

GOVERNMENT OF INDIA  
DEPARTMENT OF TELECOMMUNICATIONS  
MINISTRY OF COMMUNICATION AND INFORMATION TECHNOLOGY  
SANCHAR BHAWAN NEW DELHI 110 001  
(TA -II SECTION)

No:7-24/ NPS circulars/TA-II/15-16 / 8123 to 8157 dated 07.12.2015

To,  
All Pr CCAs/CCAs/TDSAT/TEC/PAO(HQ)/NICF

Subject- Mandatory processing of Online withdrawal request

Kindly find enclosed copy of NSDL (CRA) Circular CRA/PO&RI/Master/2015/012 dated 18<sup>th</sup> November, 2015 regarding Mandatory processing of withdrawal request for necessary action at your end please.



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7/c

## **Circular**

Circular No: CRA/PO&RI/Master/2015/012

November 18, 2015


### **Sub: Mandatory processing of Online Withdrawal Request**

All the Nodal Offices (PRAO/PAO/DTA/DTO/POP/CHO/NLOO/NLAO) are hereby informed that as advised by the Pension Fund Regulatory & Development Authority (PFRDA), with effect from April 1, 2016, Withdrawal Requests raised on online platform ([www.cra-nsdl.com](http://www.cra-nsdl.com)) only will be accepted for further processing. Physical Withdrawal Request Forms received at CRA will not be accepted for further processing. Circular issued by PFRDA in this regard is enclosed as Annexure for your reference.

As per the new guidelines issued vide the aforesaid Circular, responsibility of verifying the Withdrawal Request along with supporting documents will be with the concerned Nodal Office only. The Nodal Office will also be responsible for establishing veracity of the documents/claims submitted at the Nodal Office. Once the Nodal Office authorizes the Withdrawal Request in CRA system, request will be placed in the CRA system for redemption of units from the subscriber's PRAN. After authorizing the Withdrawal Request in CRA system, the physical request should be forwarded to CRA for storage purpose. All the Nodal Offices are requested to disseminate the information among the concerned subscribers.

In case any further clarification is required in this regard, you may contact Mr. Vishal Jain at 022-24994946 (E-mail ID - [vishal.jain@nsdl.co.in](mailto:vishal.jain@nsdl.co.in)) or Mr. Ashwin Limaye at 022-24994351 (E-mail ID - [ashwini@nsdl.co.in](mailto:ashwini@nsdl.co.in)).

For and on behalf of  
**NSDL e-Governance Infrastructure Limited**

  
**Mandar Karlekar**  
**Assistant Vice President**

Encl: a/a



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### Circular

PFRDA/2015/27/EXIT/2

November 12, 2015

Subject: Mandatory processing of Online Withdrawal request

All the Nodal Offices/Ministries are aware that Government of India has recently launched the "Digital India" campaign to develop a digitally empowered society and to digitally integrate the government departments and the citizens of India. It aims at ensuring the government services are made available to people of India electronically by improving online infrastructure and by increasing internet connectivity. One of the objectives is to make various Government services on a real time basis on online platform.

PFRDA is also committed to support this promising initiative of Government of India. Efforts are being made by PFRDA to make various NPS related services available on online platform. One such initiative is to make withdrawal process online wherein subscriber can raise withdrawal request using online platform made available on the CRA system. This will make withdrawal process paperless to a great extent and seamless and exit claims of the subscribers can be settled in least possible time

PFRDA had issued circular dated February 25, 2015 making it mandatory for all the Nodal Offices to process the withdrawal claims of their underlying subscribers on the online platform made available on the CRA system from April 1, 2015. However, it has been observed that majority of the withdrawal requests are still being received in physical form (without capturing online withdrawal request) resulting into delay in processing of withdrawal claims of the subscribers.

It has therefore been decided that with effect from **April, 1, 2016**, only such Withdrawal requests raised on online platform will be accepted at CRA for further processing. Physical Withdrawal Request Forms received at CRA will not be accepted for further processing.

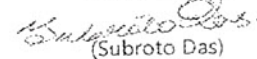
Subscriber/Nodal Office will have to raise Online Withdrawal request in the CRA system by providing the lump-sum % share/annuity % share, Bank details, Nomination details, Annuity Service Provider and Annuity scheme. Subscriber is also required to submit the withdrawal request alongwith annuity purchase form.

The responsibility of verifying the Withdrawal Request Form alongwith the relevant supporting documents will be with the Nodal Office initiating the request online. The Nodal Office will also be responsible for establishing the veracity of the documents / claims submitted at the Nodal Office.

