)

eNPS Subscriber Details

Subscriber Name	Prashant Shantaram Gurav
PRAN	110133558407
Date Of Birth	01/09/1959
Subscriber Gender	Male
Maiden Name	
CKYC Number	
Marital status	Married
Spouse Alive	Alive
Spouse Name	PRAJAKTA PRASHANT GURAV
Spouse DOB	07/11/1963
Spouse Gender	Female
Spouse PAN	
Claim ID	2011697849

Hide

Acknowledgement No.	201169784901
Withdrawal due to	Exit at 60
Date of Exit	01/09/2019
Towards Withdrawal (in %)	60
Towards Annuity (in %)	40
Withdrawal Type	Full Withdrawal
Complete Withdrawal Sub Type	Lump-Sum and ASP Withdrawal
Subscriber Category	eNPS Subscriber

ASP Withdrawal Details

Amount to be invested in Annuity	154162.81
Name of ASP	Life Insurance Corporation of India
Scheme	Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Beneficiary Name	Prashant Shantaram Gurav
Relation with Subscriber	Self
Frequency	Monthly

Subscriber Corresponding Address

Address 1	#301 15 TH BLOCK
Address 2	HERITAGE ESTATE
Address 3	YELAHANKA
City	BANGALORE
Pin	560064
State	Karnataka
Country	India

Hide

Bank Details

Subscriber Bank Details

Bank Account Number	123456789
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092

Hide

Bank Details

Subscriber Bank Details

Bank Account Number	123456789
Bank Name	STATE BANK OF INDIA
Bank Branch	LOWER PAREL
Bank Address	KAMALA MILLS
Bank Address Pin	400092
Bank IFS Code	SBIN0000099
Bank MICR Code	560002053
PAN	ACDPL1443R
Aadhaar No	
Mobile No	+919819639307
Alternate Phone No	
Email Id	pgurav8682@yahoo.in

Hide

Nominee Details

TIER 1 Details

Nominee Serial Number	1		
Nominee Name	PRAJAKTA PRASHANT GURAV		
Nominee Date of Birth			
Nominee Relation	WIFE		
Nominee Major/Minor	MAJOR		
Nominee Guardian Name			
Nominee Guardian DOB			
Nominee Alternate Contact No.		Nominee Share	100 %
Nominee Address 1	301 15 TH BLOCK		
Nominee Address 2	HERITAGE ESTATE	Nominee Address 3	YELHANKA
Nominee City	MUMBAI	Nominee City Pin	400013
Nominee State	Maharashtra	Nominee Country	India

Hide

Hide

TIER 2 Details

Hide

Nominee Serial Number	1		
Nominee Name	PRAJAKTA PRASHANT GURAV		
Nominee Date of Birth			
Nominee Relation	WIFE		
Nominee Major/Minor	MAJOR		
Nominee Guardian Name			
Nominee Guardian DOB			
Nominee Alternate Contact No.			
Nominee Address 1	301 15 TH BLOCK	Nominee Address 3	100 %
Nominee Address 2	HERITAGE ESTATE	Nominee Address 3	YELHANKA
Nominee City	MUMBAI	Nominee City Pin	400013
Nominee State	Maharashtra	Nominee Country	India

Withdrawal Request Declaration Checklist

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

Sr. No.	Document Name
1	Withdrawal form duly filled and signed stamped by Nodal Office
2	Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)
3	Cancelled Cheque / Bank Certificate /Self attested copy of Bank passbook

Proof of Identity

Sr. No.	Document Name
1	Valid Passport issued by Government of India.

Proof of Address

Sr. No.	Document Name
1	Valid Passport issued by Government of India.

Declaration by the Subscriber*

☒ 1. I Prashant Shantaram Gurav with PRAN 110133558407 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.

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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/lour 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.

☒ Declaration by Nodal Office/POP/Aggregator*:

1. I have verified the documents as submitted by the Subscriber/Claimant with the originals 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

Edit

Submit


Note : 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 any 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).

The fees will be collected by the Bank by debiting Subscriber's bank account.

Retired life ka sahara, NPS hamara

Figure 22

Once request is verified, confirmation window is displayed to the User as given below in **Figure 23**.

**NSDL**
Technology, Trust & Reach

National Pension System (NPS)

Welcome Point of Presence-130020138

30-Nov-2020Home | Logout

[Transaction](#) [Authorize Request](#) [Contribution Details](#) [Subscriber Registration](#) [Views](#) [Grievance](#) [Exit Withdrawal Request](#) [User Maintenance](#) [Document Management](#) [MIS](#) [Reports](#) [Dashboard](#)

[Subscriber Deactivation / Reactivation](#) [Download](#) [CGMS BackOffice](#) [Master Download](#) [Nodal Offices Upload](#) [Error Rectification Module](#) [S1 Submission Details](#) [Knowledge Centre](#)

[Corporate Registration Authorise](#) [Pop Mapping](#) [Shift to Karvy](#) [Shift to NSDL](#)

Withdrawal Request - Complete

PRAN

Name

Claim ID

Date of Birth

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

110133558407

Prashant Shantaram Gurav

2011697849

01/09/1959

Withdrawal Request has been Verified

Acknowledgement No

Verification Timestamp

Please click to view the uploaded document :

201169784901

30/11/2020 16:07

[View](#)

[Back to Results Page](#)

Figure 23

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

In order to authorize Online Exit requests of eNPS Subscribers, POP User needs to click on the link www.cra-nsdl.com select the Digital certificate menu enter another User ID to login to CRA system as given below in **Figure 24**.

