From

Director General,
Treasuries & Accounts Department.
Haryana, Chandigarh.

To

All Treasury Officer,
In the State Of Haryana.

Memo No. TA-HR /DMC/NPS/2021/ 646 **Dated:** 16/04/2021

Subject:- New Death Withdrawal Functionality.

Please refer to the subject cited above.

In this regard it is intimate to you that the existing online death withdrawal functionality and Death Withdrawal Form has been modified by CRA-NSDL, Mumbai. The revised Death Withdrawal Form and new online death withdrawal functionality will be implemented in the CRA system w.e.f. April 17, 2021. As per new withdrawal functionality, the Nodal Office will be required to initiate only single request for lump-sum (maximum of 20 % share) as well as annuity share (minimum of 80 % share) and authorise the same. Also, the death withdrawal request will be obtained from the Claimant/family members of the deceased Subscriber as per new Death Withdrawal Form. The new Death Withdrawal Form is enclosed for your reference.

In view of the same, the following is to be noted that:-

1. Revised Death Withdrawal Form and new online death withdrawal functionality will be released for use from April 17, 2021 in the CRA system.
2. From April 17, 2021 all death withdrawal requests need to be initiated in new functionality.
3. All death withdrawal requests (either lump sum or annuity requests) which are pending for authorization (either authorize or reject) need to be processed by April 16, 2021 by the Nodal Offices.
4. On end of the day (EOD) of April 16, 2021, all pending death online withdrawal requests (pending for authorization) will be cancelled in CRA system.
   (i) Nodal office will have to re-initiate such requests in CRA system as per new functionality.
   (ii) If request for annuity share is cancelled, then Nodal Office will have to initiate & authorize request for annuity share in new functionality.
   (iii) If request for lump-sum share is cancelled, then Nodal Office will have to initiate a new combined request for lump-sum share as well as annuity share in new functionality.
5. Nodal Offices/DTOs can accept physical forms in old format till April 10, 2021. However, the requests needs to be initiated by April 13, 2021. Online Death withdrawal initiation would be temporarily disabled from April 13, 2021 to April 16, 2021 for system upgradation to release revised death withdrawal form.
6. Physical withdrawal request which were received by Nodal Offices and not initiated till April 13, 2021, will have to be processed in new death withdrawal functionality.

You are, therefore, requested to initiate all pending death case requests till April 13, 2021 and complete the authorization of all pending requests by April 16, 2021 to avoid re-initiation of the withdrawal requests.

DA As Above

Joint Director (DMC),
for Director General , Treasuries & Accounts
Department, Haryana, Chandigarh.

Endst No: TA-HR/DMC/NPS/2021/ 647 **Dated:** 16/4/2021

A copy of the above alongwith New Death withdrawal form is forwarded to Sh. Sunil Bahal, Programmer, Treasuries & Accounts Department, for uploading the same on Department website.

Joint Director (DMC),
for Director General, Treasuries & Accounts
Department, Haryana, Chandigarh.

NATIONAL PENSION SYSTEM (NPS)

Exit from National Pension System Due to Death

Affix recent colour photograph of 3.5 cm × 2.5 cm size / Passport size

Claim ID | | | | | | | | | | | Acknowledgement No | | | | | | | | | | |

To,
NPS Trust.
Sir/Madam,

I _____ hereby apply for the payment of the accumulated pension wealth in NPS Tier-I account of _____ as per the relevant provisions of the PFRDA (Exits and withdrawals under NPS) Regulations, 2015 as amended.

Tier II:- The entire accumulated pension wealth in Tier II account would be paid along with lumpsum withdrawal of Tier I account.

I herewith give below the necessary details:
*In case of female right thumb Impression and in case of male left thumb Impression may be taken.