The physical Withdrawal requests are to be forwarded to CRA for storage purpose only. As mentioned earlier, the Physical Withdrawal requests received at CRA without submission of online request will not be entertained by CRA for further processing and will be rejected.

The detail procedure of generating of Claim ID and capturing the Withdrawal request has been provided as Annexure I. The Nodal Offices may contact CRA for further support and guidance.

Yours faithfully



(Subroto Das)  
Chief General Manager

**EXIT PROCESS TO BE FOLLOWED IN CASE OF GOVERNMENT SUBSCRIBERS**

**A. Preface:**

A subscriber can exit the National Pension System (NPS) due to Superannuation, Pre-mature Exit and death. This document describes the **Withdrawal procedure** to be followed by the subscribers and Nodal Offices for processing the Withdrawal request in the CRA system.

With a view to simplify and streamline the processing of exit and withdrawal claims, CRA has developed a 'Online Withdrawal' module to process 'Withdrawal Request' for subscribers exiting NPS on the online platform made available by CRA. In order to facilitate and expedite the process for settlement of the withdrawal claims of the subscribers of National Pension System (NPS), PFRDA has made it mandatory for all the nodal offices (PAO's/DDO etc) to process the withdrawal claims of their underlying subscribers on the online platform being made available on the CRA system from 01st April, 2015. This functionality has been made available through the website of CRA ([www.cra-nsdi.com](http://www.cra-nsdi.com)) and can be initiated at any of the two levels as mentioned below:

- **At Nodal Offices (PAO/DDO)** – When the applicant herself/himself does not files an online Withdrawal/exit application but submits the physical application, Nodal Offices will key in the particulars and initiate (capture, verify and submit) the Withdrawal requests in CRA system under all the three categories (Exit due to Superannuation/attainment of 60 years, exit before the age of Superannuation/attainment of 60 years and exit due to Death)



- **At Subscribers** – In case of Superannuation/attainment of 60 years, exit before the age of Superannuation/attainment of 60 years, the subscribers can also initiate Withdrawal requests in the CRA system which shall subsequently have to be verified by the Nodal Office (PAO/DDO) in CRA system.

**B. Important features of the 'Online' Claims Processing:**

- If subscriber wishes to raise the Withdrawal request in Online module (in case of Superannuation/Pre-mature exit), Claim ID is mandatory.
- In case of superannuating subscribers, Claim IDs will be generated six months prior to the date of superannuation/attaining the age of 60 years of age. Nodal Offices will be able to initiate the Withdrawal request in the CRA system for all such cases where Claim ID has been generated.
- If request is initiated by the subscriber, the Nodal Office has to authorize the same in CRA system.
- In case of exit due to Pre-mature exit, Nodal Office has to generate the Claim ID for a subscriber to enable them to submit the online request. **The process of Generation/Cancellation of Claim ID by the Nodal Office is attached as Annexure III.**
- If Nodal Office initiates the Withdrawal request on behalf of subscriber, Claim ID is not mandatory.
- The purchase of annuity shall take place on manual basis as per existing guidelines till the online annuity purchase system is in place.

**C. Processing of Withdrawal request in CRA system**

This document describes the steps to be followed by Nodal Offices for initiating Withdrawal request in CRA system for subscribers who are exiting NPS. The document has been divided in two chapters:

- Withdrawal Request raised by a Nodal Office in CRA system
  - Capturing of Withdrawal request by Nodal Office
  - Authorization of Withdrawal request by Nodal Office
- Subscribers raising Withdrawal Request in CRA system
  - Capturing of Withdrawal request by subscriber
  - Verification and Authorization of Withdrawal request by Nodal Office

The PAO and the DTAs (hereafter referred as Nodal Offices) can capture Withdrawal request for superannuation, premature exit or death cases. The following activity flow provides the steps the Nodal Office has to follow while initiating a Withdrawal request:

#### **D. Withdrawal Request raised by a Nodal Office in CRA system**

- **Submission of physical form by Subscriber/Claimant:** Subscriber/Claimant will fill the Withdrawal Form and submit the Withdrawal request along with required documents (**please refer Annexure IV**) and annuity purchase form (if applicable) informing his/her choice of ASP to his/her mapped Nodal Office.
- **Verification of Withdrawal request:** The Nodal Office will verify whether the Withdrawal Request Form has been properly filled and check whether all KYC documents have been submitted by the subscriber/claimant. The Nodal Office will initiate the request only after such verification is carried out.

