



भारत सरकार Government of India
रेल मंत्रालय Ministry of Railways
रेलवे बोर्ड (Railway Board)



RBA No.- 03/2025

No. 2025/AC-II/21/6/NPS e- 3488636

New Delhi, Dt: 20/02/2025

Principal Financial Advisers,
All Zonal Railways and PUs.

Sub: Calculation of return gained on employee's contribution and
Government contribution separately.

Please find enclosed PFRDA's letter no. 17/07/11/0054/2018-SUP-CG dated 23.12.2024 regarding the bifurcation of employee and employer contributions under NPS, along with the necessary process flow issued by PROTEAN (NSDL) for implementation of the same(copy enclosed).

Necessary action may please be taken accordingly under advise to Railway Board.

DA: As above.

Signed by

Rajat Agarwal

Date: 20-02-2025 18:50:03

(Rajat Agarwal)

Jt. Director Finance (CCA)

Railway Board

Ph.No.011- 23047018

E mail ID: rajat.agarwal@gov.in

भारत सरकार Government of India
रेल मंत्रालय Ministry of Railways
रेलवे बोर्ड (Railway Board)

आरबीए सं. 03/2025

सं.2025/एसी-III/21/6/एनपीएस ई- 3488636

नई दिल्ली, दिनांक: 20.02.2025

प्रधान वित्त सलाहकार,
सभी क्षेत्रीय रेलें/उत्पादन इकाइयां।

विषय: कर्मचारी अंशदान और सरकार के अंशदान पर प्राप्त लाभ की गणना पृथक रूप से करने के संबंध में।

कृपया पेंशन फंड विनियामक और विकास प्राधिकरण (पीएफआरडीए) के दिनांक 23.12.2024 के पत्र संख्या 17/07/11/0054/2018-एसयूपी-सीजी के पत्र का अवलोकन करें जिसके साथ प्रोटिएन (एनएसडीएल) द्वारा इसे कार्यान्वित करने के लिए जारी आवश्यक प्रोसेस फ्लो(प्रतिलिपि संलग्न) सहित राष्ट्रीय पेंशन योजना के अंतर्गत कर्मचारी और नियोक्ता के अंशदान को द्विभाजित के संबंध में है।

तदनुसार रेलवे बोर्ड को सूचित करते हुए आवश्यक कार्रवाई की जाए।

संलग्नक: यथोक्त

ह.

(रजत अग्रवाल)

संयुक्त निदेशक वित्त (सीसीए)

रेलवे बोर्ड

दूरभाष सं. 011-23047018

ई मेल आईडी: rajat.agarwal@gov.in



पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



PFRDA-17/07/11/0054/2018-SUP-CG

Date: 23/12/2024

प्रति,
श्री रमेश चंद्र पांडे,
उप निदेशक, वित्त (स्थापना) - III,
रेलवे बोर्ड,
रेलवे भवन,
रायसीना रोड,
रफी मार्ग,
नई दिल्ली-110001

To,
Shri Ramesh Chandra Pandey,
Deputy Director, Finance (Estt.) - III,
Railway Board,
Railway Bhavan,
Raisina Road,
Rafi Marg,
New Delhi - 110001

Subject: - Calculation of return gained on employee's contribution and Government contribution separately-reg.

This is with reference to the OM. D-43/7/2019-F(E) III dated 03.12.2024 on the captioned subject.

2. In this regard, CRA has confirmed that a functionality has been developed in the CRA system, wherein, in family pension cases, the details about employer and employee contribution and growth thereon has been made available in the login of the concerned nodal offices. Under the said functionality, family pension cases processed in FY 2024-25 i.e., April 1, 2024 onwards, the bifurcation details are available to the Nodal Offices in their login. (SOP enclosed for reference)
3. Further, Protean CRA has informed that for the family pension cases processed prior to March 31, 2024, the details of employer and employee contribution and growth thereon, is being shared in excel format on the request of Nodal offices.
4. Accordingly, it is requested that the above information may be shared with the underlying nodal offices and in case of any support or if the details on any family pension case prior to March 31, 2024 is to be obtained, the concerned nodal office may contact CRA at vijayh@proteantech.in or kaustubhV@proteantech.in.

Encl: SOP referred is shared over email.

सादर,

(मनोज तिवारी)

(मनोज तिवारी)

उप महाप्रबंधक

ई-500, टॉवर-ई, पांचवां तल, वर्ल्ड ट्रेड सेंटर, नौरोजी नगर, नई दिल्ली-110029

दूरभाष: 91-11-40717900, वेबसाइट: www.pfrda.org.in

E-500, Tower-E, Fifth Floor, World Trade Center, Nauroji Nagar, New Delhi-110029

Phone: 91-11-40717900, Website: www.pfrda.org.in



protean
Change *is* growth

Protean eGov Technologies Limited

STANDARD OPERATING PROCEDURE (SOP)

**Online Processing of Family Pension Withdrawal Request
by Nodal Office**

Version 1.1

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REVISION HISTORY

Sr. No.	Date of Revision	Ver	Section Number	Description of Change
1	-	1.0	-	Initial Version
2	05.04.2024	1.1	-	Online screen based facility has been enabled for Family Pension processing along with bank details verification through penny drop (with mandatory name verification).

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1. Abbreviations

Abbreviation	Expansion
CRA	Central Recordkeeping Agency
DDO	Drawing & Disbursing Office
DTO	District Treasury Office
DTA	Directorate of Treasuries & Accounts
Nodal Office	PAO/PRAO/DTO/DTA registered under NPS
NPS	National Pension System
PAO	Pay and Accounts Office
PFRDA	Pension Fund Regulatory & Development Authority
PRAN	Permanent Retirement Account Number
PRAO	Principal Accounts Office

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2. Preface:

As per Regulation 6e of Pension Fund Regulatory and Development Authority (PFRDA) Exit Regulations, 2015 & amendments thereto, If the subscriber or the family members of the deceased subscriber, upon his death, avails the option of additional relief on death or disability provided by the Government, the Government shall have right to adjust or seek transfer of the entire accumulated pension wealth of the subscriber to itself. The subscriber or family members of the subscriber availing such benefit shall specifically and unconditionally agree and undertake to transfer the entire accumulated pension wealth to the Government, in lieu of enjoying or obtaining such additional reliefs like family pension or disability pension or any other pensionary benefit from such Government authority.

As per the guidelines stipulated by PFRDA, for processing Family Pension Withdrawal requests, the Nodal Offices are required to submit the following two forms:

Annexure I – It is a declaration to be provided by Nodal Office stating Subscriber's name, Subscriber's PRAN, name of the person receiving family pension and relationship with the Subscriber. In the declaration, Nodal Office is also required to provide their bank account details such as Beneficiary name, Account Number, Bank Name, Branch Name and IFS Code.

Annexure II – It is a No Objection Certificate to be obtained from Claimant for transfer of Subscriber's NPS corpus to Nodal Office bank account. The annexure contains information such as name of the person receiving family pension, relationship with the Subscriber, pension payment order (PPO) no & date and Claimant contact details.

In addition, if there is any voluntary contributions in Subscriber's Tier I account and/or contributions in Tier II account at the time of processing of Family Pension withdrawal request, then voluntary contribution amount of Tier I and/or Tier II contributions will be paid to the person who is receiving Family Pension. In such case, Claimant is required to submit duly filled **Annexure III** (which contains Claimants bank account details) along with bank proof to Nodal Office for processing. It is the responsibility of the Claimant to distribute Voluntary Contribution amount and/or Tier II amount to legal heir/s.