Signature / Thumb Impression* of the Claimant / Guardian

Sr.No	Particular	Remarks
Section A - Details of the Subscriber & Claimant		
	Subscriber Sector*	1. Govt. Sector ☐ 2. All India citizens/corporate ☐ 3. NPS Lite / GDS ☐
1.	Organisation Name* (PAO/DTO/CHO/NLAO Name)	
2.	PRAN*	
3.	Name of the Subscriber*	First Middle Last
4.	Subscriber Gender*	Male ☐ Female ☐
5.	Maiden Name (In case of female married Subscriber)	First Middle Last
6.	Father's Name*	First Middle Last
7.	Marital Status of the Subscriber*	Married ☐ Unmarried/Others ☐
8.	Spouse Name of the Subscriber (only if subscriber was married & Spouse is alive)	First Middle Last
9.	Spouse Gender (only if subscriber was married & Spouse is alive)	Male ☐ Female ☐
10.	Date of Death of the Subscriber*	DD / MM / YYYY
11.	Date of Birth of the Subscriber (As in PRAN Card)*	DD / MM / YYYY
12.	Name of the Claimant*	First Middle Last
13.	Aadhar/VID	
14.	PAN of claimant*	
15.	CKYC Number	
16.	Are you a Politically Exposed Person (PEP)*	Yes ☐ No ☐
17.	Are you related to a Politically Exposed Person (PEP)*	Yes ☐ No ☐
18.	Do you have any history of conviction under any criminal proceedings in India or abroad?*	Yes ☐ No ☐
	If Yes, please provide details	
19.	Contact details of claimant*	Address : Mobile No* : +91 Alternate Phone No : Email Id* : Date of Birth of Claimant (Only in case of minor) : DD / MM / YYYY Relationship With Subscriber : Percentage Share: Guardian Name (Only in case of minor) : First Middle Last Guardian DOB (Only in case of minor)

Section B - Claimant's Bank Details - (Please refer instruction No. 6)

20.	Bank Account Number* :	
21.	Bank Name*	
22.	Bank Branch Name and Address : The monthly pension and lump sum amount would be deposited into this account and hence fill in all the details carefully.*	
23.	IFSC Code (attach a cancelled cheque leaf or copy of bank passbook /bank certificate containing IFSC code)*	

Fields marked with * are mandatory.

Section C - Claimant Withdrawal Details - (Please refer instruction No. 7)

In event of death after / before superannuation or attaining 60 / 65 years of age

a) Would you like to withdraw full amount (if less than or equal to 2 lakh for Government Subscriber) Yes ☐ No ☐

or

b) Would you like to have normal Withdrawal (Lump sum & Annuity Withdrawal)# Yes ☐ No ☐

Please provide the Percentage of corpus that you wish to opt for lump sum withdrawals and purchase of annuity:

Claimant can allocate any percentage of amounts to be invested in annuity scheme. (not applicable in case of Government Sector)

% of corpus opted for lump sum withdrawal (Max 20% - for Government Subscriber)	Percentage of corpus opted for purchase of annuity (Min 80%- for Government Subscriber)	Total (100%)

Section D - Claimant's Annuity Details - (Please refer instruction No. 11 & 12) (Not to be filled in case of complete withdrawal)

Select Annuity Service Provider (please tick one of the below options as per your choice)

- ☐ Bajaj Allianz Life Insurance Co. Ltd.
- ☐ HDFC Life Insurance Co. Ltd.
- ☐ IndiaFirst Life Insurance Co. Ltd.
- ☐ Life Insurance Corporation of India
- ☐ SBI Life Insurance Co. Ltd.
- ☐ Tata AIA Life Insurance Co. Ltd.
- ☐ Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
- ☐ ICICI Prudential Life Insurance Co Ltd.
- ☐ Kotak Mahindra Life Insurance Co. Ltd.
- ☐ Max Life Insurance Co. Ltd.
- ☐ Star Union Dai-ichi Life Insurance Co. Ltd.

Select Annuity Scheme (please tick one of the below options as per your choice)

- ☐ Annuity for Life
- ☐ Annuity for Life with return of purchase price on death
- ☐ Annuity payable for life with 100% annuity payable to spouse on death of annuitant
- ☐ Annuity payable for life with 100% annuity payable to spouse on death of annuitant with return on purchase of annuity
- ☐ NPS-Family Income option (Default annuity)(Mandatory For Government Sector Subscriber)
- ☐ Other (Please Specify) _____

Select Annuity Frequency: Please tick one of the below options as per your choice. (For Government Subscriber, annuity frequency is monthly only)

☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annual

Date : DD / MM / YYYY

***Signature/Thumb Impression of the Claimant**
(Signature of Guardian in case the Claimant is a minor)

*In case of female right thumb Impression and in case of male left thumb Impression may be taken

Section E - Subscriber's Family Member Details* (To be filled in case claimant has selected NPS-Family Income option)

Family Member Details for providing annuity as chosen by the subscriber.

Sr.No	Details	Full Name	Aadhar/VID	PAN$	Date of Birth
1.	Spouse$				DD / MM / YYYY
2.	Dependent Mother (if living)				DD / MM / YYYY
3.	Dependent Father (if living)				DD / MM / YYYY
4.	Child 1 (if living)				DD / MM / YYYY
5.	Child 2 (if living)				DD / MM / YYYY
6.	Child 3 (if living)				DD / MM / YYYY

Note: In case of children being more than 3, please specify in an additional sheet.