#### **E. Online Capturing of Withdrawal request by Nodal Office**

##### **E.1. Upon Normal Superannuation / upon reaching the age of 60 years:**

Nodal Office will login into the CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) using the one of the User ID and I-Pin.

- a. After logging in the CRA site, the User will click on the menu '**Exit Withdrawal request**' and then on the sub-menu '**Initiate Withdrawal Request**'.
- b. The User will **enter PRAN** in the designated field and submit the request.
- c. **Category of Withdrawal request:** The user will select Category of Withdrawal request as Superannuation from the drop down menu.
- d. **Withdrawal % Allocation:** The User will select the Withdrawal type and percentage of Withdrawal and submit the request. Subscriber can select maximum 60% as lump-sum Withdrawal. However, if NPS subscriber corpus is less than Rs. 2,00,000, he/she can opt for 100% as lump-sum Withdrawal. If NPS Lite subscriber corpus is less than Rs. 1,00,000, he/she can opt for 100% as lump-sum Withdrawal.
- e. Subscriber's correspondence address will be displayed. The user will click on proceed.
- f. **Bank Details:** User will mandatorily provide the bank details where subscriber last salary was credited as per employment records to which funds will be transferred after redemption of units. If subscriber's bank details are present in the CRA system, it will be displayed to the user. User will click on confirm and proceed if bank details available in CRA records are same as mentioned in Withdrawal Form, else user will click on 'Edit' button and will update bank details of the subscriber. The user will then confirm the details. The details should be as per the salary records maintained by the nodal office.
- g. **Nomination Details:** If Nomination details of the subscriber are available in CRA system, it will be displayed to the user. The user will click on the



Edit Button and will update Nomination details of the subscriber if the same are not matching with the details mentioned on Withdrawal Form. Else, user will update the address details of the Nominee(s).

- h. **Annuity Service Provider (ASP) Selection:** User will select an ASP and ASP scheme for the ASPs empanelled by PFRDA under NPS.
- i. The user will then be navigated to '**Checklist**' page where the User will select the documents submitted by subscriber. The User will then submit the request.
- j. The User will then be navigated to confirmation screen where the User will have to confirm the details captured. On confirmation, the request will be captured in the CRA system and an Acknowledgement Number will be generated. User should note down the Acknowledgement Number generated.

#### **E.2. On Exit from NPS before the age of Normal superannuation / age of 60 Years (irrespective of cause)**

Nodal Office will login into the CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) using the one of the User ID and I-Pin.

- a. After logging in the CRA site, the User will click on the menu '**Exit Withdrawal request**' and then on the sub-menu '**Initiate Withdrawal Request**'.
- b. The User will **enter PRAN** in the designated field and submit the request.
- c. **Category of Withdrawal request:** The user will select Category of Withdrawal request as Pre-mature Exit from the drop down menu.

- d. **Withdrawal % Allocation:** The User will select the Withdrawal type and percentage of Withdrawal and submit the request. Subscriber can select maximum 20% as lump-sum Withdrawal. However, if subscriber corpus is less than Rs. 1,00,000, he/she can opt for 100% lump-sum Withdrawal.
- e. Subscriber's correspondence address will be displayed. The user will click on proceed.
- f. **Bank Details:** User will mandatorily provide the bank details where subscriber last salary was credited as per employment records to which funds will be transferred after redemption of units. If subscriber's bank details are present in the CRA system, it will be displayed to the user. User will click on confirm and proceed if bank details available in CRA records are same as mentioned in Withdrawal Form, else user will click on 'Edit' button and will update bank details of the subscriber. The user will then confirm the details. The details are as per the salary records maintained by the nodal office.
- g. **Nomination Details:** If Nomination details of the subscriber are available in CRA system, it will be displayed to the user. The user will click on the Edit Button and will update Nomination details of the subscriber if the same are not matching with the details mentioned on Withdrawal Form. Else, user will update the address details of the Nominee(s).
- h. **Annuity Service Provider (ASP) Selection:** User will select an ASP and ASP scheme for the ASPs empanelled by PFRDA under NPS.
- i. In the **checklist**, the User will then capture the documents submitted by subscriber. The User will then submit the request.

- j. The User will then be navigated to confirmation screen where the User will have to confirm the details captured. On confirmation, the request will be captured in the CRA system and an Acknowledgement Number will be generated. User should note down the Acknowledgement Number generated.

