

National Pension System (NPS)

Withdrawal of Accumulated Pension Wealth by Claimant due to the death of the subscriber

(Please fill all the details in CAPITAL LETTERS & in BLACK INK only.)

This application should be filled by:-

If a valid nomination subsists: By the Nominee (s), if the nominee (s) is/are minor (s) guardian of the minor(s)

If no nomination subsists: By the family members (family includes posthumous child if any) except major sons and married daughters whose husbands are live, of the deceased family member duly supported by a list of surviving family members furnished by Executive Magistrate indicating complete particulars such as name, relationship with the deceased member (in case of parents whether dependent or not) age, marital status. Also, if any family member is minor by the guardian of the minor.

If both 1 & 2 above are not applicable, By legal heir (s) duly supported by a 'legal heir certificate' from the appropriate sate authority.

In case of multiple claimants, separate forms need to be filled and submitted.

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

Date :

Acknowledgement Number :

(DD/MM/YYYY)

(Generated by CRA)

DDO Registration No.: _____

PAO/DTO/POP/POP-SP Registration No.: _____

Receipt Number issued by receiving office:

Entered By: _____ Date: _____ Verified By: _____ Date: _____

Sir/Madam,

I/We being a nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) of the deceased subscriber apply for the payment of the accumulated pension wealth of the deceased subscriber under the NPS for both Tier-I / Tier-II (please tick as applicable). I / we understand further that the entire accumulated pension wealth in both Tier I and Tier II (as applicable) would be settled as per the NPS scheme and hereby give below the necessary details:

Section A – Subscriber’s Details:

1. PRAN *:

2. Full Name (As in PRAN Card) *:

First Name*

Middle Name

Last Name

3. Father’s name/Spouse’ Name*:

First Name*

Middle Name

Last Name

4. Date of Birth of the deceased subscriber *(As in PRAN Card): (DDMMYYYY)

5. Date of subscriber’s death (DDMMYYYY)

Section B – Details of the Claimant (person entitled to receive claim proceeds under the policy):

1. Name of the Claimant

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

2.Claimant’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 Claimant (DDMMYYYY):

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

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

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

Section C – Claimant’s Bank Details(Please refer General Instruction no.6):

I. Bank Details of the Claimant:

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

Cancelled Cheque Bank Certificate

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)

Declaration:

I/We (as mentioned below), the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) of NPS Subscriber Shri/Smt./Ms. _____ do hereby declare that the information provided above is true to the best of my/our knowledge and belief.

<p>Claimants Signature (Signature of guardian in case the claimant is a minor)</p> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p style="text-align: center;">Signature/Left Thumb Impression*</p>	<p>Name of the Claimant or of guardian</p> <hr/> <p>Date : <table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> <div style="display: flex; justify-content: space-around; width: 100%;"> D D M M Y Y Y Y </div> </p>											<div style="border: 1px solid black; padding: 5px; text-align: center;"> Self attested photograph of the Claimant /guardian </div>

TO BE FILLED/ATTESTED BY DDO/POP-SP

Certified that the above declaration and details has been signed / thumb impressed before me by Sh./Smt/Ms. _____ after the nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) has read the entries / entries have been read over to him / her by me and got confirmed by him / her.

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 :

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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

CLAIM FOR THE WITHDRAWAL OF ACCUMULATED PENSION WEALTH BY CLAIMANTS – DUE TO THE DEATH OF THE SUBSCRIBER UNDER NATIONAL PENSION SYSTEM

Advanced Stamped Receipt

Claimant / Guardian of the Claimant (if the claimant is minor)

Received a sum of Rs. /- (Rupees.....Only) from National Pension System / National Pension System Trust by deposit in my Saving Bank / Current account towards the settlement of National Pension System account of late Shri/Smt.....with PRAN Number

Affix 1 Rupee Revenue Stamp and sign across

Signature or Left/ Right hand thumb impression of the Nominee/Guardian*

INSTRUCTIONS FOR FILLING UP THE FORM

1. All the columns in the form should be filled with black ink pen without any overwriting
2. Fields marked with (*) are mandatory.
3. The day on which CRA receives the confirmation of funds transferred to Subscriber's accounts; the PRAN will be deactivated in the CRA System.
4. Correct postal address, including the pin code should be provided
5. The literate claimant should sign the application form. In case of the claimant being illiterate, Left hand thumb impression by illiterate male claimant and Right hand thumb impression by illiterate female should be affixed in the claim form.
6. If the Nominee/ legal heir is minor, Bank account number should be in the name of nominee/ legal heir. Bank account's guardian should be same as mentioned in the withdrawal form.

Documents to be enclosed with the application:-

1. Death certificate in original of the deceased subscriber.
2. PRAN card in original. In case PRAN card is not available, a duly notarized affidavit as to the reasons of non-submission of the PRAN card is needs to be submitted.
3. Certified copy of family member's certificate issued by Executive Magistrate for cases where no nomination was registered with us.
4. Legal heir certificate when the claim is being made by.
5. Cancelled cheque (containing nominee Name, Bank Account Number and IFS Code) or Bank Certificate containing Name, Bank Account Number and IFSC code, for direct or electronic transfer.
6. A pre-signed receipt acknowledging the receipt of the proceeds by nominee/nominees/legal heir (as applicable)
1. Identification and address proof of the nominee or nominees, in case of multiple nominees. The photocopies of documents (Sr. No. a to h) and original document (Sr. No. i) that can be provided as identification and address proof are as mentioned below:
 - a) Ration Card with photograph 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 nominee.
 - 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 nominee.
 - i) 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 nominee (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 nominee should be submitted.

