### पावर ग्रिड कोर्पोरशन ऑफ इंडिया लिमिटेड



Power Grid Corporation of India Limited सूचना का अधिकार अभिनियम 2005 के अंतर्गत केन्द्रीय लोक सूचना अधिकारी Central Public Information Officer under the RTI Act, 2005 केन्द्रीय कार्यालय, 'सौदामिनी', प्लाट नं.2, सैक्टर-29, गुडगांव, हरियाणा-122001



Corporate Centre, 'Saudamini', Plot No. 2, Sector-29, Gurgaon, Haryana-122001

CIN: L40101DL1989GOI038121

दिनांक: 14 March, 2023

PGCIL/R/E/23/00066

Shri Manar uddin, C/O DAKHSIN MOHANPUR PT-X, SADHIN BAZAR, Cachar-788119 Assam

विषय: सूचना का अधिकार अधिनियम, 2005 के तहत जानकारी।

महोदय / महोदया,

कृपया आर.टी.आई. अधिनियम, 2005 के तहत दिनांक 13 February, 2023 को प्राप्त अपने आर.टी.आई. अनुरोध का संदर्भ लें ।

उपरोक्त पत्र में वांछित जानकारी अनुलग्नक-। में संलग्न है ।

यदि आप केंद्रीय लोक सूचना अधिकारी के उत्तर से संतुष्ट न हों तो, केंद्रीय लोक सूचना अधिकारी के उत्तर की प्राप्ति के 30 दिनों के भीतर पहले अपील प्राधिकारी के सम्मुख अपील की जा सकती है। आर.टी.आई अधिनियम, 2005 के तहत केंद्रीय कार्यालय, गुड़गांव में अपील प्राधिकारी का विवरण निम्नानुसार है:

श्री बी.अनंत शर्मा कार्यपालक निदेशक (सी. एस.) एवं अपील प्राधिकारी केंद्रीय कार्यालय, पावर ग्रिड कॉर्पोरेशन ऑफ इंडिया लिमिटेड, सौदामिनी, प्लॉट नंबर-2, सेक्टर-29, गुड़गांव-122001, हरियाणा। ईमेल आईडी: appellate.cc@powergrid.co.in फोन नंबर: 0124-2571994

धन्यवाद,

भवदीय,

( ए. जगन्नाथ राव )

मुख्य महाप्रबंधक (कें.आयोजना) एवं

केन्द्रीय लोक सूचना अधिकारी

Email ID: cpio.cc@powergrid.co.in

## Sub: Reply to RTI Requests of Shri Manar Uddin, Kachar, Assam (RTI Request No. PGCIL/R/E/23/00066)

Information sought:

Reply:

Respected sir, I am an ex employee of powergrid got superannuation on 30 sept 2021.

I was last posted at powergrid badarpurghat, Assam. Sir It is 1year 5month passes but I have not received family pension and NPS Yet. My employee Id is 60041338. I have called my Numbers provided in our ex employee portal but no one is answering the call. I called our regional office at shillong but they are not having any answer in this regard they are instructing to wait. But for how long should I wait. My question is when will I get the pension and NPS and I why.

#### 1. EPS-95 Pension (Family Pension):

The said case is already settled by RPFC, Delhi (South). Copy of Transfer Out Order is enclosed herewith at ANNEXURE-A. The matter needs to be taken up with the local RPFC for starting of Pension.

#### 2. Benefits under NPS (Withdrawal and Pension):

As per PFRDA Guidelines, in order to avail benefits under NPS i.e. Pension and withdrawal, the subscriber has to apply online through individual NPS login (Subscriber Login). Standard Operation Procedure (SoP) for the same is enclosed herewith at ANNEXURE-B. Your NPS corpus has already been transferred to your mapped PRAN in March 2022 itself.

