Steps for executing Partial Withdrawal Request

Kindly note that Partial Withdrawal is allowed under following conditions:

- 1. Subscriber should be in NPS system for 10 years
- 2. Withdrawal amount will not exceed 25% of the contributions made by subscriber
- 3. Withdrawal is allowed only against the specified reasons
- 4. Withdraw can happen maximum of three times during the entire tenure of subscription
- 5. Gap of atleast five years is required between the two partial withdrawals

Subscriber can capture the Partial Withdrawal Request in CRA system (www.cra-nsdl.com).

If subscriber has initiated the Withdrawal request in CRA system, Nodal Office is required to only 'Verify' and 'Authorize' the Withdrawal request in CRA system.

Nodal Office can also initiate the Partial Withdrawal request on behalf of subscriber as per below procedure:

- **1.** The DTO will capture and authorize the withdrawal request in CRA system by clicking sub-menu 'Initiate Conditional Withdrawal' under 'Transaction' menu.
- 2. DTO is required to authorize directly (without verification) the request in CRA system through another User ID. User is required to click menu 'Authorize Request' and submenu 'Authorize Conditional Withdrawal Request' to authorize the Partial Withdrawal Request.

Once the request is authorized by the PAO/DTO, the withdrawal request will be executed in the CRA system. The PAO/DTO is required to submit the physical withdrawal documents to CRA for storage purpose. For further clarification, if any, please contact NSDL CRA officials.