

### **Introduction**

PFRDA vide its circular no: PFRDA/2013/2/PDEX/2 has issued necessary instructions to CRA for implementation of the withdrawal process under National Pension System (NPS) for all sectors. Central Government, State Government, unorganized sector etc.

The following are the details for withdrawal allowed in case of Government employees.

- **Upon Normal Superannuation (Form No : 101-GS to be filled by subscriber):** At least 40 % of the accumulated pension wealth of the subscriber needs to be utilized for purchase of annuity for providing monthly pension to the subscriber and the balance is paid as lump sum to subscriber.

If the accumulated NPS corpus of the Subscriber is below Rs. 2,00,000. As per PFRDA directive, the superannuated subscribers who want to opt for complete withdrawal if his/her corpus is below Rs. 2,00,000 and wish to exercise this option shall have to fill up the 'request cum undertaking form'.

- **Upon Resignation ( Form No: 102- GP to be filled by subscriber ):** At least 80 % of the accumulated pension wealth of the subscriber needs to be utilized for purchase of annuity providing for monthly pension to the subscriber and the balance is paid as lump sum payment to the subscriber.
- **Upon Death (Form No: 103-GD to be filled by subscriber):** The entire accumulated pension wealth (100%) would be paid to the nominee/legal heir of the subscriber and there would not be any purchase of annuity/ monthly pension.

As per PFRDA directive, No Objection Certificate (NOC) is required to be submitted by the Nodal Office (DTO) that no family pension/disability pension has been paid to the family member of the deceased subscriber (Death cases) and that they have no objection for release of the accumulated NPS wealth in favour of the Claimant(s).

Further, In order to facilitate the nodal offices to fill up the withdrawal forms properly, we have enclosed certain specimen format of withdrawal forms (Retirement & Resignation and Death cases). In this part of document, we have covered each and every field of the withdrawal form, so that DTO/DDO/Subscriber may be aware of the contents to be entered in withdrawal form and discrepancies may be reduced.

### **How to fill up a withdrawal form in case of Death**

At the outset, please note that DTO covering Letter is mandatory (duly signed & stamped) by Mapped Nodal Office (DTO) along with all the withdrawal forms.

Please find below the section wise details to be filled, in the withdrawal form. Read it carefully, before filling up the withdrawal form to avoid any discrepancy.

#### **Section A: Subscriber Personal details**

##### **1. PRAN**

PRAN is mandatory to be entered in respective column.

**Section A – Subscriber's Details:**

1. PRAN \*: 

1	1	0	0	8	1	7	4	2	0	3	4
---	---	---	---	---	---	---	---	---	---	---	---

#### **Chances of Error:**

*PRAN is not mentioned by the subscriber.*

#### **Remedy:**

*As per PFRDA guidelines, PRAN is to be mandatorily entered in the withdrawal form.*

##### **2. Subscriber Name:**

Name of subscriber is mandatory to be entered. Please note that subscriber first name is compulsory.

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

First Name\*  

D	H	A	R	M	E	N	D	R	A								
---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--

Middle Name  

K	U	M	A	R													
---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--

Last Name  

J	A	I	M	A	N												
---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--

#### **Chances of Error:**

*For example: Subscriber has written a name "Shri Dharmendra Kumar Jaiman" in withdrawal forms, whereas, the Death Certificate shows Dharmendra Kumar. In that case, discrepancy email will be sent to DTO/DTA by CRA.*

#### **Remedy:**

*DTO can give a confirmation saying that "Shri Dharmendra Kumar Jaiman & Dharmendra Kumar are one & the same person".*

### 3. Father Name/Spouse Name:

Father Name is mandatory to be entered. Please note that father's first name is compulsory.

#### 3. Father's name/Spouse' Name\*:

First Name\*

S A T Y A

Middle Name

N A R A Y A N

Last Name

S H A R M A

#### Chances of Error:

For example: Proof of Address and Proof of Identity reflects the name of the father as **Satya Narayan** whereas the same as per CRA record is **Satya Narayan Sharma**. In this case, discrepancy email will be sent to DTA/DTO by CRA

#### Remedy:

DTO has to certify by giving confirmation that the documents submitted as Proof of Address and Proof of Identity submitted belongs to the subscriber.