\*\*\*\*

14/05/2023

REPORT:-Transfer Out Without PPO - Covering Letter(PEN-R3)
EMPLOYEES' PROVIDENT FUND ORGANISATION
EPFO COMPLEX, PLOT NO. 23BEHIND ACP OFFICE, SECTOR-23, DWARKA, NEW DELHI, DELHI, 110075
(Ministry of Labour, Government of India)
Transfer Out Without PPO, Covering Letter
DELHI (SOUTH), DL - DELHI (SOUTH)

NO.DS/NHP/230200000718/TRANS OUT/

1

DATE :- 22/02/2023

To, The Assistant PF Commissioner (Pension) G.S. ROAD, NEAR BHARALU BRIDGE, BHANGAGARH GUWAHATI, ---ASSAM, 781005

MERTS

Sub:-Employees Pension Scheme 1995 - Transfer of application in Form 10D in respect of Shri /Smt MANAR UDDIN A/c No. DS/NHP/0012882/000/0004864 Reg.

Sir,

The application in Form 10D received from the eligible member / claimant as per the details given below is forwarded herewith along with the IDS duly approved by the AO(Accounts) for Issue of PPO from your end under intimation to this office and the member / claimant has sought for the drawal of pension from the bank falling in your jurisdication.

#### **DETAILS OF PENSIONER**

A) NAME OF THE MEMBER / CLAIMANT

: MANAR UDDIN

B) STATION AT WHICH PENSION TO BE PAID C) NAME OF THE BANK & A/C NO

: NE - GUWAHATI, GUWAHATI

SL.NO. NAME DATE OF BIRTH RELATION

MANAR UDDIN 30/09/1961

BENEFICIARIES:

1 RAITHUN NESSA

16/08/1972

WIFE

#### DETAILS OF ENCLOSURES:

1. Claim in Form 10D

3. Original D.C./Scheme Certificate

5. Three Photos

7. Xerox copy of Bank Pass Book

2. Approved IDS

4. Legal Heir Certificate

6. List of Family Members 8. Age Proof certificates

10.

The receipt of this communication may please be acknowledged.

Encl : As above ( )

Copy to : Shri/Smt.MANAR UDDIN VILL-DAKSHIN MOHANPUR PART-X PS-SONAI PO-DAKSHIN MOHANPUR

Yours faithfully,

Assistant P.F. Commissioner (Pension) DELHI (SOUTH),DL - DELHI (SOUTH)

CACHAR ASSAM Pin:-788119

He / She is advised to await for further communication from A.P.F.C (Pension) at Regional Office / Sub Regional Office / Sub Accounts Office at NE - GUWAHATI, GUWAHATI regarding your pension matters/issue of PENSION PAYMENT ORDER



# Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited)

## **STANDARD OPERATING PROCEDURE (SOP)**

Initiation of Online Exit request by Subscriber and Verification & Authorization of Exit request by Point of Presence (POP)

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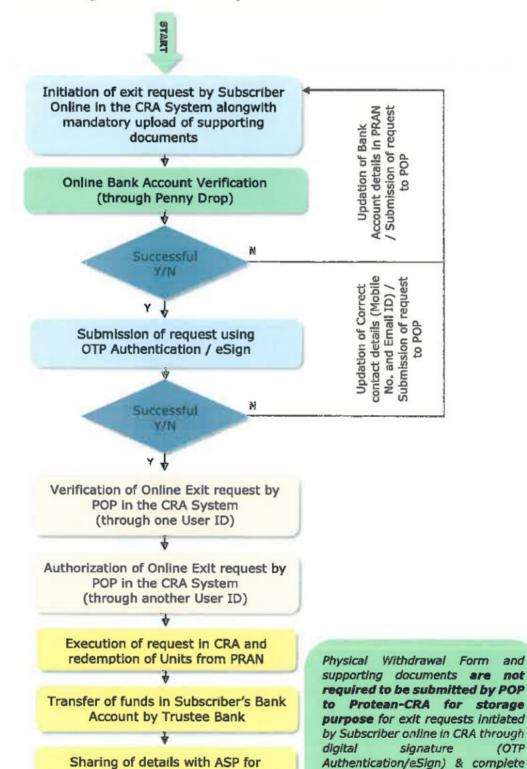