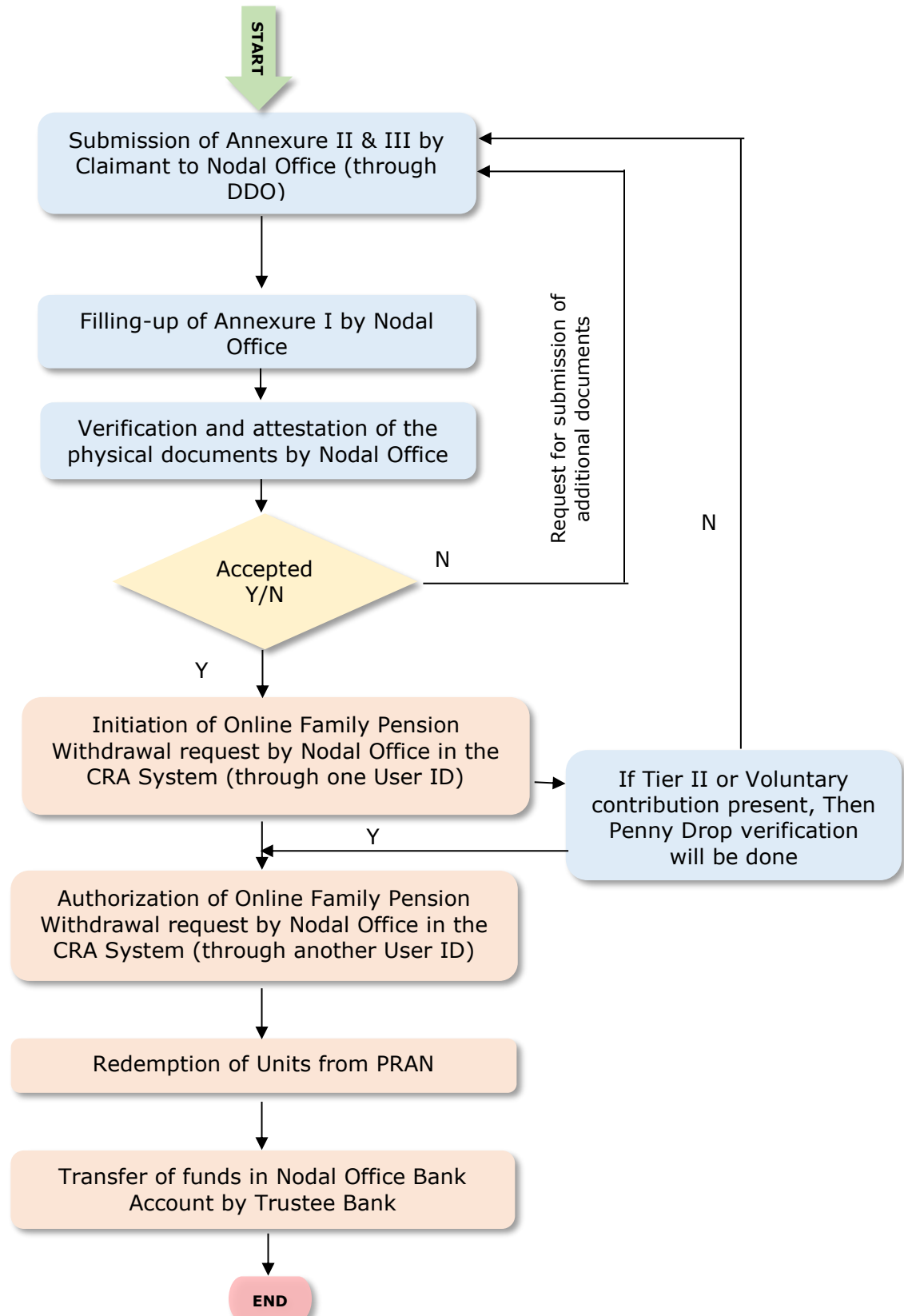
In case of disability pension, if there is any voluntary contributions in Subscriber's Tier I account and/or contributions in Tier II account, these amount will transferred to subscriber's bank account.

To facilitate the Nodal Offices to process the family pension withdrawal cases, an online functionality has been developed in the CRA system. The Nodal Office is required to initiate online request and authorise the same in the CRA system.

This document contains the Standard Operating Procedure (SOP) to be followed by Nodal Offices for processing family pension withdrawal cases online in the CRA system.

It is responsibility of Nodal Office to verify & authorise all the above Annexures [Annexure I, Annexure II & Annexure III (if applicable)] and related documents before processing online request in the CRA system.

3. Process Flow – Processing of Family Pension Withdrawal Requests



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4. Procedure for Processing Online Family Pension Withdrawal requests

Brief steps for initiation Family Pension Withdrawal requests are provided below:

- **Initiation of request by Nodal Office:**

- ✓ Submission of Physical Annexure II & III (In case of voluntary contribution and/or Tier II account) by Claimant to Nodal Office through associated DDO
- ✓ Filling up of Annexure I by Nodal Office
- ✓ Verification & Attestation of Physical Annexures I, II & III (In case of voluntary contribution and/or Tier II account) by Nodal Office
- ✓ Initiation of request by Nodal Office in the CRA System through One User ID
- ✓ Authorization of request by Nodal Office in the CRA system through another User ID
- ✓ Submission of Annexure I, II and III (In case of voluntary contribution and/or Tier II account) along with covering letter to CRA by Nodal Office for storage purpose

- **Points to be noted by Nodal Office prior to initiation of withdrawal request:**

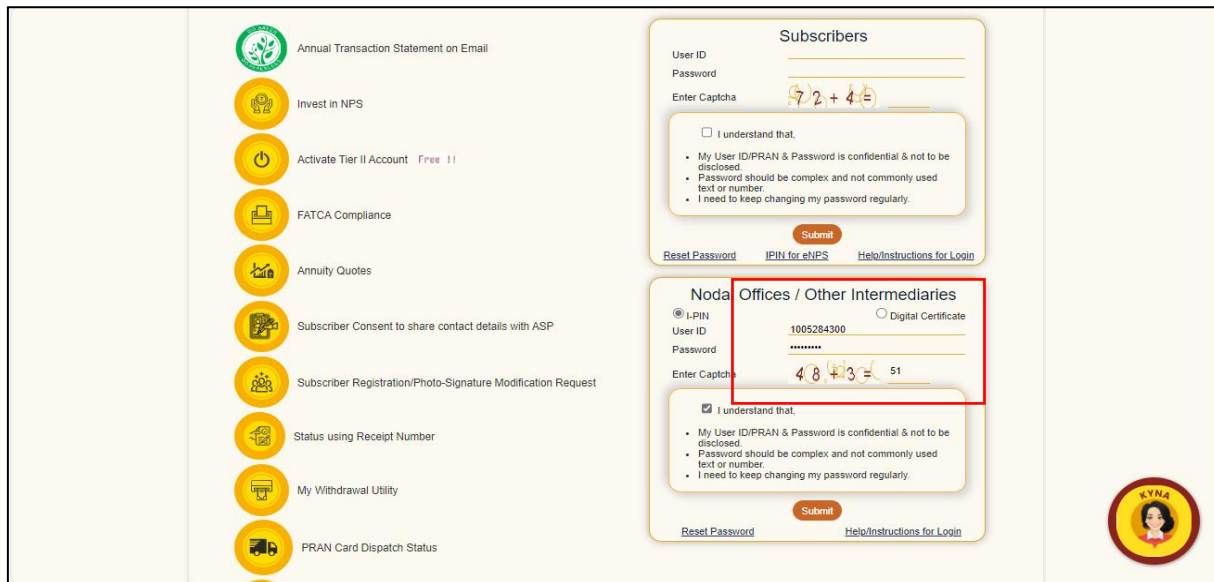
- ✓ At the time of initiation of request, Nodal Office bank details are non-editable
- ✓ Bank details which are available in CRA records will be displayed to the User
- ✓ Amount will be transferred to Nodal Office bank account which is registered in CRA system
- ✓ If Nodal Office bank details are not registered in CRA, then User will not be allowed to initiate withdrawal request. User is required to update bank details in CRA system and then initiate withdrawal request
- ✓ Gestation period of 30 days is applicable after addition/updation of bank details in CRA system.
- ✓ In case Subscriber is having Tier II account and/or PRAN contains voluntary contributions by the Subscriber, on successful online bank a/c verification (penny drop), system will allow to process withdrawal request.
- ✓ Note: For successful online bank verification (Penny drop), Bank account, Bank IFS code, Beneficiary Name captured while processing withdrawal request should be matched with the Bank Record. In case details mismatched, online bank verification (Penny drop) will be failed. In such case, correct bank details needs to be captured and try it again.

The detailed procedure to be followed by the Nodal Offices for processing Online **Family Pension Withdrawal requests** in the CRA system is provided below:

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5. Steps to initiate Online Family Pension Withdrawal request in CRA System by Nodal Office

Nodal Office User needs to access CRA System www.cra-nsdl.com using one User ID & Password as given below in **Figure 1**.



The screenshot displays the CRA System login interface. On the left, a sidebar lists services: Annual Transaction Statement on Email, Invest in NPS, Activate Tier II Account (Free !!), FATCA Compliance, Annuity Quotes, Subscriber Consent to share contact details with ASP, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, My Withdrawal Utility, and PRAN Card Dispatch Status. The main area contains two login sections. The top section is for 'Subscribers' and the bottom section is for 'Nodal Offices / Other Intermediaries'. The bottom section is highlighted with a red box. It includes fields for User ID (1005284300), Password (*****), and a Captcha (4 8 4 3 = 51). There are checkboxes for 'I understand that' and a 'Submit' button. Links for 'Reset Password' and 'Help/Instructions for Login' are also present.