$Mandatory in case Claimant opts for NPS-Family Income option.

Declaration by the Claimant

I hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertaining to bank account by me. Further, I authorize the National Pension System Trust(NPST)/ CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Date : DD / MM / YYYY

***Signature/Thumb Impression of the Claimant**
(Signature of Guardian in case the Claimant is a minor)

*In case of female right thumb Impression and in case of male left thumb Impression may be taken.

Declaration by the Proposer: (Not to be filled in case of complete withdrawal)

I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the

statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue Statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions, as amended from

time to time.

I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums

which are necessitated by various enactments of central and/or state legislatures from time to time.

I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.

I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.

I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance.

I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no

interest will be payable to me on the funds held during this transition period.

I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.

I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

Signature of the witness	Signature / Left thumb Impression of the Proposer	Affix a recent self signed photograph

Name and Address of witness: _____

_____

_____

Place: _____

Date: DD / MM / YYYY

Declaration when Proposal form is filled by person other than proposer/proposer signs in a vernacular language/proposer is illiterate

(Not to be filled in case of complete withdrawal)

I hereby state that I have read out and explained the contents of this proposal form and all other relevant documents to the proposer in _____ language, that he/she/they undertook that he/she/they have understood the same and agree to abide by the terms and conditions of the resulting policy and have affixed his/her/their signature/thumb impression on the proposal form in my presence. Signature of the person making the declaration Name & Address _____ _____ _____ _____ Place _____ Date: DD / MM / YYYY	I/We state that the product details, contents of this form and relevant documents have been fully explained to me/us and that I/We have fully understood them. I/We certify that the replies in the proposal form have been recorded as per the information provided by me/us. Signature / Left thumb Impression of the Proposer

Section F - Declaration & Attestation by Nodal Office

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

1. I/we have verified the documents as submitted by the Claimant with the originals and authorized this application for processing of the subject claim of the claimant. It is certified that the details as provided in this application form are matching with the information available in the official record maintained by us. The complete information provided in this form including declaration and nomination details have been provided by the Claimant

   Sh/Smt/Ms. _____ after he / she having read the entries / entries have been read over to him / her by me and got confirmed by him / her.
2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the Subscriber and no further contributions are pending at Nodal Officer level.(only for government nodal office)
3. That Identity of the Subscriber / Claimant is certified as provided in the withdrawal form above. The name of Subscriber / Claimant as mentioned on the withdrawal form has been verified and can be accepted as final.
4. It is also certified that this office has not paid/received any family pension to the legal heir(s)/nominee(s) of the deceased subscriber and we don't have any objection for release of accumulated pension wealth to his/her claimant. (Applicable for government Sector subscribers only)
5. The bank account details of the Claimant as provided in bank details section have been checked and verified and the same can be accepted for payment.

Rubber Stamp of the DDO/POP-SP/NLCC	Signature of the Authorised Person

DDO/POP-SP/NLCC Registration Number _____

Designation of the Authorised Person : _____ DDO/POP-SP/NLCC Office Name: _____

Date D D / M M / Y Y Y Y

Rubber Stamp of the DTO/PAO/POP/Aggregator	Signature of the Authorised Person

DTO/PAO/POP/ Aggregator Registration Number _____

Designation of the Authorised Person : _____ DTO/PAO/POP/Aggregator Office Name: _____

Date D D / M M / Y Y Y Y

[As per Regulation 3(c) of PFRDA (Exits and Withdrawals) under Regulations, 2015]

(To be filled in case of complete withdrawal)

Request cum under taking form for withdrawal of total pension wealth due to death of Subscriber and/or where the total pension wealth is equal to or less than Rs. 2,00, 000/- in case of government sector Subscriber

I _____ being a nominee/legal heir/guardian of minor nominee or minor heir of the deceased subscriber 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:

1. That I have been nominated as a nominee/is legal heir in respect of PRAN _____ of deceased subscriber Sh/Smt/Ku _____, under NPS. _____ .
2. That since the total amount receivable as benefits upon exit from NPS is Rs _____ which is less than/equal to the limit of Rs. 2,00,000/-, I/we understand that I am eligible to opt for withdrawal of the total pension wealth in the individual pension account of the deceased subscriber as per the provisions of the PFRDA (Exits and withdrawls from NPS) Regulations, 2015 as amended.
3. I/we accordingly hereby opt to withdraw complete pension wealth lying in the aforesaid PRAN account, as admissible and being the full and final benefits receivable by me/us.