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.

Documents to be enclosed with the application

1. List of documents acceptable as Proof Identity and Address for exit under NPS (for all variants):-

Sl. No	Proof of Identity (Copy of any one of the given below documents)	Proof of Address (Copy of any one of the given below documents)
a	Passport issued by Government of India.	Passport issued by Government of India.
b	Ration Card with Photograph.	Ration card with photograph and residential address.
c	Bank pass book or Certificate with Photograph.	Bank Pass book or certificate with photograph and residential address.
d	Voters Identity card with photograph and residential address	Voters Identify card with photograph and residential address.
e	Valid Driving license with photograph.	Valid Driving license with photograph and residential address.
f	PAN Card issued by income tax department.	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc.
g	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	Certificate of address with photograph signed by a Member of Parliament or member of Legislative Assembly.
h	Aadhar Card/letter issued by Unique Identification Authority of India.	Adhar Card/Letter issued by unique identification Authority of India Clearly showing the address.
i	Job Cards issued by NREGA duly signed by an officer of the State Government.	Job cards issued by NREGA duly signed by an Officer of the State Government.
j	Photo Identity card issued by Government Defence, Paramilitary and Police Departments.	Latest Electricity/Water bill in the name of the subscriber / Claimant and showing the address (Less than 6 months old).
k	Ex-Service Man Card issued by Ministry of Defence to their employees.	Latest Telephone bill in the name of the subscriber/ Claimant and showing the address (less than 6 months old).
l	Photo credit Card.	Latest property/house Tax Receipt (not more than one year old).
m	-	Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).
n	Identity card issued by Central /State government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc.	The identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Schedules Commercial Banks, Public Financial Institution for their Employees.

2. In addition to the above, Original PRAN card is required. 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.
3. Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate Containing Name, Bank Account Number and IFS Code, if opted for direct credit or electronic transfer.
4. A pre-signed receipt acknowledging the receipt of the proceeds under NPS by the subscriber/claimant/nominee.
5. In case of Withdrawal of Accumulated Pension Wealth by Claimant/Nominee due to the death of a subscriber, the Claimant/Nominee needs to submit Death certificate in original of the deceased subscriber.

-----x-----x-----x-----

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

REQUEST CUM UNDER TAKING FORM FOR WITHDRAWAL OF TOTAL PENSION WEALTH DUE TO DEATH OF SUBSCRIBER AND WHERE THE TOTAL PENSION WEALTH IS EQUAL TO OR LESS THAN RS. 200, 0001-

1 . I / W e beinga nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s) of the deceased subscriber Sh/Smt/ku..... PRAN..... apply for the payment of the accumulated pension wealth of the deceased subscriber under the NPS and do hereby solemnly affirm and declare as under:

2 . That since the total amount receivable as the benefit receivable upon exit from NPS is Rs., which is less than/equal to the limit of Rs. 2,00,000/-, I/we understand that I/we am/are eligible to opt for withdrawal of the total pension wealth under NPS rules/guidelines,

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

I/We also understand that with the aforesaid withdrawal, I/we or my/our 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.

Signature of 1st Nominee/ Claimant	Signature of 2nd Nominee/ Claimant	Signature of 3rd Nominee/ Claimant
Date: Place:	Date: Place:	Date: Place:

Attested by:

Signature of the DDO/PAO/DTO •

Name of the designated Official:

DDO/PAO/DTO Registration Number

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

Annexure NOC D

(To be enclosed alongwith Withdrawal Form 103 GD)

No objection for Settlement of Accumulated Pension Wealth in NPS

I _____ of _____ (name of the office, i.e., PAO/CDDO/DTO) hereby confirm that this office has not paid/ received any family pensionas per Q.M. no.

38/41/06/P&PW (A) dt. 5th May, 2009 issued by Department of pension & Pensioners welfare (DoPPW) and other OMs issued in this regard, if any, with request to/by the legal heir(s)/ nominee(s) of the deceased subscriber Late (P R A N -) o r t o t h e s u b s c r i b e r S h .

(F R A N -) o n i n v a l i d a t i o n a n d w e d o n ' t have any objection for release of accumulated pension wealth to his/her claimant(s).

Stamp and Signature of **the** Authorised person

PAO/CDDO/DTO Reg. No. _____

PAO/CDDO/DTO Name _____

PrAO/DTA Name _____

Date _____



PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

PFRDA/2015/07/EX11702

25th February, 2015

To,

All Govt depts./PAOTs/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 **FRAN** 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 I 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 _____ (PRAM _____) 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):	

**Please send 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**
- 2. Death certificate- original**
- 3. PRAN Card-original/**
- 4. DOB certificate of claimant, (In case of minor)attested copy**
- 5. KYC certification**
- 6. Cancelled cheque of claimant**
- 7. Attested copy of Aadhar card and PAN card of claimant**
- 8. Certificate issued by DDO (Death certificate in vernacular language)**
- 9. Pre signed receipt(Available in form itself)**
- 10. Annexure NOC-D**
- 11. Request cum undertaking for withdrawal of total wealth due to death**
- 12. Consolidated NDC**