#### 1. Abbreviations

| Abbreviation | Expansion                                    |  |  |
|--------------|--|--|--|
| ASP          | Annuity Service Provider                     |  |  |
| CRA          | Central Recordkeeping Agency                 |  |  |
| NPS          | National Pension System                      |  |  |
| ОТР          | One Time Password                            |  |  |
| PFRDA        | Pension Fund Regulatory & Development Author |  |  |
| POP          | Point of Presence                            |  |  |
| POP-SP       | Point of Presence Service Provider           |  |  |
| PRAN         | Permanent Retirement Account Number          |  |  |
| UIDAI        | Unique Identification Authority of India     |  |  |



#### 2. Process Flow - Processing of Online Exit Requests of Subscribers



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(OTP

scanned documents are uploaded in

annuity issuance, if applicable

¥ END



#### 3. Preface

#### A. Subscribers who have joined NPS before sixty years of age

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers who have joined NPS before sixty years of age under All Citizens of India & Corporate Sector:

 Superannuation Exit: When a Subscriber reaches the age of Superannuation/attains 60 years of age, at least 40% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber.

In case, total corpus in NPS account is less than or equal to Rs. 5 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

• Pre-mature Exit: In case of pre-mature exit from NPS (exit before attaining the age of superannuation/attaining 60 years of age), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber. However, Subscribers under All Citizens of India Sector can exit only after completion of 5 years in NPS.

In case, total corpus in NPS account is less than or equal to Rs. 2.5 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.

#### B. Subscribers who have joined NPS on or after sixty years of age

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, following Exit categories are allowed for the Subscribers who have joined NPS on or after sixty years of age under All Citizens of India & Corporate Sector:

Superannuation Exit (After completion of three years in NPS): When a Subscriber exits after
completion of three years in NPS, at least 40% of the accumulated pension wealth of the Subscriber
needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and
the balance pension wealth is paid as lump sum to the Subscriber.

In case, total corpus in NPS account is less than or equal to Rs. 5 Lakh, Subscriber can avail the option of complete (100%) Withdrawal.

• Pre-mature Exit (Before completion of three years in NPS): In case of pre-mature exit (exit before completion of three years in NPS), at least 80% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as a lump sum to the Subscriber.

In case, total corpus in NPS account is less than or equal to Rs. 2.5 Lakh, the Subscriber can avail the option of complete (100%) Withdrawal.

You may refer the regulations/guidelines/circulars/FAQs available on PFRDA website (www.pfrda.org.in) / CRA website (www.npscra.nsdl.co.in) for more information on exit under NPS.

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#### 4. Procedure for Processing Online Exit requests of Subscribers

#### A. Pre-requisite for Exit:

10 digit Claim ID is required to initiate Exit request. Claim ID is generated by CRA six months before attaining the age of 60 years/superannuation of Subscriber. Claim ID is communicated to Subscribers through alerts by CRA. At the time of initiating superannuation exit request in CRA, Claim ID gets auto-populated in online exit request. In case of superannuation, the Subscriber can initiate Exit request in the CRA system six months before reaching 60 years/superannuation. Though, request will get executed in CRA system on completion of 60 years/superannuation.

For pre-mature exit, the Subscriber is required to approach associated Point of Presence (POP) for generation of Claim ID in CRA. On receipt of Claim ID from POP, the Subscriber can initiate pre-mature exit request online in CRA.

Claim ID is not required in case of a Subscriber, who has joined NPS on or after attaining the age of sixty years. Subscriber can directly initiate withdrawal request in the CRA system whenever he/she wishes to exit.

