

**National Pension System (NPS)**

**Withdrawal Form for Claim of Accumulated Pension Wealth on exiting before the age of normal superannuation for Government Employees**

**(To be filled in by Subscriber - Please fill all the details in CAPITAL LETTERS & in BLACK INK only.)**

(FOR OFFICE PURPOSE ONLY-NOT TO BE FILLED IN BY THE SUBSCRIBER)

Date : <input style="width: 100px; height: 15px;" type="text"/>	Acknowledgement Number : <input style="width: 100px; height: 15px;" type="text"/>	Self attested photograph of the subscriber
(DD/MM/YYYY)	(Generated by CRA)	
DDO Registration No.: _____	PAO/DTO/POP/POP-SP Registration No.: _____	
Receipt Number issued by receiving office: <input style="width: 150px; height: 15px;" type="text"/>		
Entered By: _____ Date: _____ Verified By: _____ Date: _____		

Sir/Madam,

I hereby submit a request for withdrawal under NPS for both Tier-I and Tier-II fund accumulations in my Permanent Retirement Account and give below the necessary details:

**Section A – Subscriber’s Personal Details:**

1. PRAN \*:
2. Full Name (As in PRAN Card) \*:
  - First Name\*
  - Middle Name
  - Last Name
3. Father’s/Spouse name\*:
  - First Name\*
  - Middle Name
  - Last Name
4. Address\*:
  - Flat/Unit No, Block no.\*
  - Name of Premise/Building/Village
  - Area/Locality/Taluka
  - District/Town/City\*
  - State / Union Territory\*
  - Country\*
- Pin Code\*  5. Mobile No.
6. Date of Birth\*(As in PRAN Card):  7. Email ID:
7. Date of resignation\*:

**Section B – Subscriber’s Withdrawal Details:**

**Tier – I Account:**

1. The Lump-sum amount to be withdrawn and amount to purchase annuity in case of normal withdrawal\*(Please refer General Instruction no.4)

Description	Lump-Sum amount (Maximum of 20%)	Amount to purchase life annuity (Minimum of 80%)	Total
% share			100%

**Note: A separate form needs to be filled in for purchase of Annuity and for arranging the monthly pension/annuity. The subscriber is required to follow the procedure laid down by Annuity Service Provider (ASP)**

**Tier – II Account:**

The entire accumulated pension wealth would be paid out in single lump sum along with the withdrawal/payment of the Tier-I account.

**Section C – Subscriber’s Bank Details:**

1. For Electronic transfer or Direct Credit through ECS/NEFT/RTGS, Proof attached for Bank Details\*:

Cancelled Cheque  Bank Certificate

(Please note that Mode of remittance of funds would be through ECS/NEFT/RTGS/Electronic Transfer only and bank charges, if any, for direct credit would be deducted from pension wealth)

2. Type of Bank Account\*: Savings A/c  Current A/c

3. Bank A/c Number\*

4. Bank Name\*

5. Bank Branch\*

6. Bank Address\*

7. Pin Code\*  8. Bank IFS Code\*

9. Bank MICR Code (Wherever applicable)

**Section D – Subscriber’s Annuity Details:**

1. Annuity Service Provider (ASP) Name \*:

2. ASP ID \*:

3. ASP Scheme Name \*:

4. ASP Scheme ID \*:

**Declaration:**

I \_\_\_\_\_, NPS Subscriber, my PRAN is \_\_\_\_\_ do hereby declare that the information provided above is true to the best of my knowledge and belief.

Date :   
 D D M M Y YYYY

Signature/Left Thumb  
 Impression of the Subscriber

**\*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.**

**Annexure for Nomination Details**

**INSTRUCTIONS FOR FILLING IN THE FORM**

The details of nominees to whom the outstanding pension wealth of the subscriber is payable in case of the demise of the subscriber before entire proceeds are withdrawn (Please refer general instruction no: 6) is to be provided hereunder. Also, please note that in case of demise of the subscriber after opting for phased withdrawal, all the outstanding pension wealth out of the phased lump sum withdrawal in the account of the subscriber will be paid to the nominee(s) as mentioned in this form and the same would be treated as full and final discharge of the obligation. **In case, if you wish to appoint multiple nominees, please fill in the form 401-AN.**

I, \_\_\_\_\_ hereby nominate the person(s) mentioned below who is/are member(s)/non-member(s) of my family to receive the amount that may stand to my credit in the National Pension System as indicated below, in the event of my death before that eligible accumulated pension wealth amount has become payable or having become payable or having become payable has not been paid.

