FAQs on Death Claim

- **What are the guidelines for Exit due to death of Subscriber?**

In case of death of Subscriber, the entire accumulated pension wealth of the Subscriber (100% NPS Corpus) shall be paid to the Nominees or Legal heirs, as the case may be, of such Subscriber.
Though, the Nominee/Legal heir of the deceased Subscriber shall have the option to purchase any of the annuities being offered upon exit, if they so desire, while applying for withdrawal of benefits on account of deceased Subscribers' Permanent Retirement Account. If nominee/legal heir wishes to opt for annuity (pension), they are required to select Annuity Service Provider (ASP) and annuity Scheme in Death Exit Form.

- **What are the guidelines for Exit due to death of Subscriber?**

The following documents should be enclosed along with the request for Death Claim withdrawal:

1. Completed Death Claim Form
2. Original Death Certificate
3. Nominee Documents: PAN Card,Address & ID Proof-(Masked E-Aadhar (first 8 digits of Aadhar masked),Driving License,Passport,Voters ID) and personalised cancelled cheque leaf (documents to be self attested)
4. Original PRAN Card / Copy of PRAN Card/ Notarized Affidavit in case of non-submission of PRAN Card.
5. In multi-nominee situations: All nominees must submit individual Death Claim forms with all above documents as mentioned above
6. If nominee is minor, then minor bank proof along with minor Birth certificate/ Aadhar card/PAN Card required.

- **How does the Nominee/Claimant receive the Withdrawal proceeds?**

The Withdrawal proceeds are credited in Nominee/Claimant Bank Account (as per the bank details provided at the time of initiating online Withdrawal request) through electronic mode only.

- **What will happen if nomination is invalid?**

Where no valid nomination exists in accordance with these regulations, at the time of exit on account of death of subscriber, the nomination, if any, existing in the records of his or her employer for the purpose of receiving other admissible terminal benefits shall be treated as nomination for exit under the NPS. The employer shall send a confirmation of such nomination in its records, to the NPS Trust or the CRA, while forwarding the claim for processing. However, if valid nomination cannot be established even after referring the employer's record as mentioned above, such case shall be settled to legal heirs

- **If the PRAN Card not available then what is the alternate solutions?**

Nominee can submit notarized affidavit.

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- **I am the nominee and there is a difference in the name / mobile number /email id / address. What should I do?**

If nominee name in KYC Documents and CRA Record mismatches then nominee can submit affidavit or bank verification letter.

- **Can nominee change the nomination details post death of the subscriber?**

No nominee details can't be change post the death of the subscriber. If changes are done then it will be considered as invalid.

- **If Nominee is not alive then how can death claim be processed?**

If the Nominee is not alive then Legal heir plays a role.

- **What happens when earlier nominee were parents but at the time of claim spouse want to take the claim?**

If the Nominee is not alive then Legal heir plays a role.

- **If Subscriber died 5 years ago and now nominee is claiming the amount and NPS account is annual freezed will nominee need to contribute the amount Rs. 1000 to unfreeze it or our team will process the death claim with the freezed NPS account?**

No contribution is required. CRA Allows direct processing of death claims without reactivation.

- **If a minor does not have a bank account does minor need to open a bank account?**

Yes, when minor is claimant, we required their bank proof.