The Subscriber should ensure following before initiating Exit request:

- ✓ NPS account is FATCA compliant Exit from NPS is not allowed if PRAN is not FATCA-compliant.
- ✓ PAN is registered in NPS account.
- ✓ Subscriber details (like address, contact details, etc.) are updated in NPS account.
- ✓ Bank details are correct During request initiation, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). Bank of the Subscriber should be empaneled for Online Bank Account Verification. If Online Bank Account Verification (Penny drop) fails, request initiation will not be allowed.
- ✓ Subscriber Is required to submit the withdrawal request using OTP Authentication / eSign using Aadhaar. Hence, valid Mobile Number and email ID of the Subscriber should be registered in CRA to receive OTP as part of OTP Authentication. Or, for eSign using Aadhaar, Subscriber's Mobile Number registered with Aadhaar should be valid to receive OTP as part of eSign. eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI

If required, the Subscriber can update above details online in CRA system (www.cra-nsdl.com) by logging with PRAN as User ID & Password. Alternatively, the Subscriber can submit physical request to POP for modification of details and then initiate exit request.

#### B. Brief steps to be followed by Subscriber and POP:

#### Initiation of online request by Subscriber:

- ✓ Initiation of Exit request by Subscriber online in CRA system (<u>www.cra-nsdl.com</u>) by logging with PRAN as User ID & Password. During request initiation, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility).
- Mandatory Upload of KYC Documents (Identity & Address Proof), copy of PRAN card/ePRAN and Bank Proof. Scanned documents should be appropriate i.e. scanned images should be legible and all documents to be uploaded in a single file.
- ✓ Verification of Exit request through OTP sent on registered Mobile Number.
- ✓ Submission of request using digital signature (OTP Authentication / eSign).

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#### Verification & Authorization of online request by POP:

- ✓ Verification of Exit request by POP in the CRA System (www.cra-nsdl.com) with One User ID.
- ✓ Authorization of Exit request by POP in the CRA System with Other User ID.
- ✓ On authorization of Exit request by POP, the request will get executed in the CRA system.
- ✓ For Superannuation Exit, if Subscriber has not completed 60 years/Superannuation, request will get executed in CRA system after completion of 60 years/Superannuation.
- Paperless Process Physical Withdrawal Form is not required to be submitted to POP:
- ✓ Exit process is a paperless process wherein Subscriber is not required to submit any physical documents or not required to visit POP to process his/her Exit request.
- ✓ Subscriber is mandatorily required to upload complete & correct scanned documents [Identity & Address Proof, copy of PRAN card/ePRAN and Bank Proof] while initiating exit request online in CRA and submit through digital signature (OTP Authentication/eSign).

This document describes the detailed procedure to be followed by Subscribers and POPs for processing Exit requests. The process mentioned below is for Superannuation exit. Similar process/steps are applicable for Pre-mature exit as well. The conditions mentioned above for superannuation exit, pre-mature exit, PRAN generation before 60 years & PRAN generation after 60 years, as relevant would be applicable while initiating exit request.

Also, similar process, POP will follow for verification and authorization of exit request of eNPS Subscribers.

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#### 5. Steps to initiate Online Exit request in CRA System by Subscriber

In order to initiate Online Exit request, Subscriber needs to login to CRA system <a href="www.cra-nsdl.com">www.cra-nsdl.com</a> with PRAN as User ID & Password as given below in **Figure 1.** 



Figure 1

Subscriber needs to click on Menu "Exit from NPS" and select sub menu "Initiate Withdrawai Request" as given below in Figure 2.



Figure 2

At this stage, Subscriber needs to select Withdrawal type as "Exit at 60" from the Drop down menu as shown below in **Figure 3**. In case Premature Exit, the Subscriber will select withdrawal type as "Premature Exit".