### 4. Date of Birth of the deceased subscriber

- Date of birth is mandatory to be entered.
- Date of Birth of the deceased should match with the Date of Birth of deceased given in the PRAN Card.

4. Date of Birth of the deceased subscriber \*(As in PRAN Card): 1 5 0 6 1 9 7 5 (DDMMYYYY)

#### Chances of Error:

'Date of birth' mentioned on the Withdrawal form is: For Example: "15-06-1975" does not match with Date of Birth as per CRA records "02-08-1956". In this case, discrepancy email will be sent to DTA/DTO.

#### Remedy:

DTO can give a confirmation, by clarifying the correct Date of Birth.

## 5. Date of subscriber death

- Date of subscriber death is mandatory to be entered.

5. Date of subscriber's death (DDMMYYYY)

28092012

### Chances of Error:

*'Date of Death' mentioned on the withdrawal form does not match with Date of death mentioned on the Nodal Office covering letter.*

### Remedy:

*DTO can give a confirmation, by clarifying the correct Date of Death.*

### **Section B: Details of claimant (Person entitled to receive claim proceeds under the policy)**

In this Section, claimant is required to enter the following:

- Name of the claimant (claimant means person who is receiving NPS corpus on behalf of deceased subscriber).
- Claimant Communication Address
- All details mentioned as \* mark is mandatory.
- Date of Birth of Claimant.
- Relationship with the subscriber. ( Mention: Son or Daughter etc)
- Claimant's Guardian details (only in case of Minor).

Form 103-GD		Page 2
<b>Section B – Details of the Claimant (person entitled to receive claim proceeds under the policy):</b>		
1. Name of the Claimant		
First Name*	Middle Name	Surname/last name
ANITA		SHARMA
2.Claimant's current communication Address:		
Flat/Unit No, Block no*		
Name of Premise/Building/Village TITARWADA KHURD		
Area/Locality/Taluka DAUSA		
District/Town/City* DAUSA		
State / Union Territory* RAJASTHAN		
Country* INDIA Pin Code* 303325 Email ID: 9460869768		
3. Date of Birth of the Claimant (DDMMYYYY): 05121990		
4. Relationship with the Subscriber*: (e.g. If claimant is son, claimant should fill the relationship as 'Son')		
WIFE		
5.Claimant's Guardian Details*(only in case of a minor):		
First Name*		Middle Name

### **Section C: Claimant Bank Details**

In this section, subscriber has to mention his bank details along with the bank proof.

The following is mandatory to be mentioned in the withdrawal form:

- Claimant has to tick mark whether; he is submitting cancelled cheque or Bank certificate ( it should be on letter head of Bank) as a Bank proof.
- Claimant has to tick mark, whether; he has a Saving Bank Account or Current Account.
- Claimant has to mention the Bank account number.
- Name of Bank & its branch is mandatory to be entered.
- Address of the Bank is mandatory to be entered.
- PIN Code & IFS code is mandatory to be filled in.
- Bank MIC code ( wherever applicable)

#### **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\*

912010049534466

4. Bank Name\*

AXIS BANK

5. Bank Branch\*

DAUSA AGRA ROAD FIRST TOWER

5. Bank Address\*

DAUSA AGRA ROAD FIRST TOWER

7. Pin Code \*

303303

8. Bank IFS Code\*

UTIB0000748

9. Bank MICR Code (Wherever applicable)

303211002

#### **Chances of Error:**

For example: Bank account number, mentioned on the withdrawal form does not match with the account number on the bank proof provided.

#### **Remedy:**

For Bank Proof, 'Cancelled Cheque' (having Subscriber's Name, Bank Account Number and IFS Code) or 'Bank Certificate' on Bank Letterhead (having Subscriber's Name, Bank Account Number and IFS Code required to be submitted). 'Copy of Bank Passbook' can be accepted, however it should have Subscriber's Photo on it and should be self attested by the Subscriber and by the mapped Nodal Office.

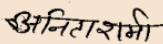

### Declaration:

In this section claimant has to fill in details such as:

- Claimant person Name
- Claimants Signature/left thumb impression (Guardian Signature in case of Minor).
- Name of Claimant ( Guardian Name in case claimant is minor)
- Self attested photograph of the claimant /Guardian.