NSDL Technology, Trust & Reach

National Pension System (NPS)

Annual Transaction Statement on Email

Invest in NPS

Activate Tier II Account Free !!

FATCA Compliance

Annuity Quotes

Grievance / Enquiry Status

Subscriber Registration/Photo-Signature Modification Request

Subscribers

User ID _____

Password _____

Enter Captcha 6 2 + 8 = _____

[Reset Password](#) [IPIN for eNPS](#) [Help/Instructions for Login](#)

Nodal Offices / Other Intermediaries

☐ I-PIN ☒ Digital Certificate

User ID 130020139

Enter Captcha 15 + 16 = 31

[Submit](#) [Change DSC](#) [Help/Instructions for Login](#)

Figure 24

User needs to click on Menu “**Transaction**” and select Sub-Menu “**Authorize Transaction**”. Please refer below **Figure 25**.

NSDL Technology, Trust & Reach

National Pension System (NPS)

Welcome Point of Presence-130020139 30-Nov-2020 Home | Logout

Transaction Authorize Request Contribution Details Subscriber Registration Views Grievance Exit Withdrawal Request User Maintenance Document Management MIS Reports Dashboard

Scheme Preference Change / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Error Rectification Module S1 Submission Details Knowledge Centre

Intra POP Subscriber Shift Request Authorise Pop Mapping Shift to Karvy Shift to NSDL

Authorize Transaction

Tier-2 Activation

Update Subscriber Details

Tier-2 to Tier-1 Switch(One Way Switch)

Update Subscriber Tier-2 Details

Subscriber Shifting

Authorize Subscriber Shifting

Initiate Conditional Withdrawal

Verify Conditional Withdrawal Request

FATCA Self Certification

FATCA File Upload

FATCA File Status

Welcome to Central Recordkeeping Agency

[Click here](#) Click here to view list of pending withdrawal request

[Click here](#) to view list of Exit Claim IDs awaiting any action

Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity](#)

Extension of NSDL e-Gov - CRA's Registration Certificate under NPS

CRA Helpline for Nodal Offices 1800-222-081 (toll-free)

Retired Life ka sahara, NPS hamara

Notification

Transaction Type	Count
Subscriber detail modification	1
Tier-2 Activation	1
Tier-2 to tier-1 switch	1
CLAIM ID generation	1
Erroneous Transfer to subscriber Verification	1
Online Subscriber Registration	1
Deferment Authorize	2
Transaction Type	Count
Reprint PRAN	6
Reset Pin	14
Conditional Withdrawal Request Verification	33
KYC Verification	62
Withdrawal Request Verification	228

Figure 25

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 below **Figure 26**.

Transaction Type *

PRAN

Ack No/PRN **

Receipt No

Claim ID

From Date

To Date

Complete Withdrawal sub type

Search

Figure 26

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, Request Initiation Date, Requested By, Request 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 withdrawal request. Please refer below **Figure 27**.

ACKNOWLEDGEMENT NO.	RECEIPT NO.	PRAN	REGISTRATION DATE	REGISTERED BY	REQUEST TYPE	SUBSCRIBER CATEGORY
201169784901		110133558407	30-11-2020	110133558407	WITHDRAWAL	eNPS Subscriber

Retired Life ka sahara, NPS hamara

Figure 27

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. Please refer below **Figure 28**.

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 details entered are correct, User needs to click on "Authorize" button to complete the process.

Authorize Withdrawal Initiation - Confirm

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

Subscriber Details

Subscriber Name Prashant Shantaram Gurav
Subscriber Category eNPS Subscriber
PRAN 110133558407
Subscriber Gender Male
Maiden Name
CKYC Number
Marital status Married
Spouse Alive
Spouse Name PRAJAKTA PRASHANT GURAV
Spouse DOB 07/11/1963
Spouse Gender Female
Spouse's Aadhaar
Spouse's PAN

ACK No. 201169784901
Withdrawal Type Full Withdrawal
Withdrawal due to Exit at 60
Complete Withdrawal Sub Type Lump-Sum and ASP Withdrawal
Date of Exit 01/09/2019
Towards Withdrawal (in %) 60
Towards Annuity (in %) 40

ASP Withdrawal Details

Amount to be invested in Annuity 154162.81
Name of ASP Life Insurance Corporation of India
Scheme Annuity payable for life with 100% annuity payable to spouse on death of annuitant
Beneficiary Name Prashant Shantaram Gurav
Relation with Subscriber Self
Pension Frequency Monthly

Subscriber Correspondence Address

Address 1 #301 15 TH BLOCK
Address 2 HERITAGE ESTATE
Address 3 YELAHANKA
City BANGALORE
Pin 560064
State Karnataka
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	616.4692	369.8811
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME C - TIER I	4040.6993	2424.4171
SBI PENSION FUNDS PRIVATE LIMITED	SBI PENSION FUND SCHEME G - TIER I	905.4392	543.2640
		5562.6077	3337.5622