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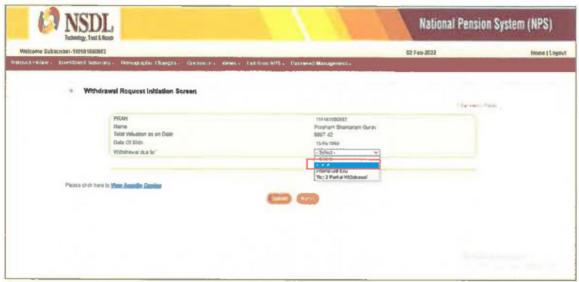


Figure 3

At this stage, System will display a Pop-up message after selecting Withdrawal Type. Pop-up message will contain information related to Verification of request through OTP, Mandatory upload of documents, OTP authentication/eSign of withdrawal request etc. Subscriber is required to click on 'OK' button. Please refer below Figure 4.

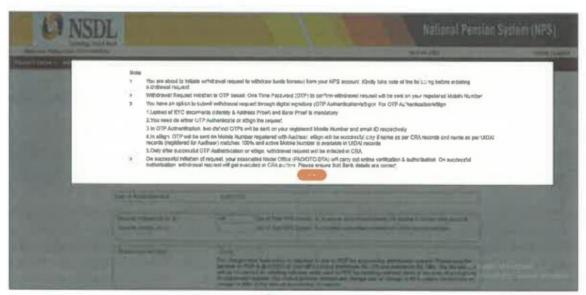


Figure 4

At this stage, corpus of the Subscriber as on date is also displayed at the field "Total Valuation as on Date" which helps Subscriber to identify whether he is eligible for complete withdrawal or not.

Subscriber needs to provide withdrawal fund allocation percentage. In case corpus is greater than Rs. 5 Lakhs, then percentage towards Lump sum is displayed as 60% and percentage towards annuity as 40%. Subscriber can also utilize more than 40% pension wealth for annuity, as per his/her choice. In case corpus is less than or equal to Rs. 5 Lakhs, then percentage towards Lump sum is displayed as 100% and percentage towards Annuity as 0%.

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The charges that Subscriber is required to pay to POP for processing of exit request are also displayed alongwith relevant instructions. Please refer below **Figure 5**.

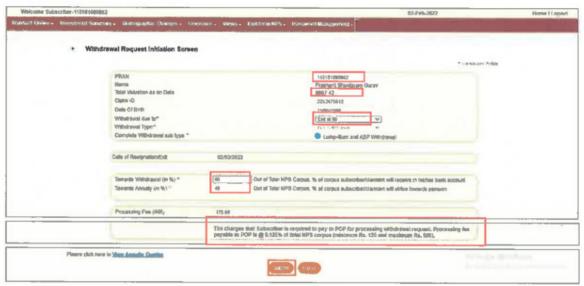


Figure 5

At this stage, System will display a Pop-up message after clicking on "Submit" button. Subscriber is required to click on 'OK' button. The Pop-up contains information on Subscriber's Bank, Mobile Number, email ID and other instructions. Please refer below Figure 6.



Figure 6

At this stage, Subscriber needs to select his/her Marital Status. If Subscriber is Married & Spouse is alive, then Subscriber needs to enter Spouse Name, Spouse Gender, Spouse DOB etc. Similarly, the Subscriber needs to capture other family member's details.

Then Subscriber needs to select Annuity Service Provider from the drop down list. List of the Annuity Service Providers is displayed on the basis of Age and Corpus of the Subscriber. Further, Subscriber needs to select Annuity Scheme. List of Annuity Schemes is displayed on the basis of Marital Status

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of the Subscriber, Subscriber needs to select Annuity Frequency from the drop down menu. Please refer below Figure 7.



Figure 7

At this stage, various options selected along with existing address are displayed to the Subscriber. Also option is available to the Subscriber to provide Maiden Name (only in case of female Subscriber) and CKYC Number. However, these two fields Maiden Name & CKYC Number are non-mandatory. Please refer below Figure 8.