Figure 1

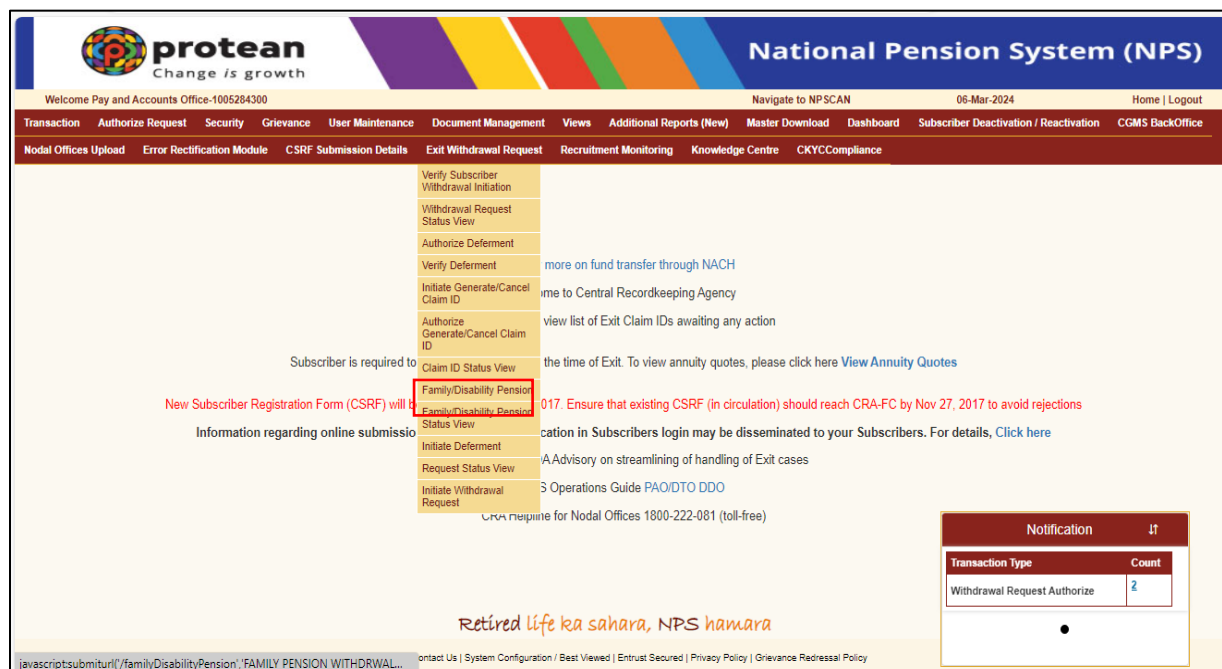
On successful login, User needs to click on Menu **"Exit Withdrawal Request"** and select sub menu **"Family/Disability Pension"** as given below in **Figure 2**.

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Welcome Pay and Accounts Office-1005284300

Navigate to NPSCAN 06-Mar-2024 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre CKYCCompliance

Verify Subscriber Withdrawal Initiation

Withdrawal Request Status View

Authorize Deferment

Verify Deferment [more on fund transfer through NACH](#)

Initiate Generate/Cancel Claim ID [come to Central Recordkeeping Agency](#)

Authorize Generate/Cancel Claim ID [view list of Exit Claim IDs awaiting any action](#)

Subscriber is required to Claim ID Status View [the time of Exit. To view annuity quotes, please click here \[View Annuity Quotes\]\(#\)](#)

Family/Disability Pension

Family/Disability Pension 017. Ensure that existing CSRF (in circulation) should reach CRA-FC by Nov 27, 2017 to avoid rejections

New Subscriber Registration Form (CSRF) will be Information regarding online submission [cation in Subscribers login may be disseminated to your Subscribers. For details, \[Click here\]\(#\)](#)

Initiate Deferment [AAdvisory on streamlining of handling of Exit cases](#)

Request Status View [S Operations Guide \[PAO/DTO DDO\]\(#\)](#)

Initiate Withdrawal Request [CRA requests for Nodal Offices 1800-222-081 \(toll-free\)](#)

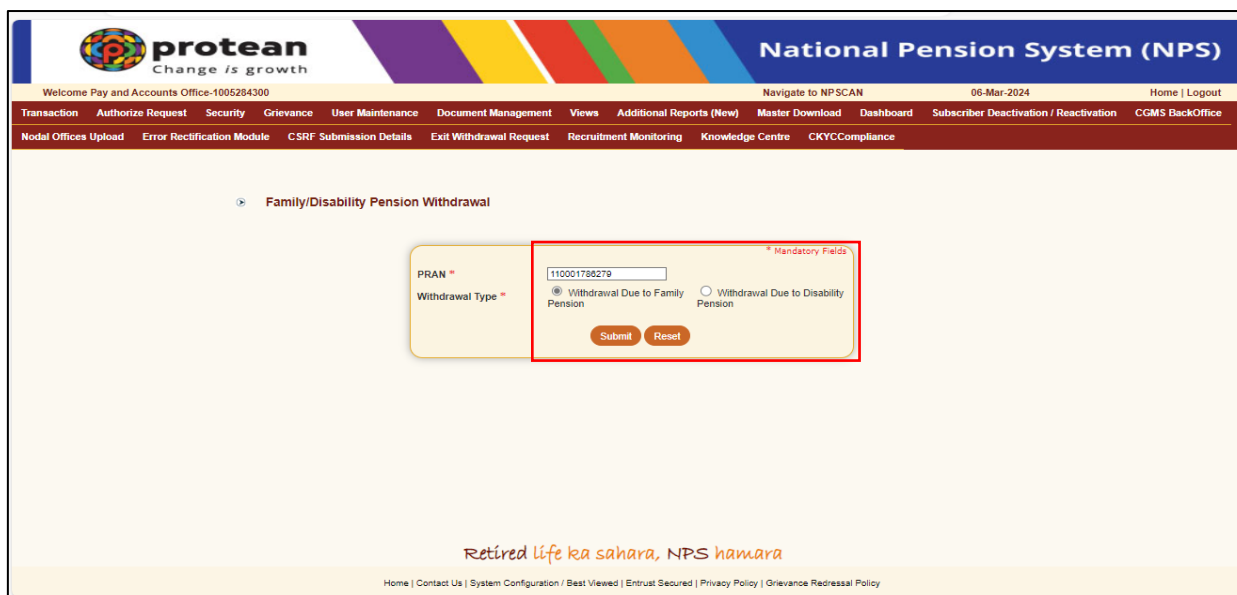
Retired life ka sahara, NPS hamara

javascriptsubmiturl('/familyDisabilityPension';FAMILY PENSION WITHDRAWAL... contact Us | System Configuration / Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Transaction Type	Count
Withdrawal Request Authorize	2

Figure 2

User needs to enter PRAN of the Subscriber for whom withdrawal request is required to be processed. User needs to select the withdrawal type as **“Withdrawal Due to Family Pension”** and then click on submit button as given below in **Figure 3**.



Welcome Pay and Accounts Office-1005284300

Navigate to NPSCAN 06-Mar-2024 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre CKYCCompliance

Family/Disability Pension Withdrawal

PRAN * 110001786279

Withdrawal Type * ☒ Withdrawal Due to Family Pension ☐ Withdrawal Due to Disability Pension

Submit Reset

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Figure 3

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User needs to fill-up the information of claimant as per Annexure II (i.e. details of person who is receiving Family Pension) such as Name, Address, PPO Number, Relationship, Contact detail and Email ID. Further, User also needs to accept the relevant declarations. After ticking the declarations, User needs to click on "Submit" button. On same screen Employee & Employer contribution bifurcation will be displayed as per corpus available on date of initiation of withdrawal request. Please refer below **Figure 4**.

Withdrawal Due to Family Pension

No objection for Settlement of Accumulated Pension Wealth in NPS
 (To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber)

I/We, [Dinesh Chandrakant Dalvi] (name of claimant/s), hereby confirm that I/we have no objection for release of NPS accumulated pension wealth lying in PRAN of subscriber Late Sh./Smt/Ms VNIHD WXZVC with PRAN 110001786279 to Nodal Office/Department where he/she was employed as I/we are receiving family pension under pension payment order no [12345678] dated [01/03/2024] (dd/mm/yyyy).

Details of Pension Being paid

Name of the Family member : * [Dinesh Chandrakant Dalvi]
 Pension Payment Order (PPO) No : [12345678]
 Relationship with deceased : * [WIFE]
 Address Line 1 : * [GALLI NO 5]
 Address Line 2 : * [KAMALA MILL]
 Address Line 3 : * [LOWER PAREL]
 Address Line 4 : * [MUMBAI]
 State : * [Maharashtra]
 Country : * [India]
 Pin Code : * [400001]
 Landline No :
 Mobile No : [9833475380]
 Email ID : [abc@gmail.com]

Existing Valuation

Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91

Existing Valuation

Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91

Attestation By Nodal Office

It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber Sh./Smt/Ms. VNIHD WXZVC PRAN 110001786279 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,

☒ I, We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

☒ I, We hereby declare that details furnished above are true and correct as per our office records. PFRA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I, We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

Submit **Cancel**

Note

- Voluntary contribution if any, is also part of employee contribution. Actual amount received by the Nodal Office and claimant will vary from the above amount due to NAV fluctuation.
- The actual amount that will be received by Nodal Office/Claimant will be available at request status view after 1-2 working days after authorization of the request.