### **E.3. Withdrawal request due to death of subscriber**

Only Nodal Office can capture the Withdrawal request due to death of subscriber. As per PFRDA guidelines, if the family members of the deceased Govt. subscriber are not receiving family pension then NPS contributions is to be transferred to the family member of the deceased subscriber. Below is the procedure to capture the request in CRA system:

Nodal Office will login into the CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) using the one of the User ID and I-Pin.

- a. After logging in the CRA site, the User will click on the menu '**Exit Withdrawal request**' and then on the sub-menu '**Initiate Withdrawal Request**'.
- b. The User will **enter PRAN** in the designated field and submit the request.
- c. **Category of Withdrawal request:** The user will select Category of Withdrawal request as Death from the drop down menu.
- d. **Withdrawal % Allocation:** The User will select the Withdrawal type and percentage of Withdrawal and submit the request. Claimant can select maximum 20% as lump-sum Withdrawal. However, if subscriber corpus is less than Rs. 2,00,000, he/she can opt for 100% lump-sum Withdrawal.

- e. Subscriber's correspondence address will be displayed. The user will click on proceed.
- f. **Claimant Details:** If Nomination details of the subscriber are available in CRA system, it will be displayed to the user. User is required to provide Claimant details. If Nomination details are not available in CRA system, User is required to provide the Claimant details as per the document submitted by the claimant (legal heir certificate /family member certificate).
- g. **Bank Details:** User will provide the bank details to which funds will be transferred after redemption of units. The details are to be supported by the documents wherever necessary.
- h. **Annuity Service Provider (ASP) Selection:** User will select an ASP and ASP scheme for the ASPs empanelled by PFRDA under NPS.
- i. In the **checklist**, the User will then capture the documents submitted by subscriber. The User will then submit the request.

The User will be requested to confirm the details captured. On confirmation, the request will be captured in the CRA system. CRA system will generate the Claim ID and Acknowledgement Number on successful submission of Withdrawal request.

#### **F. Authorization of Withdrawal Request by Nodal Office**

Nodal Office is required to authorize the request captured in the CRA system. Another Nodal Office User will login into the CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) using second User ID and I-Pin.



- a. The second User, after logging in the CRA site, will click on the menu '**Transaction**' and then on the sub-menu '**Authorize Transaction**'.
- b. The Nodal Office User will have to select transaction type as '**Withdrawal request**'. After selecting the type, the User will enter the relevant PRAN/Acknowledgement ID as the search criterion.
- c. After clicking on the search button, the second Nodal Office User will be able to view the screen summary with the details of Acknowledgment Number, PRAN, Registration Date, Registered By and Request Type. The Nodal Office User then clicks on the **Acknowledgment Number hyperlink**.
- d. The second User will now have the view of the Withdrawal request initiated by the first User. The second Nodal Office User can view the signature of the subscriber. The user will verify the request and **click on Authorize Button** to submit the request.
- e. The second User has to confirm the bank account details provided in the withdrawal form with the bank account details available with them in which the last salary was credited as per record.
- f. **Once the User authorizes the Withdrawal request in CRA system, request will be placed in the CRA system for redemption of units. Units will be redeemed from the PRAN and funds will be transferred to the bank details provided in the Withdrawal request. In case of superannuation, Withdrawal request will be executed in the CRA system after the date of retirement of subscriber. In case of Pre-mature Exit/death, request will be executed on next day of authorization of Withdrawal request.**



- g. The User will reject the request in case there is any mismatch or details are not proper. In case of rejection, reason is mandatory.
- h. **The Nodal Office Official has to attest the Withdrawal Form along with other KYC documents.** The Nodal Office will then attach covering letter and sends the Withdrawal docket to CRA (to be marked to NPSCPC) **for storage purpose only.**

## **G. Subscribers raising online Withdrawal Request in CRA system**

### **G.1. Capturing of Superannuation Withdrawal request by subscriber**

NPS subscribers may initiate the Withdrawal request in the CRA system six months before the age of Superannuation or on reaching the age of 60 years.

The NPS subscribers, after capturing their Withdrawal request in the CRA system, will submit the Withdrawal Form along with the required documents (**please refer Annexure IV**) and annuity purchase form (if applicable) to their mapped Nodal Office. Nodal Office is required to authorize the request in the CRA system, authorize the physical Withdrawal Form and verify the subscriber signature, KYC Documents submitted and forward the duly authorised physical Withdrawal Form along with the supporting documents to CRA for storage purpose only.