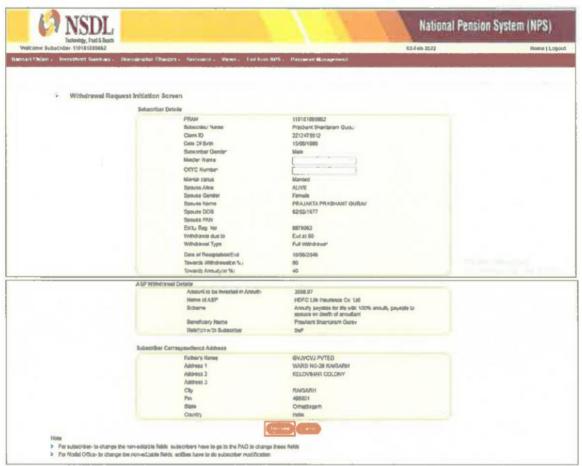


Figure 8

At this stage, existing bank details of the Subscriber along with Mobile number, email ID and PAN of the Subscriber are displayed. If existing bank details, contact details and PAN are correct, Subscriber needs to click on "Online bank a/c verification" Tab to proceed further. Please refer below Figure 9.

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Figure 9

At this stage, after clicking on "Online bank a/c Verification" tab, Bank Account of the Subscriber (registered in CRA) will be verified through online Bank Account Verification (Penny drop facility). On successful verification, a Pop-up message will display to the Subscriber i.e. "Online bank a/c verification is successful". Subscriber needs to click on "OK" button and then click on "Confirm & Proceed" button to proceed further. Please refer below Figure 10A and 10B.

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Figure 10A



Figure 10B

At this stage, existing nomination details of the Subscriber are displayed. Subscriber needs to click on "Edit" button to enter Nominee address. If required, Subscriber can add/update nominee details. Please refer below Figure 11.

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Figure 11

Subscriber can enter maximum of three nominees. Subscriber needs to click on "Add" button to add more than one nominee. After entering nominee details and/or address details, Subscriber needs to click on "Confirm" button to proceed further. Please refer below **Figure 12**.



Figure 12



At this stage, Deciaration Page is displayed to the Subscriber. Subscriber needs to select from the drop down menu whether he is politically exposed person, related to politically exposed person and history of conviction under criminal proceedings.

Further, Subscriber needs to select Declaration. After selection of declarations, Subscriber needs to click on "Confirm" button. Please refer below Figure 13.

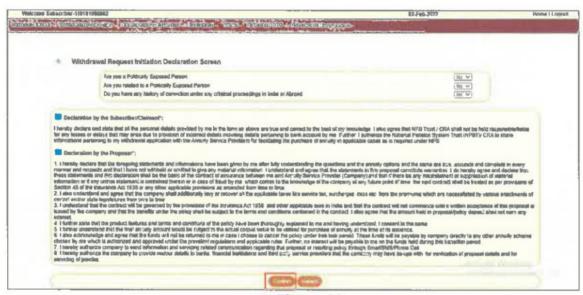


Figure 13

At this stage, document Check List is displayed to the Subscriber. After selection of document check list, Subscriber needs to click on "Submit" button. Please refer below **Figure 14**.