1. Name of the Nominee:

First Name*	Middle Name	Surname/last name
<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Nominee’s current communication Address\*:

Flat/Unit No, Block no* _____
Name of Premise/Building/Village _____
Area/Locality/Taluka _____
District/Town/City* _____
State / Union Territory* _____
Country* _____ Pin Code* _____ Email ID: _____ Mobile No.: _____

3. Date of Birth of the Nominee\* (Only in case of a minor):

4. Relationship of the nominee with the Subscriber\*:   
 (e.g. If nominee is son, subscriber should fill the relationship as ‘Son’)

5. Nominee’s Guardian Details\*(only in case of a minor):

First Name*	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_ at \_\_\_\_\_  
 in the presence of the following witnesses:

Particulars	1 <sup>st</sup> Witness	2 <sup>nd</sup> Witness
Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>

<input type="text"/>
Signature/Left Thumb Impression of the Subscriber

\*Note: Left thumb impression in case of illiterate male Subscriber and Right thumb impression in case of illiterate female subscriber must be obtained.

**TO BE FILLED/ATTESTED BY DDO/POP-SP**

Certified that the above declaration and nomination details have been signed / thumb impressed before me by Sh/Smt/Ms \_\_\_\_\_ after he / she have read the entries / entries have been read over to him / her by me and got confirmed by him / her. **Also certify that the date of relieving is as per employee records available with the Department. The date of relieving of the subscriber as per government/employer record is as given below:**

D	D	M	M	Y	Y	Y	Y

Rubber Stamp of the DDO/POP-SP

Signature of the Authorised Person

DDO/POP-SP Registration Number \_\_\_\_\_  
(Allotted by CRA)

Designation of the Authorised Person : \_\_\_\_\_

Date : 

D	D	M	M	Y	Y	Y	Y

DDO/POP-SP Office Name : \_\_\_\_\_

**TO BE FILLED/ATTESTED BY PAO/DTO/POP/POP-SP**

PAO/DTO/POP/POP-SP Registration Number (Allotted by CRA):

\_\_\_\_\_

Rubber Stamp of the PAO/DTO/POP/POP-SP

Signature of the Authorised Person



**INSTRUCTIONS FOR FILLING UP THE FORM**

**This application should be filled by the Subscriber seeking to withdraw pension wealth benefits before attaining the age of normal superannuation from Government Service**

**Documents to be enclosed along with this application:-**

1. PRAN card in original. In case PRAN card is not available, the subscriber needs to submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
2. Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate Containing Name, Bank Account Number and IFSC code, for direct credit or electronic transfer.
3. A pre-signed receipt acknowledging the receipt of the proceed under NPS by the subscriber
4. In addition to the PRAN card any other Identification and address proof of the subscriber. The photocopies of documents (Sr. No. a to i) and original document (Sr. No. j) that can be provided as identification and address proof are as mentioned below:
  - a) Ration Card with photograph of the subscriber and residential address
  - b) Bank Passbook with photograph and residential address
  - c) Credit Card with photograph, any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
  - d) Passport
  - e) Aadhar Card issued by UIAD
  - f) Voter's Photo Identity Card with residential address
  - g) Driving license with photograph and residential address
  - h) PAN card and any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
  - i) Final relieving certificate from government service on superannuation, if the application for withdrawal is submitted through the Points of Presence (POP).
  - j) Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer and any other address proof like latest telephone bill, electricity bill in the name of the subscriber (to be provided original)

In case if the address is not present on any of the above documents or differs with address provided in this form, proof in respect of current residential address like latest telephone bill, electricity bill in the name of the subscriber should be submitted.

**GENERAL INSTRUCTIONS:**

1. All the columns in the form should be filled with black ink pen without any overwriting.
2. Fields marked with (\*) are mandatory.
3. Correct postal address, including the pin code should be provided.
4. Percentage of allocation for amount to be withdrawn as Lump-sum and amount to purchase life annuity. Subscriber can withdraw maximum 20% of pension wealth and is required to transfer minimum 80% of pension wealth to annuity. For example, for a total corpus of Rs.1000/-, if subscriber wants Rs.100 as lump-sum and Rs.900 for annuitisation, subscriber to select 10% and 90%.
5. Instructions for nomination
  - Subscriber can nominate maximum of three nominees.
  - Subscriber cannot fill the same nominee details more than once.
  - Percentage share value for all the nominees must be integer. Fractional value will not be accepted.
  - Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.
  - If a nominee is a minor, then nominee's guardian details will be mandatory

**For the purpose of this document Pension Wealth means:** The total amount of contributions made by the subscriber in the scheme plus the investment income derived from the investment of the contributions made by the subscriber from the date of joining of National Pension System till the date of execution of withdrawal request in the CRA System.



**PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY**

PFRDA/2015/07/EXIT/02

25<sup>th</sup> February, 2015

To,

All Govt depts./PAO's/PrAO'S/DDO'S/DTO'S & CRA

Dear Sir/ Madam,

**SUB: Simplification of Withdrawal process – Documentary requirements**

Currently, the following documents are required to be submitted by the subscribers for processing a withdrawal request by CRA / NPS Trust for various types of withdrawals and which are common across all the sectors of National Pension System.

1. Original PRAN Card or In the absence of PRAN card, notarized affidavit
2. Photo ID proof\*
3. Address proof of the Claimant\*
4. Cancelled cheque (containing claimant's Name, Bank Account Number and IFS Code) or Bank Certificate

\* If a document contains both identification and address for compliance with KYC requirements, it would be sufficient for processing the withdrawals. Ex: Passport, Aadhar, Driving license, Ration card etc.