Retired Life ka sahara, NPS hamara

Home | Contact Us | System Configuration | Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

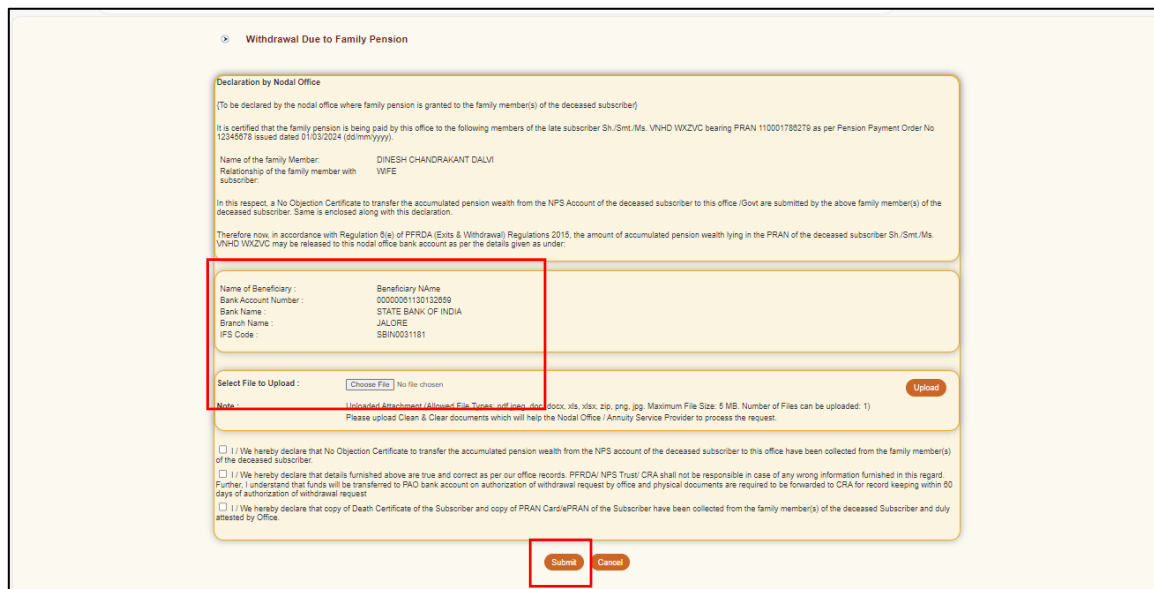
Figure 4

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At this stage, details as per Annexure I will be displayed to the User. Name of the person receiving family pension and relationship with the Subscriber will be auto displayed to the User. Further, Nodal Office bank details which are available in CRA records will be displayed. On authorization of withdrawal request by Nodal Office, funds will be transferred to this bank account.

In case, Nodal Office wants to receive proceeds in another bank account, then Office is required to update bank details in CRA records. Kindly note that gestation period of 30 days is applicable once Bank details are added/updated in CRA records.

*On this stage, Nodal Office need to upload clear and complete scanned documents i.e Annexure I, II, III, copy of death certificate, Copy of Bank Proof etc. Pl refer below **Figure 5A, 5B & 5C***



Withdrawal Due to Family Pension

Declaration by Nodal Office
 (To be declared by the nodal office where family pension is granted to the family member(s) of the deceased subscriber)
 It is certified that the family pension is being paid by this office to the following members of the late subscriber Sh./Smt./Ms. VNHD WXZVC bearing PRAN/ 110001788278 as per Pension Payment Order No 12345678 issued dated 01/03/2024 (dd/mm/yyyy).

Name of the family Member: DINESH CHANDRAKANT DALVI
 Relationship of the family member with subscriber: WIFE

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS Account of the deceased subscriber to this office /Govt are submitted by the above family member(s) of the deceased subscriber. Same is enclosed along with this declaration.

Therefore now, in accordance with Regulation 6(a) of PFRDA (Exit & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt./Ms. VNHD WXZVC may be released to this nodal office bank account as per the details given as under:

Name of Beneficiary :	Beneficiary Name
Bank Account Number :	00000001130132059
Bank Name :	STATE BANK OF INDIA
Branch Name :	JALORE
IFS Code :	SBIN0031181

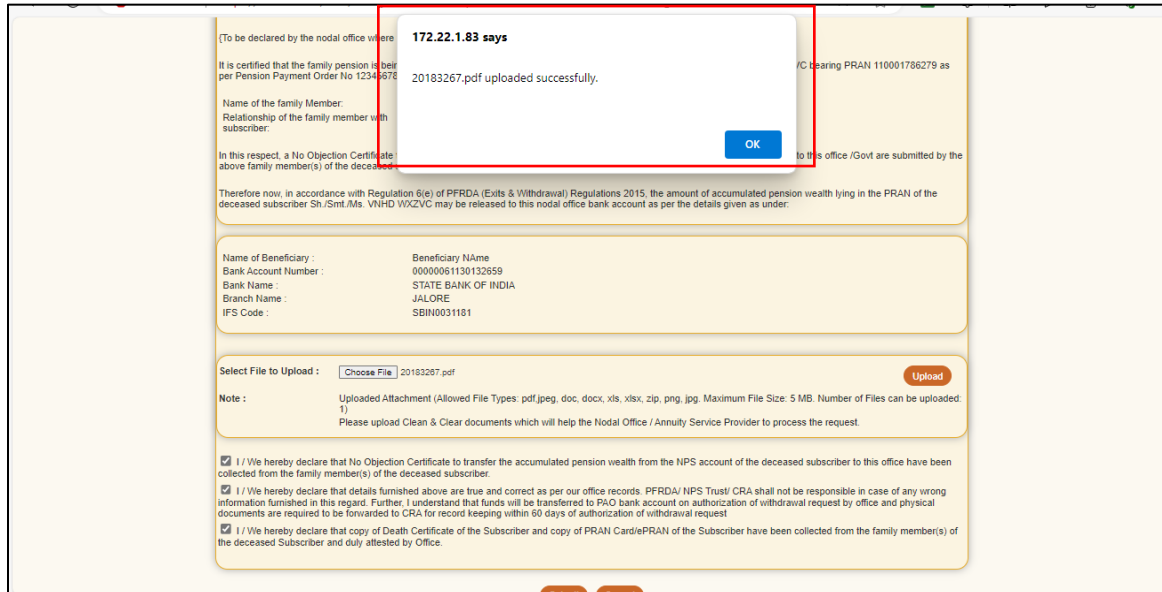
Select File to Upload : No file chosen

Note : Withdrawal Agreement / Affidavit / File / Form / Affidavit / Photo, xls, xlsx, zip, png, jpg. Maximum File Size: 5 MB. Number of Files can be uploaded: 1)
 Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

☐ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.
☐ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.
☐ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

Figure 5A

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(To be declared by the nodal office where 172.22.1.83 says

It is certified that the family pension is being per Pension Payment Order No 1234-5678 20183267.pdf uploaded successfully.

Name of the family Member:
Relationship of the family member with subscriber:

In this respect, a No Objection Certificate above family member(s) of the deceased.

Therefore now, in accordance with Regulation 6(e) of PFRDA (Exits & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt./Ms. VNHD WXZVC may be released to this nodal office bank account as per the details given as under:

Name of Beneficiary : Beneficiary Name
Bank Account Number : 0000061130132659
Bank Name : STATE BANK OF INDIA
Branch Name : JALORE
IFS Code : SBIN0031181

Select File to Upload : 20183267.pdf

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

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

Figure 5B

Here, after mandatory documents are uploaded successfully pop up notification will be displayed by system on screen. Pl refer **Figure 5B**.



Relationship of the family member with subscriber: WIFE

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS Account of the deceased subscriber to this office /Govt are submitted by the above family member(s) of the deceased subscriber. Same is enclosed along with this declaration.