The following activity flow provides the steps the subscriber to follow while capturing a Withdrawal request.

- a) The subscriber will login into the CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) with his/her User ID and I Pin.

- b) After logging in the CRA site, the subscriber will click on the menu '**Exit Withdrawal request**' and then on the sub-menu '**Initiate Withdrawal Request**'.
- c) In case, a subscriber whose Claim ID is not generated and tries to capture the Withdrawal request, a message will be displayed that the subscriber is not allowed to initiate any Withdrawal request.
- d) **Withdrawal type & percentage of Withdrawal allocation:** The subscriber will select the Withdrawal type and percentage of Withdrawal allocation and submit the request. Subscriber can select maximum 60% as lump-sum Withdrawal. However, if subscriber corpus is less than Rs. 2,00,000, he/she can opt for 100% as lump-sum Withdrawal.
- e) Subscriber's correspondence address will be displayed. The subscriber will click on proceed
- f) **Bank Details:** Subscriber will mandatorily provide the bank details where subscriber last salary was credited as per employment records to which funds will be transferred after redemption of units. If subscriber's bank details are present in the CRA system, it will be displayed to the subscriber. Subscriber will click on confirm and proceed if bank details available in CRA records are updated else subscriber will click on Edit and will enter bank details. The subscriber then confirms the details. The details should be as per the salary records maintained by the nodal office where last salary was credited.
- g) **Nomination Details:** If Nomination details of the subscriber are available in CRA system, it will be displayed to the subscriber. The subscriber will click on the Edit Button and will provide the complete Nomination details.

- h) **Annuity Service Provider (ASP) Selection:** User will select an ASP and ASP scheme for the ASPs empaneled by PFRDA under NPS.
- i) In the **checklist**, the subscriber will then selects the documents which would be submitted along with Withdrawal Form. The subscriber will then submit the request.
- j) After successful submission, an Acknowledgement ID will be generated.
- k) The subscriber can click on '**View Form**' and **view & print the Withdrawal Form**.
- l) The subscriber has to perform the following activity:
- Paste his/her photograph and self attest it. Subscriber should provide his/her signature as per CRA records only.
  - Subscriber is also required to sign the declarations in the Withdrawal Form.
  - Get the witness signatures
  - Affix Revenue Stamp and Signature on the Advanced Stamp Receipt

Subscriber is required to submit the auto-ulated Withdrawal Form alongwith required documents to Nodal Office for authorization of Withdrawal request by Nodal Office.

## **G.2. Subscribers raising Pre-mature Exit Withdrawal Request in CRA system**

NPS subscribers can initiate Withdrawal request in the CRA system **only after Nodal Office generates the Claim ID for the subscriber**. Procedure of Claim ID generation is explained in Annexure III.

The NPS subscribers, after capturing their Withdrawal request in the CRA system, will submit the Withdrawal Form along with the required documents and annuity purchase form to their mapped Nodal Office. Nodal Office is required to authorize the request in the CRA system, authorize the physical Withdrawal Form and verify the subscriber signature, KYC Documents submitted and forward the duly authorised physical Withdrawal Form along with the supporting documents to CRA for storage purpose only.

The following activity flow provides the steps the subscriber and the concerned Nodal Office has to follow while authorizing a Withdrawal request.

- a) The subscriber will login into the CRA system ([www.cra-nsdl.com](http://www.cra-nsdl.com)) with his/her User ID and I Pin.
- b) After logging in the CRA site, the subscriber will click on the menu '**Exit Withdrawal request**' and then on the sub-menu '**Initiate Withdrawal Request**'.
- c) In case, a subscriber whose Claim ID is not generated and tries to capture the Withdrawal request, a message will be displayed that the subscriber is not allowed to initiate any Withdrawal request.
- d) **Withdrawal type & percentage of withdrawal:** The subscriber will select the Withdrawal type and percentage of Withdrawal and submit the request.
- e) Subscriber's correspondence address will be displayed. The subscriber will click on proceed
- f) **Bank Details:** Subscriber will mandatorily provide the bank details where subscriber last salary was credited as per employment records to which



funds will be transferred after redemption of units. If subscriber's bank details are present in the CRA system, it will be displayed to the subscriber. Subscriber will click on confirm and proceed if bank details available in CRA records are updated else subscriber will click on Edit and will enter bank details. The subscriber then confirms the details. The details should be as per the salary records maintained by the nodal office where last salary was credited.