**Declaration:**

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

<b>Claimants Signature (Signature of guardian in case the claimant is a minor)</b>  Signature/Left Thumb Impression*	<b>Name of the Claimant or of guardian</b> <u>ANITA SHARMA</u> <b>Date:</b> <u>06032013</u> D D M M Y Y Y Y	
---	--	--

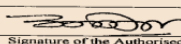
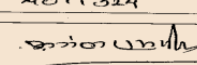
**Chances of Error:** Photograph is not self attested by the Claimant

**Remedy:** Claimant has to Self attest the photograph.

### Column to be filled by DTO/DDO (Page No 3):

In this section, mapped DTO/DDO has to fill in the information. The information should contain the following:

- Name of claimant/Legal Heir/Guardian.
- Rubber Stamp of DDO
- Signature of Authorized person ( Person Handling NPS in DDO Office)
- DDO Reg No to be entered.
- Designation of authorized person( Person Handling NPS in DDO Office)
- DDO Office name is required to be entered.
- Rubber stamp of DTO
- DTO Reg No is required to be entered ( allotted by CRA)
- Signature of Authorized Person ( DTO)

<b>TO BE FILLED/ATTESTED BY DDO/POP-SP</b>	
Certified that the above declaration and details has been signed / thumb impressed before me by <u>Shri/Smt./Ms. Anita Sharma</u> 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.	
<b>असिस्टेंट जिला शिक्षा अधिकारी</b> <b>कम ब्लॉक प्राथमिक शिक्षा अधिकारी</b> <b>पंचसाल, अतिथि, दोसा</b> Rubber Stamp of the DDO/POP-SP	 Signature of the Authorised Person
DDO/POP-SP Registration Number (Allotted by CRA): <u>SGV114016C</u> Date: <u>06032013</u> D D M M Y Y Y Y	Designation of the Authorised Person: <u>Deputy Director</u> DDO/POP-SP Office Name: <u>Block E.E. Education Office</u> <u>P.S. Dausa</u>
<b>TO BE FILLED/ATTESTED BY PAO/DTO/POP/POP-SP</b>	
<b>उप निदेशक</b> <b>राज्य बीमा एवं प्रा.नि. विभाग</b> <b>दोसा (राज.) कोड (101001)</b> <b>आई.डी. नं. 1006</b> Rubber Stamp of the PAO/DTO/POP/POP-SP	PAO/DTO/POP/POP-SP Registration Number (Allotted by CRA): <u>4011324</u>  Signature of the Authorised Person

### **Filling of Advanced Receipt:**

In this part, Claimant has to fill in the following:


- Name of Subscriber
- PRAN of subscriber
- Amount ( no need to mention)
- Revenue Stamp of Re-1 & signature across / Left thumb impression for illiterate.

**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. DHARMENDRA KUMAR SHARMA with  
PRAN Number 1100 8742034.....



### **Chances of Error:**

Revenue Stamp is missing on the Advanced Stamped receipt column of withdrawal form or required fields given are not filled.

### **Remedy:**

Resubmit the withdrawal form affixing Revenue Stamp and signature. With all the fields to be filled ( except amount)

In this section, claimant is required to fill up the witness details & his own details. Following are the points to be noted by claimant while filling up the details.

- Details of witness are to be provided in block letters. ( Name)
- Witness address to be provided.
- Witness Signature is to be provided in the relevant box.
- Claimant Name is to be provided.
- Claimant Signature is to be provided.
- Date to be entered in DD/MM/YYYY format.

Witness Signature [Signature]

Name of the Witness अभिलेखेश्वर साठवेल  
(in block letters, family name first)

Address of Witness: जिल्हा शिक्षा अधिकारी कार्यालय, मुंबई

Date: 07/03/2013  
DD MM YYYY

Claimant Signature [Signature]

Name of Claimant अनिरा शर्मा

Date: 07/03/2013  
DD MM YYYY



### Filling up of Acknowledgement Receipt:

This receipt is to be kept by subscriber for future use. It is to be filled by DTO and give it to subscriber as acknowledgement. By filling up: PRAN, DDO Reg No, and DTO Reg No.