Therefore now, in accordance with Regulation 6(e) of PFRDA (Exits & Withdrawal) Regulations 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber Sh./Smt./Ms. VNHD WXZVC may be released to this nodal office bank account as per the details given as under:

Name of Beneficiary : Beneficiary Name
Bank Account Number : 0000061130132659
Bank Name : STATE BANK OF INDIA
Branch Name : JALORE
IFS Code : SBIN0031181

Select File to Upload : 20183267.pdf

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

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/ NPS Trust/ CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

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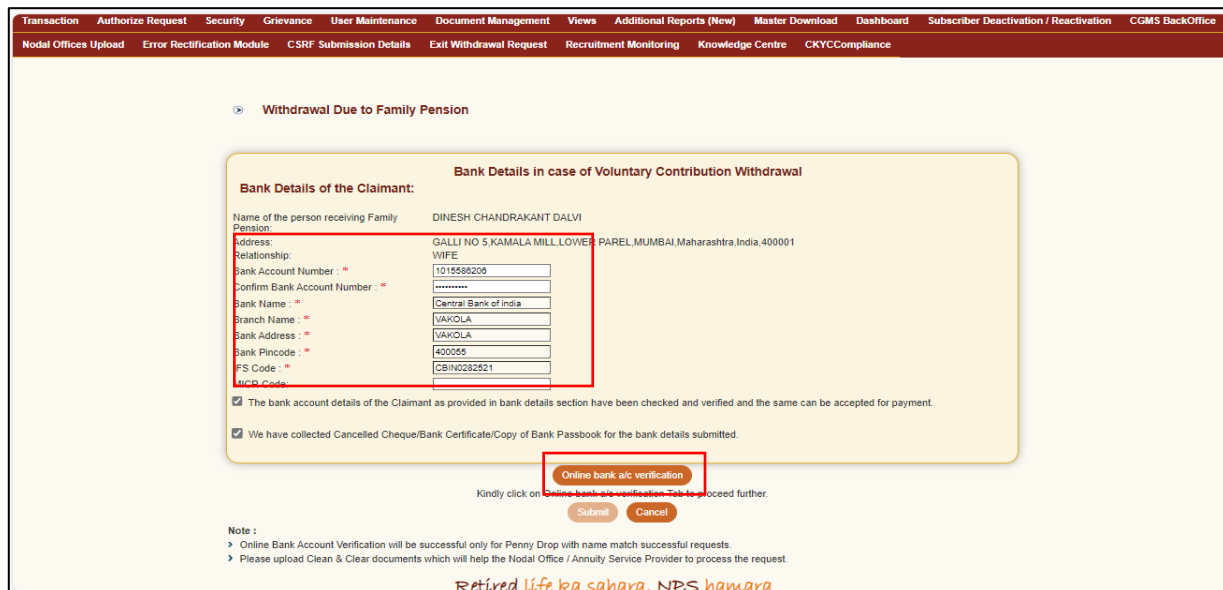
Figure 5C

In case Subscriber is having Tier II account and/or PRAN contains voluntary contributions by the Subscriber, then voluntary contributions & Tier II amount will not be transferred to Nodal Office. This amount will be transferred to the Claimant. Hence, in such PRANs (with Tier II and/or voluntary contributions) only, below mentioned additional page will be displayed to the User.

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At this stage, User is required to enter bank account details of the Claimant like Account Number, Bank Name, bank IFS Code etc. Nominee/claimant's Bank Account will be verified through online bank verification (penny drop) process. User needs to click on button "Online bank a/c verification"

On successful Online bank a/c verification (penny drop), system will allow to click on submit button. Please refer **Figure 6A, 6B, 6C**.



Withdrawal Due to Family Pension

Bank Details in case of Voluntary Contribution Withdrawal

Bank Details of the Claimant:

Name of the person receiving Family Pension: DINESH CHANDRAKANT DALVI

Address: GALLI NO 5,KAMALA MILL,LOWER PAREL,MUMBAI,Maharashtra,India,400001

Relationship: WIFE

Bank Account Number : * 101558206

Confirm Bank Account Number : * *****

Bank Name : * Central Bank of India

Branch Name : * VAKOLA

Bank Address : * VAKOLA

Bank Pincode : * 400055

IFS Code : * CBIN0282521

MICR Code : *

☒ The bank account details of the Claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.

☒ We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

Online bank a/c verification

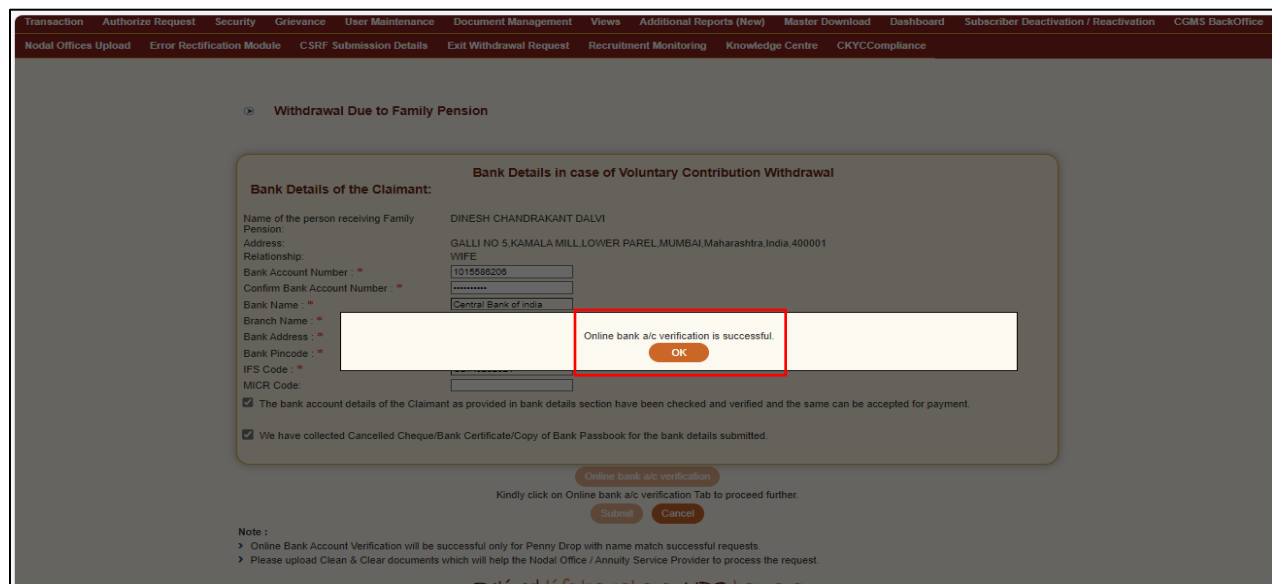
Kindly click on **Online bank a/c verification** Tab to proceed further.

Note :

- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

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Figure 6A



Withdrawal Due to Family Pension

Bank Details in case of Voluntary Contribution Withdrawal

Bank Details of the Claimant:

Name of the person receiving Family Pension: DINESH CHANDRAKANT DALVI

Address: GALLI NO 5,KAMALA MILL,LOWER PAREL,MUMBAI,Maharashtra,India,400001

Relationship: WIFE

Bank Account Number : * 101558206

Confirm Bank Account Number : * *****

Bank Name : * Central Bank of India

Branch Name : * VAKOLA

Bank Address : * VAKOLA

Bank Pincode : * 400055

IFS Code : * CBIN0282521

MICR Code : *

☒ The bank account details of the Claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.

☒ We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

Online bank a/c verification is successful

Online bank a/c verification

Kindly click on **Online bank a/c verification** Tab to proceed further.

Note :

- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

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Figure 6B

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Withdrawal Due to Family Pension

Bank Details in case of Voluntary Contribution Withdrawal

Bank Details of the Claimant:

Name of the person receiving Family Pension:	DINESH CHANDRAKANT DALVI
Address:	GALLI NO 5,KAMALA MILL,LOWER PAREL,MUMBAI,Maharashtra,India,400001
Relationship:	WIFE
Bank Account Number :	1015586206
Confirm Bank Account Number :	*****
Bank Name :	Central Bank of India
Branch Name :	VAKOLA
Bank Address :	VAKOLA
Bank Pincode :	400085
IFS Code :	CBIN0282521
MICR Code:	

☒ The bank account details of the Claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.

☒ We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

Online bank a/c verification

Kindly click on Online bank a/c verification Tab to proceed further.

Note :

- Online Bank Account Verification will be successful only for Penny Drop with name match successful requests.
- Please upload Clean & Clear documents which will help the Nodal Office / Annuity Service Provider to process the request.

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Figure 6C

Note: For successful online bank verification (Penny drop), Bank account, Bank IFS code, Beneficiary Name should be matched with the Bank Record. In case details mismatched, online bank verification (Penny drop) will be failed. In such case, correct bank details needs to be captured and try it again. Kindly ensure that Bank account of claimant should be active and operative.