- g) **Nomination Details:** If Nomination details of the subscriber are available in CRA system, it will be displayed to the subscriber. The subscriber will click on the Edit Button and will provide the complete Nomination details.
- h) **Annuity Service Provider (ASP) Selection:** User will select an ASP and ASP scheme for the ASPs empanelled by PFRDA under NPS.
- i) In the **checklist**, the subscriber will then selects the documents which would be submitted along with Withdrawal Form. The subscriber will then submit the request.
- j) After successful submission, an Acknowledgement ID will be generated.
- k) The subscriber can click on '**View Form**' and **view & print the Withdrawal Form**.
- l) The subscriber has to perform the following activity:
  - Paste his/her photograph and self attest it. Subscriber should provide his/her signature as per CRA records only.
  - Subscriber is also required to sign the declarations in the Withdrawal Form.
  - Get the witness signatures



- Affix Revenue Stamp and Signature on the Advanced Stamp Receipt

Subscriber is required to submit the auto-ulated Withdrawal form alongwith required documents to Nodal Office for authorization of Withdrawal request by Nodal Office.

#### **H. Verification of Withdrawal request by Nodal Office**

Once Nodal Office receives the physical request from the subscriber, it will process the request after verifying that the document is properly filled and supporting documents are in place. The roles and responsibilities of the Nodal Office would be as follows:

- a. Nodal Office User will login into the CRA system (www.cra-nsdl.com) using the One of the User ID and I-Pin.
- b. Once Nodal Office User will click the menu '**Exit Withdrawal Request**' and will click the sub-menu '**Verify Subscriber Withdrawal Initiation**'.
- c. The Nodal Office User will enter the combination of **PRAN and Ack ID** and submit the request.
- d. After submission of search button, the Nodal Office User will be able to view the screen summary with the details of Acknowledgment Number, PRAN, Registration Date, Registered By and Request Type.
- e. The Nodal Office User will then click on the **Acknowledgment Number hyperlink**. The verification screen for Withdrawal request captured by Subscriber will be available to the User.

- f. The Nodal Office User can view subscriber signature and verify the same against the signature in the Withdrawal request. Once the Nodal Office User verifies the Withdrawal request, the user will submit the request.
- g. In case, there is any error in the details entered by the subscriber or incorrect details entered, Nodal Office User can edit the same provided the supporting documents for such details are available.
- h. The Nodal office User will check for Bank account details provided by the subscriber as available with the records of nodal office for crediting subscriber's salary
- i. The Nodal Office User may reject a request in case of a mismatch in the data entered, KYC documents not provided etc. Wherever a Withdrawal request is rejected, the User is required to provide the rejection reason.
- j. The Nodal Office should notify the subscriber in case of any modification carried out or any request rejected.

#### **I. Authorisation of Withdrawal request by Nodal Office**

- a) The Second User of the Nodal Office will login into the CRA system (www.cra-nsdl.com) using his other User ID and I-Pin.
- b) The second User, after logging in the CRA site, will click on the menu '**Transaction**' and then on the sub-menu '**Authorize Transaction**'.
- c) The Nodal Office User will have to select transaction type as '**Withdrawal request**'. After selecting the type, the User will enter the relevant PRAN as the search criterion.

- d) After clicking on the search button, the second Nodal Office User will be able to view the screen summary with the details of Acknowledgment Number, PRAN, Registration Date, Registered By and Request Type.
- e) The Nodal Office User then clicks on the **Acknowledgment Number hyperlink**.
- f) The authorization screen for Withdrawal request verified by Nodal Office First User will then be available to the Second User. The user will click on Authorize Button and submits the request.
- g) The Nodal office User will check for Bank account details provided by the subscriber as available with the records of nodal office for crediting subscriber's salary
- h) **Once the User authorizes the Withdrawal request in CRA system, request will be placed in the CRA system for redemption of units. Units will be redeemed from the PRAN and funds will be transferred to the bank details provided in the Withdrawal request. In case of superannuation, Withdrawal request will be executed in the CRA system after the date of retirement of subscriber. In case of Pre-mature Exit, request will be executed on next day of authorization of Withdrawal request.**
- i) The User will reject the request in case there is any mismatch or details are not proper. In case of rejection, reason is mandatory.
- j) The Nodal Office Official has to attest the Withdrawal Form along with other KYC documents. The Nodal Office will then attach covering letter and sends the Withdrawal docket to CRA (to be marked to NPSCPC) for storage purpose only.

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