Additionally, the following documents are asked for exits arising out of death of the subscriber

5. Death certificate in original issued by local authorities
6. Legal Heir Certificate/Succession Certificate as applicable in case if nomination is not registered by the subscriber

However, feedback has been received at various meetings conducted by PFRDA with Government officials, subscribers and other stakeholders that the burden of documentation is too heavy and needs to be reduced for a smooth operation of the

system. The Authority based on the feedback and also upon reexamination of the procedural requirements at various levels and has decided to simplify the documentary requirements for the Government subscriber sector to begin with. However, the long run goal is to minimise the documentary requirements for all sectors.

The following are the revised requirements for the Government sector subscriber for the Exit and withdrawal requests submitted to CRA / NPS Trust:

1. **KYC documents, Bank Passbook/cancelled cheque/bank certificate and Name mis-match certification** : The certification provided by the PAO/PrAO/DDO/DTO that
  - the KYC requirements of proper identification of the subscriber has been done (as per Annexure I)
  - that the name as provided in the withdrawal application form be accepted as final.
  - Bank account details as provided in the application form be accepted as final.Would be accepted and claims dealt accordingly.
2. **Nomination – If already existing in CRA system** – there is no further requirement to fill in the details, unless the subscriber wishes to change the nomination already provided
3. **Original PRAN card or In the absence of PRAN card, notarized affidavit**: Not required to be submitted henceforth.
4. **Death certificate** – Copy of the death certificate duly attested by the concerned PAO/PrAO/DDO/DTO with a specific certification that it is a true copy of the original death certificate and such certificate shall be dated and subscribed by such officer with his name, title and seal of office would be accepted as adequate for the purpose of establishing the death of the subscriber.

Yours faithfully,

**Sd/-**  
**Venkateswarlu Peri**  
General Manager



**Annexure I**

**KYC CERTIFICATION**

Certified that Shri/Smt \_\_\_\_\_ (PRAN \_\_\_\_\_) Son/Wife of Shri \_\_\_\_\_, who is/was an employee of (office address) \_\_\_\_\_ from (date) \_\_\_\_\_ and is/was holding the post of \_\_\_\_\_ and his/her identity is certified as provided in the NPS withdrawal application form along with the address as provided.

Further, the name and Bank account details as provided in the withdrawal application form by the subscriber shall be accepted as final.

Rubber Stamp of the PrAO/DTA/PAO/DTO _____	Signature of the Authorised Person _____
Tel No of the Authorised Person	Name of the Authorised Person
PrAO/DTA/PAO/DTO Registration Number (Allotted by CRA): _____	

**Annexure II**

*(As per Regulation 3(b) of PFRDA (Exits & Withdrawals) Regulations, 2015)*

**REQUEST CUM UNDER TAKING FORM FOR WITHDRAWAL OF TOTAL PENSION WEALTH BEFORE SUPERANNUATION AND WHERE THE TOTAL PENSION WEALTH IS EQUAL TO OR LESS THAN RS. 100, 000/-**

I, .....S/D/W/O....., aged about .....years, residing at....., do hereby solemnly affirm and declare as under:

1. That I am a subscriber of National Pension System, holding PRAN .....
2. That since the total amount receivable by me as the benefit receivable upon exit from NPS is Rs. ...., which is less than/equal to the limit of Rs. 1,00,000/-, I understand that I am eligible to opt for withdrawal of the total pension wealth under NPS rules/guidelines,

Basing on the above, I hereby opt to withdraw my complete pension wealth lying to my credit in my aforesaid PRAN account being the full and final benefits receivable by me.

I also understand that with the aforesaid withdrawal, I or my family members shall not be entitled to receive any other or further benefits under the National Pension System (NPS) including the benefits as provided under PFRDA (Exits and Withdrawals under the National Pension System) Regulations 2015.

Date:

Place: Signature/Thumb Impression of the Subscriber\*

**Attested by:**

Signature of the PAO/DDO/DTO : .....

Name of the designated Official: .....

PAO/DDO/DTO Registration Number .....

Rubber Stamp of the PAO/DDO/DTO .....

*\*In case of female, Right Thumb Impression and in case of males Left Thumb Impression may be taken*

**Please send 2 (two) copies each of the following documents to the office of AO/NPS PSPCL Patiala.  
(Only One set is to be signed by DDO.)**

- 1. Withdrawal Form 102-GPduly filled.**
- 2. Attested copy of Resignation Acceptance office order.**
- 3. PRAN Card-original.**
- 4. KYC certification.**
- 5. Cancelled cheque of claimant**
- 6. Attested copies of Aadhar card and PAN card of claimant**
- 7. Pre signed receipt (Available in form itself)**
- 8. Request cum undertaking for withdrawal of total wealth due to resignation if amount is less than one lakh.**
- 9. Consolidated NDC**