At this stage, details entered by the User are displayed for confirmation. User needs to click on "Confirm" button to complete withdrawal process as given below in **Figure 7**

Family/Disability Pension Request Confirm View

Details of Pension Being Paid	
PRAN No	110001786279
Withdrawal Type	Withdrawal Due to Family Pension
Subscriber Name	VNHD WXZVC
Form Date	01/03/2024
Name of the Family Member	DINESH CHANDRAKANT DALVI
Pension Payment Order (PPO) No	12345678
Relationship with Deceased	WIFE
Address Line 1	GALLI NO 5
Address Line 2	KAMALA MILL
Address Line 3	LOWER PAREL
Address Line 4	MUMBAI
State	Maharashtra
Country	India
Pin Code	400001
Landline No	
Mobile No	9833475380
Email ID	abc@gmail.com

Bank Details of Nodal office	
Name of Beneficiary	Beneficiary Name
Bank Account Number	0000061130132659
Bank Name	STATE BANK OF INDIA
Bank Branch Name	JALORE
Bank IFS Code	SBIN0031181

Bank Details of Pensioner	
Name of the person receiving Family/Disability Pension	DINESH CHANDRAKANT DALVI
Address	GALLI NO 5,KAMALA MILL,LOWER PAREL,MUMBAI,Maharashtra,India,400001
Relationship	WIFE
Bank Account Number	1015586206
Bank Name	Central Bank of India

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PROVIDOR OR AUTHORITY Bank Account Number Bank Name Bank Branch Name Bank IFS Code		MEMBERSHIP NUMBER 00000061130132659 STATE BANK OF INDIA JALORE SBIN0031181			
Bank Details of Pensioner Name of the person receiving Family/Disability Pension Address Relationship Bank Account Number Bank Name Bank Branch Name Bank Branch Address Bank Branch Pincode Bank IFS Code MICR Code					
DINESH CHANDRAKANT DALVI GALLI NO 5,KAMALA MILL LOWER PAREL,MUMBAI,Maharashtra,India.400001 WIFE 1015586206 Central Bank of India VAKOLA VAKOLA 400055 CBIN0282521					
Existing Valuation					
Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91
Attestation By Nodal Office <div style="text-align: right;">* Mandatory Checkbox</div> <p>It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber VNHD WXZVC PRAN 110001786279 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,</p> <p><input checked="" type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input checked="" type="checkbox"/> The bank account details of the Subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment.</p>					

Bank IFS Code MICR Code		CBIN0282521			
Existing Valuation					
Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91
Attestation By Nodal Office <div style="text-align: right;">* Mandatory Checkbox</div> <p>It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber VNHD WXZVC PRAN 110001786279 before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,</p> <p><input checked="" type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.</p> <p><input checked="" type="checkbox"/> The bank account details of the Subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment.</p> <p><input checked="" type="checkbox"/> We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.</p> <p><input checked="" type="checkbox"/> I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.</p>					
Uploaded Document Name :		20183267.pdf			
		<div style="text-align: center;"> <input checked="" type="button" value="Confirm"/> <input type="button" value="Cancel"/> </div>			
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Figure 7

Once User clicks on "Confirm" button, withdrawal request gets captured in CRA and an Acknowledgement Number is generated. At this stage, an option is provided to the User to view & download system generated Withdrawal Form. Further, status of the request is also displayed. Refer below **Figure 8**.



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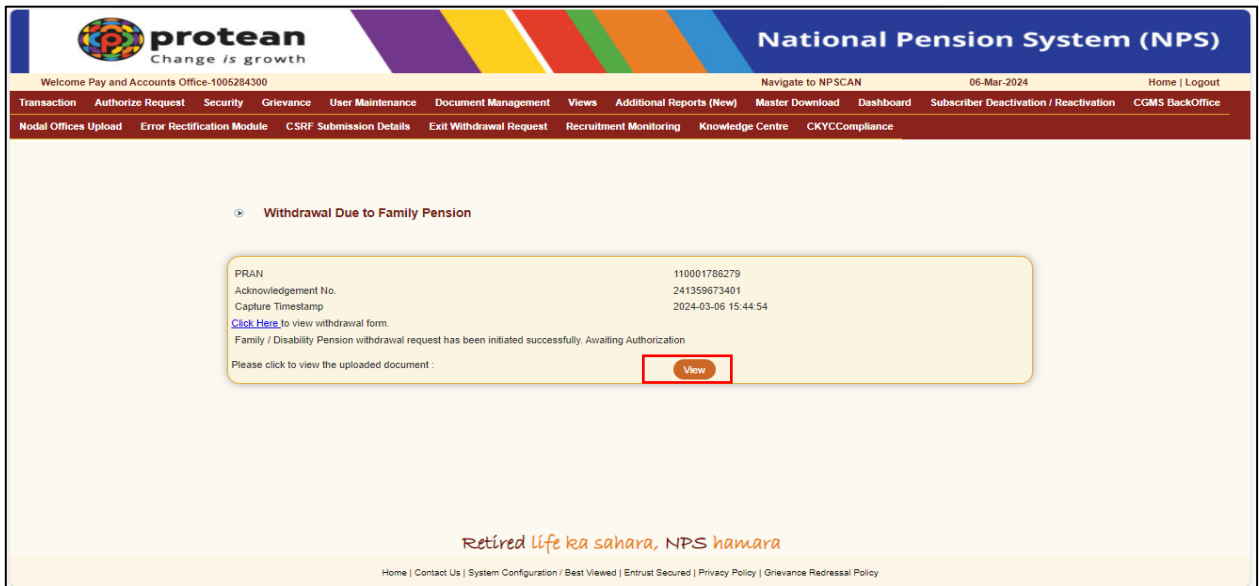


Figure 8

Once request is captured, Nodal Office needs to authorize the same in the CRA system with another User ID.

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6. Steps to Authorize Online Family Pension Withdrawal request in CRA System by Nodal Office

Nodal Office User needs to access CRA System www.cra-nsdl.com using another User ID and Password as given below in **Figure 9**.

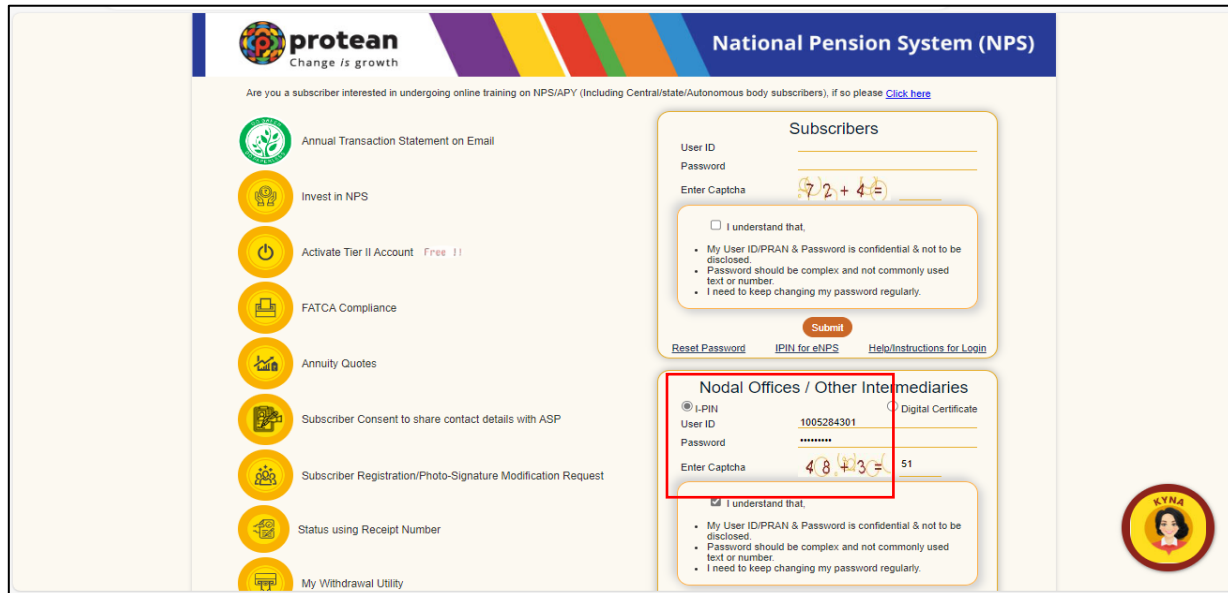
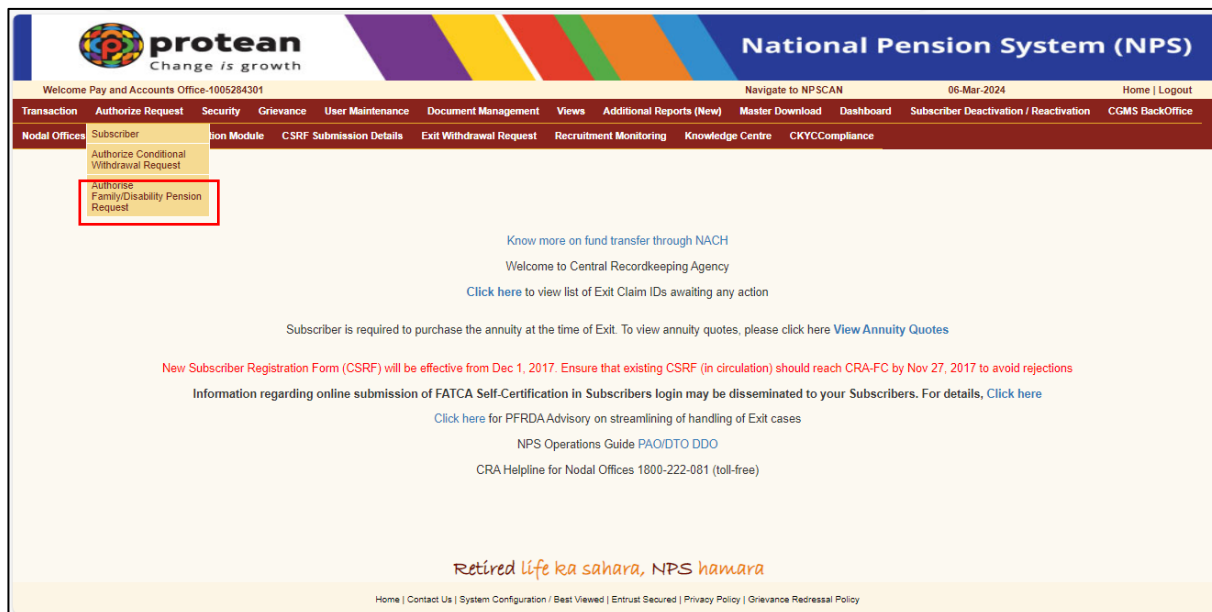