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

Date :

Place :

***Signature/Thumb Impression of the Claimant**
(Signature of Guardian in case the Claimant is a minor)

*In case of female right thumb Impression and in case of male left thumb Impression may be taken.

Rubber Stamp of the DDO/POP-SP/NLCC	Signature of the DDO/POP-SP/NLCC	Date D D / M M / Y Y Y Y Registration No. of DDO/POP-SP /NLCC
Rubber Stamp of the DTO/PAO/POP/Aggregator	Signature of the DTO/PAO/POP/Aggregator	Date D D / M M / Y Y Y Y Registration No. of DTO/PAO/POP/ Aggregator

*In case of female right thumb Impression and in case of male left thumb Impression may be taken.

INSTRUCTIONS FOR FILLING UP FORM

This application should be filled by the nominee/claimant seeking to withdraw pension wealth benefits due to death of the NPS subscriber

General Instructions:

1. As per amendments made under Prevention of Money-Laundering (Maintenance of Records) Second Amendment Rules, 2017, withdrawal of benefits from NPS Account will not be allowed if Aadhaar and PAN of the claimant is not provided at the time of initiation of online withdrawal request (Aadhaar not mandatory till Hon'ble supreme court order)
2. The claimant has to submit the physical form to the subscriber's nodal office. The nodal office has to compulsorily submit the form in online mode only. Physical form submitted to CRA will not be processed
3. All the columns in the form should be filled with black ink pen without any overwriting.
4. Fields marked with (*) are mandatory.
5. Correct postal address, including the pin code should be provided.
6. **Documents to be enclosed with withdrawal application form:**
   i. **Original Death Certificate** of deceased subscriber. In case of NPS Lite and Government Sector subscriber copy of death certificate duly attested by Nodal Office is required.
   ii. **Copy of the Address proof** of nominee/claimant attested by the Nodal Office in support of the address provided on the withdrawal form. The address given on the withdrawal form should match with address present on the address proof.
   iii. **Copy of the Identity proof** of nominee/claimant attested by the Nodal Office.
   iv. **Copy of PRAN card** (Not required in case of Government Sector Subscriber)If Copy of PRAN Card is not available, print out of ePRAN or submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
   v. **Cancelled cheque** (containing Nominee/claimant's Name, Bank Account Number and IFS Code) or Bank Certificate/Bank Passbook Containing Name, Bank Account Number and IFSC code, for direct credit or electronic transfer.
7. **Withdrawal preference:**
   i. The entire accumulated NPS wealth in the individual pension account of the deceased subscriber shall be paid as lump sum to the nominee(s)/legal heir(s).
   ii. Claimant is not required to fill Section D, Section E and Declaration by Proposer if Claimant opts for Complete Withdrawal or Claimant opts for Lump Sum Withdrawal only.
   iii. In case nominee is a minor, the form shall be filled up by the guardian.
   iv. The nominee or family member of the deceased subscriber have the option to purchase any of the annuities available with the empanelled Annuity Service Providers (ASPs).
   v. If the nomination is not registered by the deceased subscriber before his/her death, the accumulated pension wealth shall be paid to the family members on the basis of the legal heir certificate issued by the Revenue Authorities of the State concerned or the Succession Certificate issued by a court of competent jurisdiction.
8. The nominee(s)/legal heir(s) need to provide his/her complete bank details like name of the bank, branch, complete address of branch, account type and IFSC otherwise the form may get rejected by CRA. Please make sure there is no cutting or overwriting in this section. The lump sum payment shall be directly credited to the bank account of the nominee(s)/legal heir(s)thorough electronic mode of payment.
9. 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 Identity 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, Judical 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.	Aadhar 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 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.

10. The Nodal Office after verifying the completeness of the Withdrawal Form and supporting documents in all respects after signature/thumb impression of nominee/ legal heir and declaration and attestation of the authorised person at Nodal Office shall send at below mentioned address for processing of the withdrawal claim for record keeping within 90 days from the date of approval:

NPS Claims Processing Cell

Central Record Keeping Agency,
NSDL e-Governance Infrastructure Ltd,
1st Floor, Times Tower,
Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel,
Mumbai - 400013.

11. **Annuity Service Providers**

There are 11 Annuity Service Providers empanelled by PFRDA for providing the annuity services to NPS subscribers as per the list provided below (Name of the ASPs are given in an alphabetical order).