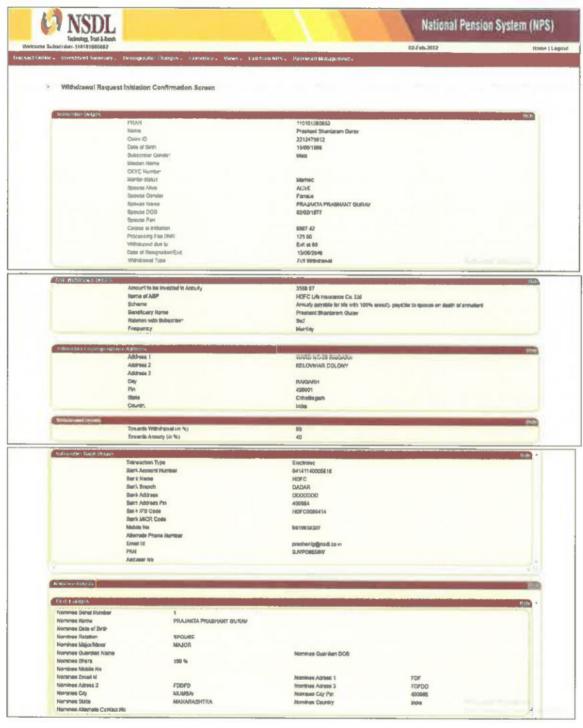
Figure 14

At this stage, details entered by the Subscriber are displayed for confirmation.

It is mandatory for Subscriber to upload scanned copies of KYC documents (Identity & Address Proof), Copy of PRAN Card/ePRAN and Bank Proof for seamless processing of Exit and annuity request. Subscriber is required to upload all documents in a single scanned file. Please refer below Figure 15.

After uploading documents, Subscriber needs to click on "Send OTP" button to receive OTP. OTP will be sent by CRA on registered mobile number. Subscriber needs to enter OTP and click on "Submit OTP" button to complete initiation process.







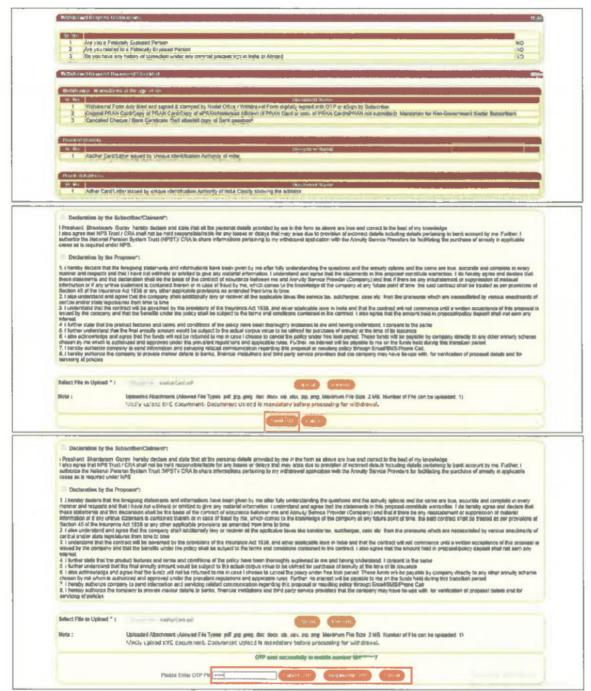


Figure 15

At this stage, after clicking on "Submit OTP" button, Subscriber needs to proceed with OTP Authentication/eSign. Withdrawal request will get initiated in CRA system only after successful OTP Authentication/eSign. Subscriber has a choice to select any of the option.

Please refer below Figure 16.

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Figure 16

Process of submission of exit request through OTP Authentication/eSign is explained below in two sections viz. Section-I (for OTP Authentication) and Section-II (For eSign).

#### Section-I

- · Process for completion of exit request using OTP Authentication.
- Two distinct One Time Password (OTPs) will be sent on Mobile Number and email ID registered in CRA.

#### Section-II

- Process for completion of exit request using eSign.
- o One Time Password (OTP) will be sent on Mobile Number registered with Aadhaar.
- eSign will be successful only if name of the Subscriber as per CRA records and name of the Subscriber as per UIDAI (Aadhaar) records matches 100% and Active Mobile Number is registered with UIDAI.

If OTP Authentication/eSign is not done within 15 days, then withdrawal request will get auto-cancelled in the CRA system and Subscriber needs to initiate new request.

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#### Section I- Process for completion of exit request using OTP Authentication:

At this stage, Subscriber needs to select "OTP" radio button and then click on "Proceed to OTP Authentication" tab. Please refer below Figure 17.