Figure 9

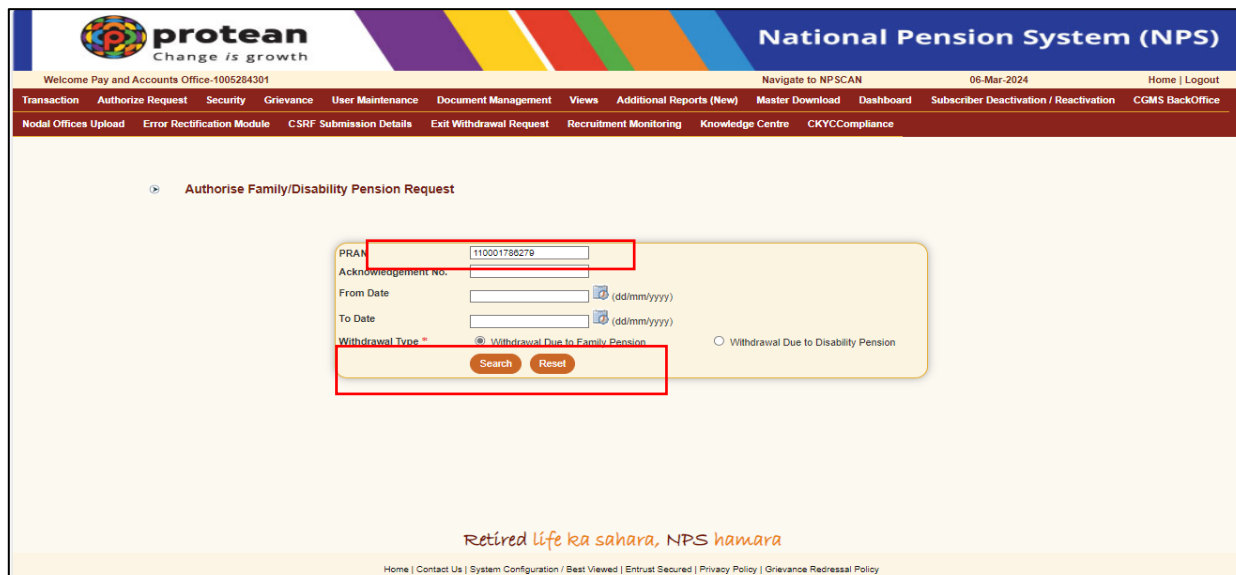
User needs to click on Menu **"Authorize Request"** and select sub menu **"Authorize Family /Disability Pension Request"**. Please refer below **Figure 10**.



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Figure 10

At this stage, User needs to enter PRAN of the Subscriber and select Withdrawal type as "Withdrawal Due to Family Pension". Then User needs to click on "Search" Button to search request. Please refer below **Figure 11**.



National Pension System (NPS)

Welcome Pay and Accounts Office-1005284301 Navigate to NPSCAN 06-Mar-2024 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre CKYCCompliance

➤ Authorise Family/Disability Pension Request

PRAN: 110001780279

Acknowledgement No.:

From Date: (dd/mm/yyyy)

To Date: (dd/mm/yyyy)

Withdrawal Type: ☒ Withdrawal Due to Family Pension ☐ Withdrawal Due to Disability Pension

Search Reset

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Figure 11

At this stage, a table is displayed to the User containing Acknowledgment Number, PRAN, status, Request Date and Captured By. User needs to click on Hyperlink provided on Acknowledgment Number to view and verify details captured at the time of initiation of withdrawal request. Please refer below **Figure 12**.

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Welcome Pay and Accounts Office-1005284301

Navigate to NPSCAN 06-Mar-2024 Home | Logout

Transaction Authorize Request Security Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre KYCCCompliance

Authorize Family/Disability Pension Request

PRAN

Acknowledgement No.

From Date (dd/mm/yyyy)

To Date (dd/mm/yyyy)

Withdrawal Type * ☐ Withdrawal Due to Family Pension ☐ Withdrawal Due to Disability Pension

Acknowledgement No.	PRAN	Status	Request Date	Captured By
241359673401	110001786279	Initiated by maker	2024-03-06	1005284300

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Figure 12

IF details entered are correct, User need to click on "Authorize" 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 "Submit" button to complete the process. Please refer below **Figure 13**.

Transaction Authorize Request Security Grievance User Maintenance Document Management Views Additional Reports (New) Master Download Dashboard Subscriber Deactivation / Reactivation CGMS BackOffice

Nodal Offices Upload Error Rectification Module CSRF Submission Details Exit Withdrawal Request Recruitment Monitoring Knowledge Centre KYCCCompliance

Authorize Family/Disability Pension Withdrawal Request

Details of Pension Being Paid

PRAN No 110001786279

Ack No 241359673401

Withdrawal Type Withdrawal Due to Family Pension

Subscriber Name VNHD WXZVC

Form Date 2024-03-01

Name of the Family Member DINESH CHANDRAKANT DALVI

Pension Payment Order (PPO) No 12345678

Relationship with Deceased WIFE

Address Line 1 GALLI NO 5

Address Line 2 KAMALA MILL

Address Line 3 LOWER PAREL

Address Line 4 MUMBAI

State Maharashtra

Country India

Pin Code 400001

Landline No 9833475300

Mobile No abc@gmail.com

Email ID abc@gmail.com

Bank Details of Nodal office

Name of Beneficiary Beneficiary Name

Bank Account Number 00000061130132659

Bank Name STATE BANK OF INDIA

Bank Branch Name JALORE

Bank IFS Code SBIN0031181

Bank Details of Pensioner

Name of the person receiving Family/Disability Pension DINESH CHANDRAKANT DALVI

Address GALLI NO 5, KAMALA MILL, LOWER PAREL, Maharashtra, 400001

Relationship WIFE

Bank Account Number 1015586206

Bank Name Central Bank of India

Bank Branch Name VAKOLA

Bank Branch Address VAKOLA

Bank Branch Pincode 400055

Bank IFS Code CBIN0282521

MICR Code

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Bank Branch Address	VAKOLA
Bank Branch Pincode	400055
Bank IFS Code	CBIN0282521
MICR Code	

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

Valuation displayed in below table is based on the 15-Nov-2023 NAV date.

Existing Valuation					
Employee - Investment	Employee - Valuation	Employee - Appreciation	Employer - Investment	Employer - Valuation	Employer - Appreciation
654924.00	2899935.07	2245011.07	604924.00	2739250.91	2134326.91

Attestation By Nodal Office

It is certified that the above declaration and details have been entered and signed / thumb impressed by the family member (s) of the deceased subscriber PRAN before me. Further, the above details have been verified from the service record of the deceased subscriber and found in order. Further,

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber.

☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

☒ I / We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from NPS Account of the deceased subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.

☒ I / We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO Bank account on authorization of withdrawal request by office and physical documents are required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.

☒ I / We hereby declare that copy of Death Certificate of the Subscriber and copy of PRAN Card/PRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber and duly attested by Office.

☒ The bank account details of the Subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment.

☒ We have collected Cancelled Cheque/Bank Certificate/Copy of Bank Passbook for the bank details submitted.