Subscriber Bank Details

Bank Account Number 123456789
Bank Name STATE BANK OF INDIA
Bank Branch LOWER PAREL
Bank Address KAMALA MILLS
Bank Address Pin 400092
Bank IFS Code SBIN0000099
Bank MICR Code 560002053
Mobile No +919819639307
Alternate Phone No
Email Id pgurav8682@yahoo.in

Subscriber Details

PAN ACDPL1443R
Aadhaar No

Nominee Details

TIER 1 Details

Nominee Serial Number 1
Nominee Name PRAJAKTA PRASHANT GURAV
Nominee Date of Birth
Nominee Relation WIFE
Nominee Major/Minor MAJOR
Nominee Guardian Name
Nominee Guardian DOB
Nominee Share 100 %
Nominee Mobile No.
Nominee Email Id
Nominee Address 1 301 15 TH BLOCK
Nominee Address 2 HERITAGE ESTATE
Nominee Address 3 YELAHANKA
Nominee City 400013
Nominee State Maharashtra
Nominee Country India
Nominee Alternate Contact No.

TIER 2 Details

Nominee Serial Number

1

Nominee Name

PRAJAKTA PRASHANT GURAV

Nominee Date of Birth

Nominee Relation

WIFE

Nominee Major/Minor

MAJOR

Nominee Guardian Name

Nominee Guardian DOB

Nominee Share

100 %

Nominee Mobile No.

Nominee Email Id

Nominee Address 1

301 15 TH BLOCK

Nominee Address 2

HERITAGE ESTATE

Nominee Address 3

YELHANKA

Nominee City

MUMBAI

Nominee City Pin

400013

Nominee State

Maharashtra

Nominee Country

India

Nominee Alternate Contact No.

Withdrawal Request Declaration Checklist

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

Withdrawal Request Document Checklist

Sr. No.

1

Withdrawal form duly filled and signed stamped by Nodal Office

2

Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)

3

Canceled Cheque / Bank Certificate /Self attested copy of Bank passbook

Withdrawal - Normal/Exit at the age of 60

Sr. No.

1

Valid Passport issued by Government of India.

2

Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)

3

Canceled Cheque / Bank Certificate /Self attested copy of Bank passbook

Proof of Identity

Sr. No.

1

Valid Passport issued by Government of India.

2

Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)

3

Canceled Cheque / Bank Certificate /Self attested copy of Bank passbook

Proof of Address

Sr. No.

1

Valid Passport issued by Government of India.

2

Original PRAN Card / Notarised Affidavit (if PRAN card not submitted)

3

Canceled Cheque / Bank Certificate /Self attested copy of Bank passbook

Maker Action

Authorized by Maker

Declaration by the Subscriber:

1. 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.

2. 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.

3. 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 Subscriber:

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.

Declaration by Nodal Office/POP/Aggregator:

1. I/we have verified the documents as submitted by the Subscriber/Claimant with the originals 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

Authorize

Reject

Reason for Rejection :

Submit

Note : 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 any 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).

The fees will be collected by the Bank by debiting Subscriber's bank account.

Retired life ka sahara, NPS hamara

Figure 28

Once request is authorized, confirmation window is displayed to the User as given below in **Figure 29**. At this stage, option is available to the User to take print out of the system generated Withdrawal Form.

NSDL
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Welcome Point of Presence-130020139

30-Nov-2020 Home | Logout

Transaction Authorize Request Contribution Details Subscriber Registration Views Grievance Exit Withdrawal Request User Maintenance Document Management MIS Reports Dashboard

Subscriber Deactivation / Reactivation Download CGMS BackOffice Master Download Nodal Offices Upload Error Rectification Module S1 Submission Details Knowledge Centre

Corporate Registration Authorise Pop Mapping Shift to Karvy Shift to NSDL

Withdrawal Request - Complete

[Back to Results Page](#)

PRAN	110133558407
Name	Prashant Shantaram Gurav
Claim ID	2011697849
Date of Birth	01/09/1959

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

Withdrawal Request has been Verified

Acknowledgement No	201169784901
Verification Timestamp	30/11/2020 16:13

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

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

Figure 29

On authorization of Exit request by Bank-POP, the same will get executed in the CRA system subject to Subscriber attaining 60 years of age in case of Superannuation. The Funds will be transferred to Subscriber's Bank Account by Trustee Bank (Axis Bank) on 4th Working day after authorization of request.

5. Annuity Issuance Process:

On execution 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. Annuity Service Provider (ASP) will issue Annuity policy on the basis of details entered by the Subscriber and documents uploaded at the time of initiation of 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.nsdl.co.in).

On completion of annuity formalities, ASP will confirm Annuity request of the Subscriber online in the CRA system. The Funds (Annuity Corpus) will be transferred to ASP by Trustee Bank (Axis Bank) on 4th Working day after authorization of annuity request by ASP in CRA.

On receipt of funds, ASP will issue Annuity policy within 2 working days.