ACKNOWLEDGMENT RECEIPT	
Acknowledgment slip to the Claimant on receipt of completed application form for Withdrawal due to death of the subscriber (To be filled by PAO/DTO/POP/POP-SP)	
Received from PRAN :	110081742034
PAO/DTO/POP/POP-SP Registration Number:	4011324
PAO/DTO/POP/POP-SP Office Name :	DD S18-PF DWS
Received at: _____	Date : _____
Acknowledgement Number : (Generated by CRA)	1100817420
	Time: _____

Documents which are required to be attached with Death Form (For Example):

Requirements submitted along with this form	Yes / No
Original PRAN Card	yes
In the absence of PRAN card, notarized affidavit	—
Death certificate in original issued by local authorities	yes
Photo ID	yes
Address proof of the Claimant	yes
Date of birth proof of claimant	yes
Legal heir certificate	yes
Certified copy of family member's certificate issued by Executive Magistrate	—
Cancelled cheque (containing nominee Name, Bank Account Number and IFS Code) or Bank Certificate	yes
Discharge Certificate from the employer (in case claim is lodged through a POP/POP-SP)	—

Note: PFRDA reserves the right to call for additional requirements, if needed for establishing a valid claim under National Pension System.

**Before filling up the withdrawal form for death cases, claimant has to note the following:**

- *Photograph of claimant has to be self attested by the Claimant. As per PFRDA guidelines, photograph affixed on withdrawal form needs to be duly attested by the Claimant.*
- *Claimant has to mention his name accurately & the documents he is submitting along with the withdrawal forms.*

**Chances of Error (For Example):** Name of the claimant is 'ARJUN SENWAR'. However, withdrawal form submitted is in the name of 'ARJUN MANGEELAL SENWAR' and KYC document (voter id) submitted is in the name of 'ARJUN'. In this example, the name of claimant varies. Therefore, in case, any such discrepancy occurs, DTO has to give confirmation stating that 'ARJUN SENWAR', 'ARJUN MANGEELAL SENWAR' and 'ARJUN' is one and the same person.

- *Claimant has to ensure that KYC documents (Photo-ID Proof and Address Proof) have to be attested by mapped Nodal Office (by the Mapped District Treasury Office).*

**Chances of Error (For Example):** Address mentioned on withdrawal form is different from the Address Proof provided (Aadhar Card or ration card etc). If in case, any such discrepancy exists the claimant has to submit another set of documents as Address Proof which matches with address provided on withdrawal form.

- *As per PFRDA directive, No Objection Certificate (NOC) is required to be submitted by the DTO that no family pension/disability pension has been paid to the family member of the deceased subscriber and that they have no objection for release of the accumulated NPS wealth in favour of the Claimant(s). The format is provided by PFRDA is enclosed below:*

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 pension as per O.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 \_\_\_\_\_ (PRAN - \_\_\_\_\_) or to the subscriber Sh. \_\_\_\_\_ (PRAN - \_\_\_\_\_) on invalidation and we do not 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 \_\_\_\_\_

Place \_\_\_\_\_

- *If claimant is submitting:*
  - *Bank Proof, 'Cancelled Cheque' (having Claimant's Name, Bank Account Number and IFS Code to be mentioned).*
  - *'Bank Certificate' on Bank Letterhead having Claimant's Name, Bank Account Number and IFS Code required to be mentioned.*
  - *'Copy of Bank Passbook' can be accepted, however it should have Claimant's Photo on it and it should be self attested by the Claimant and by the mapped Nodal Office ( i.e. DTO).*

**Chances of Error (For example):** *Name of the claimant is 'SUBHA DAVI'. However, withdrawal form & KYC Document (voter id) submitted are in the name of 'SHOBHA DEVI' and bank proof (cancelled cheque) submitted is in the name of 'SHOBHA'. Claimant has to check that the names should match with the documents submitted. In case any discrepancy noticed by CRA later, the DTO has to confirm that 'SUBHA DAVI', 'SHOBHA DEVI' and 'SHOBHA' is one and the same person. (In this case, DTO can send the confirmation by email.)*

- *Claimant has to ensure that his name should be matched as per the documents submitted by him.*