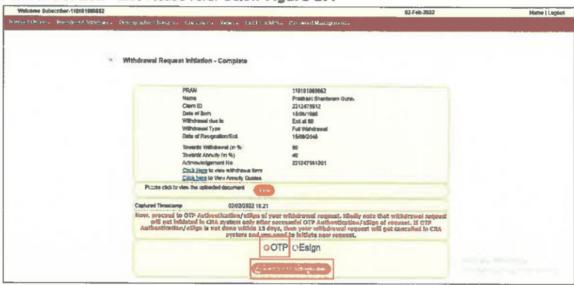


Figure 17

After clicking on "Proceed to OTP Authentication" Tab, Dual OTP Authentication screen will be displayed to the User. User needs to enter One Time Password (OTP) sent on Mobile Number and email ID registered in CRA at the designated place and click on "Submit OTP" button to complete the process.

Please refer below Figure 18.



Figure 18

Once Subscriber clicks on "Submit OTP" button, exit request will get captured in the CRA system and an Acknowledgement Number will get generated.

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At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding completion of OTP Verification is also displayed. Refer below **Figure 19**.

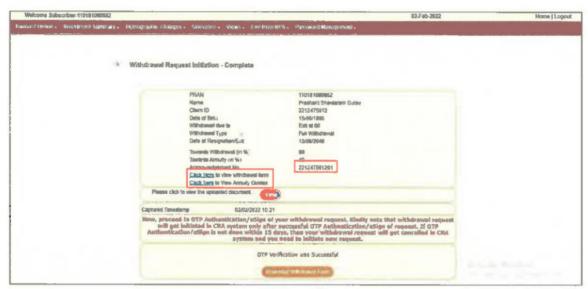


Figure 19

#### Section II- Process for completion of exit request using eSign:

At this stage, Subscriber needs to select "Esign" radio button and then click on "Proceed to e-Sign the Form" tab. Please refer below Figure 20.



Figure 20

At this stage, once Subscriber clicks on "Proceed to e-Sign the Form" Tab, system will redirect Subscriber to eSign Service Provider's Web Page. Subscriber needs to enter his/her Aadhaar/Virtual ID and click on "Send OTP" button to receive OTP. Subscriber will receive an OTP from UIDAI (Aadhaar) on Mobile Number registered with Aadhaar. Please refer below Figure 21.

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Figure 21

Once OTP is received, User needs to enter OTP and click on "Verify OTP" button to complete eSigning of the request. Please refer below **Figure 22**.

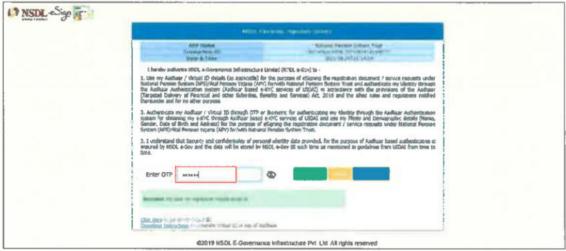


Figure 22

Exit request will get captured in the CRA system and an Acknowledgement Number will get generated.

At this stage, option is provided to Subscriber to view & download system generated Withdrawal Form. Further, message regarding successful completion of eSigning is also displayed.

Please refer below Figure 23.

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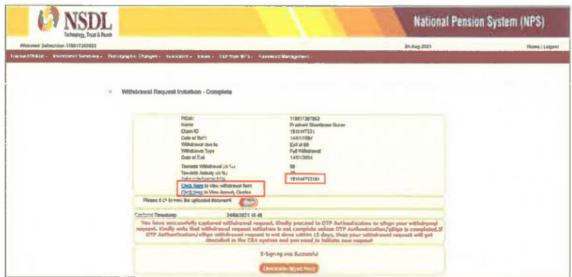


Figure 23