☒ Authorize ☐ Reject

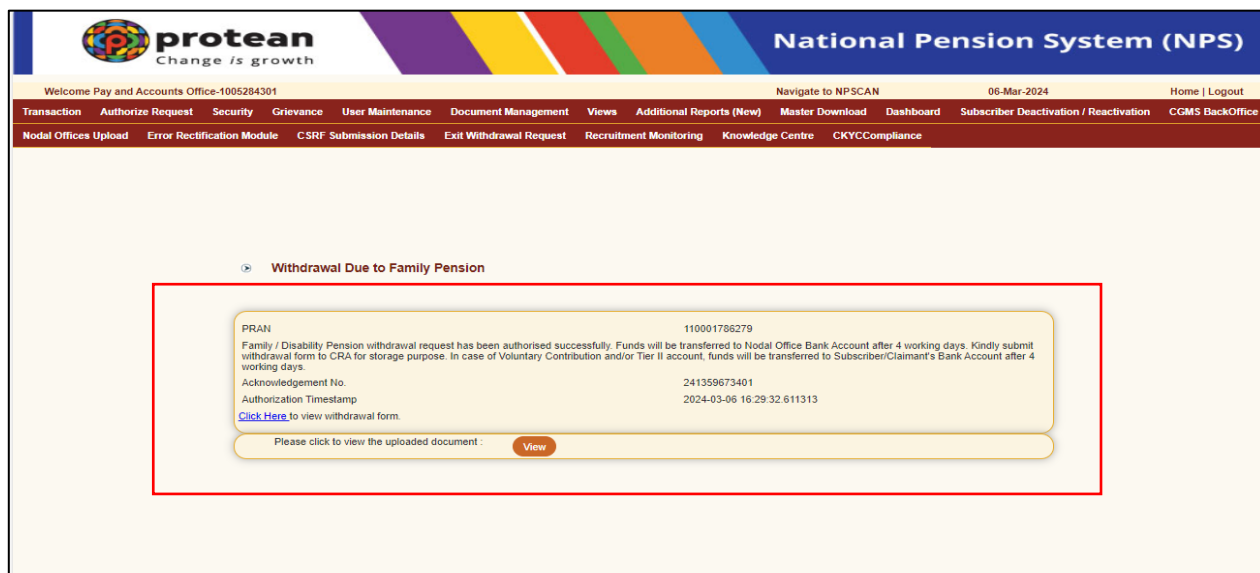
Remarks

[Confirm](#)

Figure 13

Once request is authorized in CRA, a confirmation window is displayed to the User as given below in **Figure 14**. Further, an option is also available to the User to view & download system generated Withdrawal Form.

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The screenshot displays the National Pension System (NPS) portal interface. At the top, the Protean logo and tagline 'Change is growth' are visible. Below the header, a navigation bar contains various menu items such as 'Transaction', 'Authorize Request', 'Security', 'Grievance', 'User Maintenance', 'Document Management', 'Views', 'Additional Reports (New)', 'Master Download', 'Dashboard', 'Subscriber Deactivation / Reactivation', and 'CGMS BackOffice'. A secondary navigation bar includes 'Nodal Offices Upload', 'Error Rectification Module', 'CSR Form Submission Details', 'Exit Withdrawal Request', 'Recruitment Monitoring', 'Knowledge Centre', and 'KYCC Compliance'. The main content area features a message titled 'Withdrawal Due to Family Pension'. The message text states: 'PRAN 110001786279 Family / Disability Pension withdrawal request has been authorised successfully. Funds will be transferred to Nodal Office Bank Account after 4 working days. Kindly submit withdrawal form to CRA for storage purpose. In case of Voluntary Contribution and/or Tier II account, funds will be transferred to Subscriber/Claimant's Bank Account after 4 working days.' It also provides an 'Acknowledgement No. 241359673401' and an 'Authorization Timestamp 2024-03-06 16:29:32.611313'. A link 'Click Here to view withdrawal form.' is present. At the bottom of the message box, there is a prompt 'Please click to view the uploaded document :' followed by a 'View' button.

Figure 14

On Successful authorization of Family Pension withdrawal request, funds will be transferred to Nodal Office Bank Account / Claimant's bank account (in case of voluntary contribution and/or Tier II account) within stipulated withdrawal timeline as mentioned below.

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Withdrawal Timelines:

- The process of withdrawal involves redemption of applicable units from Subscriber's NPS account and then transfer of funds in Subscriber's Bank Account.
- In CRA system, redemption and investment of units happens only on working day (excluding, Saturday, Sunday and holidays) which is called a Settlement Day.
- If request is submitted (authorised) before cut-off time of settlement (before 10.30 AM*) on settlement day in CRA, then request is considered for processing on same working day. The redemption of units happens on same working day (Day T) with NAV of same working day (Day T) and then fund transfer happens on Day of redemption + 2 working days. *For example, if request is submitted/authorised on January 2, 2024 (at 9.30 am), the request will get considered for processing on same day, redemption of units will happen on January 2, 2024 with NAV of January 2, 2024 and fund transfer will happen on January 4, 2024.*
- If request is submitted (authorised) after cut-off time of settlement (after 10.30 AM*) on settlement day in CRA, then request is considered for processing on next working day. The redemption of units happens on next working day (Day T+1) with NAV of next working day (Day T+1) and then fund transfer happens on Day of redemption + 2 working days. *For example, if request is submitted/authorised on January 2, 2024 (at 01.30 pm), the request will get considered for processing on next working day, redemption of units will happen on January 3, 2024 with NAV of January 3, 2024 and fund transfer will happen on January 5, 2024.*

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

The Nodal Office is not required to submit physical documents (Annexure I, II & III (if applicable) to CRA for storage purpose if clear and completed documents are uploaded in CRA system.

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7. Withdrawal Status View Option & Check Bifurcation of Corpus:

To view the withdrawal status, User needs to click on Menu “**Exit Withdrawal Request**” and select sub menu “**Family/Disability Pension status view**” as given below in **Figure 15**.

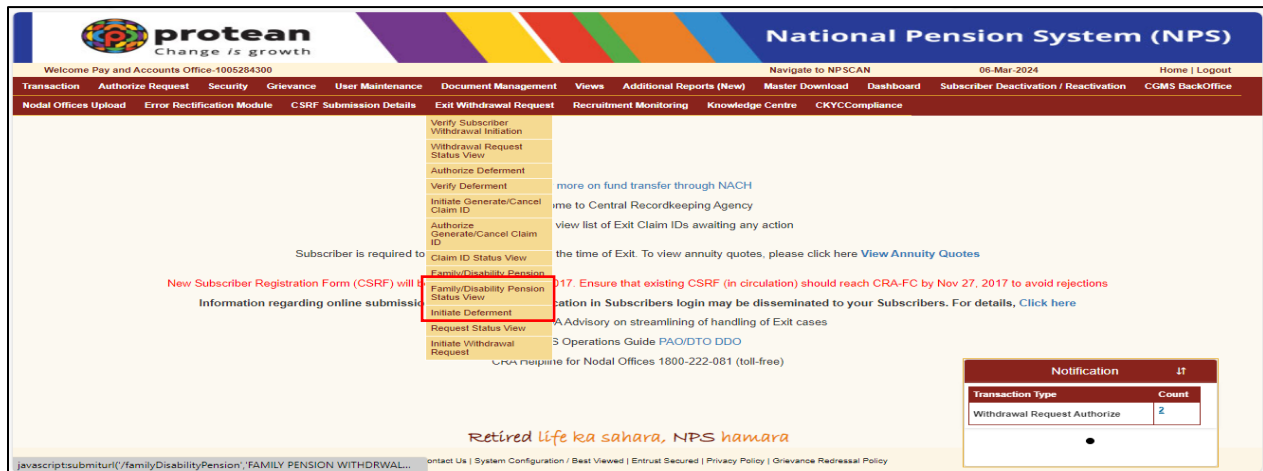


Figure 15

User can also able to see the bifurcation of contributions with appreciation between subscriber/employee and employer under this option after execution of withdrawal request. Nodal Office may settle the subscriber/employee share in favour of family member accordingly. Pl refer **Figure 16**.

State

Country

Pin Code

Landline No

Mobile No

Email ID

Delhi

India

110096

9560114347

Bank Details of Nodal office

Name of Beneficiary

Bank Account Number

Bank Name

Bank Branch Name

Bank IFS Code

PAO, OFFICE OF THE PRINCIPAL ACCOUNTANT GENERAL (AUDIT), DELHI, NEW DELHI -110 002

10310663858

STATE BANK OF INDIA

I.P.ES (A) E, DELHI

SBIN0001187

Bank Details of Pensioner

Name of the person receiving Family/Disability Pension

Address

Relationship

Bank Account Number

Bank Name

Bank Branch Name

Bank Branch Address

Bank Branch Pincode

Bank IFS Code

MICR Code

SONI KUMARI

A-352 FIRST FLOOR, AASHIRWAD APARTMENT GD COLONY, MAYUR VIHAR PHASE-3, Delhi, 110096

WIFE

581110110006324

BANK OF INDIA

VIKASH MARG

C&P BANKING BRANCH NEW DELHI

110092

BKID0006053

110013061

Category	Total Investment amount (Rs.)	Amount to be given to Employer (Rs.)	Amount to be given to Subscriber (Rs.)	Appreciation
Employer Contribution Tier 1	987223.00	1564073.57	0.00	576850.57
Employee Contribution Tier 1	823529.00	1360812.51	0.00	537083.51
Voluntary Contribution Tier 1	10000.00	0.00	17740.35	7740.35
Voluntary Contribution Tier 2				
Voluntary Contribution Tier 2 Tax Saver				

Note

> The actual amount that will be received by Nodal Office/Claimant will reflect at request status view after T+1 settlement days after authorization of the request.

Please click to view the uploaded document :

View

Figure 16