**Chances of error (For example):** *Name of the Claimant is 'SATWINDER KAUR'. However, withdrawal form submitted is in the name of 'SUKHWINDER KAUR', KYC document (copy of bank passbook) submitted is in the name of 'SUKHWINDER' and bank proof (bank certificate) submitted is in the name of 'SUKHVINDER KOUR'. In this example name of claimant is not matching with the information provided.*

**(Note: Claimant/ nominees/ legal heirs should note that Name mentioned in the withdrawal form should exactly be written in the same manner as it is in the documents submitted by them. Otherwise the cases may lead to rejection/Hold till correct documents containing correct name should be submitted.)**

- *Claimant has to submit an original death certificate, not the copy of the death certificate.*

*Please note that name in the death certificate should match with the name filled in withdrawal form and documents submitted.*

**Chances of Error (For example):** *In CRA records, name of the Subscriber is 'TAMESHWAR SINGH'. However, as per death certificate Subscriber name is 'TAMESHWAR SINGH alias PITAMBER LAL'. In this case, Name of the deceased is not matching with the documents submitted. Therefore, if any such discrepancy arises, CRA require a confirmation from DTO*

*stating that 'TAMESHWAR SINGH' and 'TAMESHWAR SINGH alias PITAMBER LAL' is one and the same person. ( DTO can send the confirmation through email.)*

- *If at the time of PRAN allotment, nomination details were not provided by the deceased subscriber. Claimant needs to submit a legal heir certificate OR a certified copy of family member's certificate issued by Executive Magistrate indicating the relationship of the Claimant with the subscriber.*
- *A claimant has to submit an original PRAN card of deceased subscriber or in case no original PRAN card is available, an affidavit is required to be submitted along with the withdrawal form.*
- *Claimant should note that address mentioned on withdrawal form should match with the address proof (Voter id, Ration card etc) provided.*
- *Witness details have to be mentioned on the withdrawal form.*
- *Claimant has to paste a Revenue stamp and signature across*

**Chances of Error (For Example):** *If the subscriber has not pasted the revenue stamp on the withdrawal form. CRA will send a discrepancy memo stating that Revenue Stamp is missing on the Advanced Stamped receipt column of Withdrawal form. Kindly resubmit the withdrawal form affixing Revenue Stamp and signature on it.*

**If the deceased subscriber has more than one nominee:**

- *If the Nominee/legal heirs are not claiming the deceased subscriber pension funds, a Relinquishment Deed from all the legal heirs (those who are not claiming has to mentioned in the relinquished deed that they have no objection for claimant claiming the NPS corpus) on a Stamp paper of Rs. 100/- is required,*

**Chances of Error (For Example- 1):** *If the Nominee (DAVINDER SINGH BISHT) is not claiming the deceased subscriber pension funds, a Relinquishment Deed from (DAVINDER SINGH BISHT) (those who are not claiming) on a Stamp paper of Rs. 100/- is required, Further, KYC documents (Photo ID Proof and Address Proof) (DAVINDER SINGH BISHT) of all the legal heirs duly attested by the mapped Nodal Office (i.e. DTO) is to be submitted.*

**Chances of Error (For Example- 2):** *As per Legal Heir certificate, there are three legal heirs, 'DALIP SINGH', 'MEERA DEVI' and 'SUBHADRA DEVI'. In this case, if CRA receives a withdrawal form from 'DALIP SINGH' only. Then the other legal heirs also required to submit the withdrawal form of 'MEERA DEVI' and 'SUBHADRA DEVI'.*

*Also note that all the KYC documents (Photo ID Proof and Address Proof) of all the legal heirs duly attested by the mapped Nodal Office are to be submitted and it should match with the details provided.*

- *Claimant has to submit an Indemnity bond stating the responsibility for claiming on behalf of all the legal heirs.*

**Chances of Error (For Example):** *if Smt. SAROJ DEVI BISHT' is a claimant then the Indemnity bond needs to be obtained from 'SAROJ DEVI BISHT' on a Stamp paper of Rs. 100/- stating the responsibility for claiming on behalf of all the legal heirs*

- *If as per CRA record, there are two or more registered nominees, each nominee has fill withdrawal form (if claimant has submitted the one single form, it may lead to rejection or kept on hold, till all nominees submit a withdrawal form). Kindly submit separate withdrawal form for each nominee.*