Name of the ASPs, minimum age and minimum corpus required for annuity purchase

Annuity Service Provider Name	Default Annuity		Other than Default Annuity	
	Minimum Age	Minimum Corpus	Minimum Age	Minimum Corpus
Bajaj Allianz Life Insurance Co. Ltd.	NA	NA	37	25,000
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	45	2,25,000	45	2,25,000
HDFC Life Insurance Co. Ltd.	30	Any Amount	20	Any Amount
ICICI Prudential Life Insurance Co Ltd.	30	Any Amount	30	Any Amount
IndiaFirst Life Insurance Co. Ltd.	40	10,000	40	10,000
Kotak Mahindra Life Insurance Co. Ltd.	NA	NA	45	2,24,000
Life Insurance Corporation of India	20	50,000	30	50,000
Max Life Insurance Co. Ltd.	NA	NA	50	2,50,000
SBI Life Insurance Co. Ltd.	18	50,000	18	50,000
Star Union Dai-ichi Life Insurance Co. Ltd.	45	1,00,000	45	1,00,000
Tata AIA Life Insurance Co. Ltd.	NA	NA	45	2,24,200

The following are the variants that are available in India and with most of the ASPs. Subscriber needs to select any of the below mentioned option on the withdrawal form:

1. **Annuity for life** - On death of the annuitant, payment of annuity ceases.
2. **Annuity for life with return of purchase price on death** - On death of the annuitant, payment of annuity ceases and the purchase price is returned to the nominee
3. **Annuity payable for life with 100% annuity payable to spouse on death of annuitant** - On death of the annuitant, annuity is paid to the spouse during his/her life time. If the spouse predeceases the annuitant, payment of annuity will cease after the death of the annuitant.
4. **Annuity payable for life with 100% annuity payable to spouse on death of annuitant with return on purchase of annuity** - On death of the annuitant, annuity is paid to the spouse during his/her life time and purchase price is returned to the nominee after the death of the spouse If the spouse predeceases the annuitant, payment of annuity will cease after the death of the annuitant and purchase price is paid to the nominee.

Note:

Please note the exit from NPS and purchase of annuity from empanelled ASP are two separate processes. It is mandatory for subscribers to purchase annuity scheme from Annuity Service Providers (ASP) empanelled by PFRDA. Post receipt of the form by ASP and completely satisfying themselves of completeness of the form and KYC requirements, annuity shall be issued to subscriber (applicable to government sector subscriber).

The more details on the availability of particular annuity scheme with an ASP and annuity quotes etc. are available on the CRA's website as per link below:

www.npscra.nsdl.co.in/annuity-service-providers.php

ASP Scheme Details and Annuity Selection Matrix may change. Please visit CRA website before filling Annuity Details. The list of empanelment of ASPs may undergo changes depending upon new empanelment of ASPs by PFRDA from time to time.

For Government Sector Subscriber only

12. As per regulation 3 (c), at least 80% out of the total accumulated pension wealth of the subscriber shall be mandatorily utilised for purchase of annuity and the Annuity contract shall provide for annuity for life of the spouse of the subscriber (if any) with the provision of return of purchase price. Further details of the annuity scheme are described under Regulation 3(c) provides that the annuity contract shall provide annuity for life of the spouse of the subscriber (if any) with provision for return of purchase price of the annuity and upon the demise of such spouse be re-issued to the family members in the order specified hereunder at the premium rate prevalent at the time of purchase of the annuity, utilizing the purchase price required to be returned under the contract (until all the members given below are covered):

    (a) living dependent mother of the deceased subscriber ;

    (b) living dependent father of the deceased subscriber .

    After the coverage of all such members, the purchase price shall be returned to the surviving children of the subscriber and in absence of children, to the legal heirs of the subscriber as applicable.

13. The balance of the accumulated amount shall be paid as lump sum to the nominee(s) or legal heirs, as the case may be, of such subscriber.
14. If the accumulated pension wealth in the permanent retirement account of the subscriber at the time of his death is equal to or less than two lakh rupees, the nominee/legal heirs, has the option to withdraw the entire accumulated pension wealth by submitting request come undertaking form without purchase of annuity. Upon exercise of this option the right of the family members to receive any pension or other amounts under the National Pension System shall extinguish.
15. The nominee/claimant claiming the lump sum amount needs to provide his/her complete bank details like name of the bank, branch, complete address of branch, account type and IFSC otherwise the form may get rejected by CRA. Please make sure there is no cutting attempt on and overwriting in this section. The lump sum payment shall be directly credited to the bank account of the nominee/claimant through electronic mode of payment.