

NATIONAL PENSION SYSTEM



**A READY
RECKONER**



PREFACE

This book "NATIONAL PENSION SYSTEM" - A READY RECKONER" has been compiled by BUVIK to expel certain unfounded fears and to bring clarity in the scheme accepted across the Nation. Applicable to personnel joining Indian Coast Guard after 01 Jan 2004, this book provides a deep insight into the functioning of the NPS. However, personnel are cautioned not to treat the contents as original orders, for which reference is to be made to relevant Government/NSDL websites. Accordingly the content which is only a gist cannot be quoted as authority while dealing with NPS Rules and Regulations. Nevertheless all efforts have been made to put all facts and figures in a logical and simple manner so as to provide a compact understanding of the scheme.

Happy Reading,

Team BUVIK

NATIONAL PENSION SYSTEM

CONTENTS

<u>CHAPTER</u>	<u>SUBJECT</u>	<u>PAGE</u>
I	National Pension System- Background	1
II	Salient Features of NPS	3
III	Tiers in NPS	11
IV	Regulators for NPS	17
V	PRAN	20
VI	Exit from NPS	25
VII	Flow Chart- NPS Architecture	33
VIII	Relief on Death or Invalidation	34
	Appendix 'A' (form CSRF-1 Subscriber registration form)	35
	Appendix 'B' (form S-2 Request for change /Correction)	39
	Appendix 'C' (form UOS-S10 Request for Activation of Tier-II account)	42
	Appendix 'D' (form 101-GS Withdrawal on Superannuation)	45
	Appendix 'E' (form 102-GP Withdrawal on Pre-mature retirement)	51
	Appendix 'F' (form 103-GD Withdrawal on Death in service)	57
	Appendix 'G' (form PW-601 Partial Withdrawal form)	62

ABBREVIATION

NPS	National Pension System
GPF	General Provident Fund
DA	Dearness Allowance
PFRDA	Pension Fund Regulatory and Development Authority
POP	Points of Presence
PFM	Pension Fund Managers
PRAN	Permanent Retirement Account Number
CRA	Central Recordkeeping Agency
NSDL	National Securities and Depository Limited
PAO	Pay Account Office
ASP	Annuity Service Provider
DDO	Drawing and Disbursement Officer
CCS(EOP)	Central Civil Service (Extra Ordinary Pension)

CHAPTER – I

NATIONAL PENSION SYSTEM- BACKGROUND

Background

1.1 During the commencement of liberalisation and globalisation in the year 1991, Government explored various measures to provide social security to all citizens of India. Considering the emergent market of India, Government was of the opinion that pension security provided to the citizens by various schemes will not yield a good return in future with respect to growing market. Hence, due to growing concern about an ageing population that lacked formal means of income security in old age, Ministry of Social Justice and Empowerment set up the committee for old age social and income security (OASIS committee) in 1998.

1.2 The committee, considering heavy and unsustainable budgetary burden on account of Old Pension Scheme, suggested to build up a contributory system of pension wealth for pension reform. The goal of reform will be designing a system that –

- (a) Increases coverage on the large population
- (b) Accessible to unsophisticated participants
- (c) Provides choice of investment
- (d) Low cost
- (e) Backed by sound regulation and
- (f) Long-run sustainability.

1.3 Accordingly, the recommendations of the committee took the form of the National Pension System (NPS) to reduce the liability on pension expenditure and provide benefits of growing market returns to Government employees.

CHAPTER –II **SALIENT FEATURES OF NPS**

Salient Features.

2.1 The National Pension System is mandatory for all Central Government employee (except Army, Navy and Air Force) joined service on or after 01 Jan 2004.

2.2 This is defined contribution system. The existing provision of defined benefit pension system and GPF would not be available to new Government employees joined service on or after 01 Jan 2004.

2.3 NPS have two tiers, Tier-I(Pension Account) and Tier-II(Saving Account).

2.4 Contribution in Tier – I Pension Account is mandatory and non withdrawable during service for Government employees. Government employee will have to make a contribution of 10% of emolument (i.e. basic pay + DA). Government will contribute an equal matching contribution in Tier-I account (See Chapter III for brief details).

2.5 Contribution in Tier-II Saving Account is optional and at the discretion of Government Employee. This will be withdrawable account to provide corpus to Government employee in monetary need during service. Government will not make any contribution to Tier-II account(See Chapter III for brief details).

2.6 The accounts are regulated by independent authority i.e. Pension Fund Regulatory and Development Authority(PFRDA) through 06 pension fund managers viz. SBI, ICICI, UTI, LIC, HDFC and Kotak Mahindra to offer following three categories of investment –

(a) **Asset Class E.** "High return, High risk" (equity market instruments). Investment in equity. Maximum 50% of pension corpus may be invested in class E.

(b) **Asset Class C.** "Medium return for credit risk" bearing fixed income instruments. This type of bonds is issued by corporate firms for raising fund from market.

(c) **Asset Class G.** Investment in Government securities. "Low return, Low risk" fixed income instruments. The best example of this type of bonds are Central Government bonds.

2.7 NPS offers two type of approaches for investment:

(a) **Auto Choice.** An easy option for those who do not have the required knowledge to manage their NPS investments. In case Coast Guard EPs are unable/unwilling to exercise any choice as regards asset allocation, their funds will be invested in accordance with the Auto Choice option. Under this type of investment choice, the investments will be

made in a life-cycle fund. Here, the fraction of funds invested across three asset classes (E,C and G) will be determined by a pre-defined portfolio. At the lowest age of entry (18 years), the auto choice will entail investment of 50% of pension wealth in E Class, 30% in C Class and 20% in G Class. These ratios of investment will remain fixed for all contributions until the participant reaches the age of 36. From age 36 onwards, the weight in E and C asset class will decrease annually and the weight in G class will increase annually till it reaches 10% in E, 10% in C and 80% in G class at age 55. For example –

<u>AGE</u>	<u>E CLASS</u>	<u>C CLASS</u>	<u>G CLASS</u>
35	50	30	20
40	40	25	35
45	30	20	50
50	20	15	65
55	10	10	80

(b) **Active Choice**. gives the individual right to decide as to how pension corpus is to be invested. He can specify the percentage in which his/her money is to be invested in these asset classes. However, allocation in E class asset (i.e. in Equity) cannot be more than 50%.

2.8 As per the present guidelines of Pension Fund Regulatory and Development Authority(PFRDA), contribution towards pension will be invested in the **default schemes** of three Pension Fund Managers (PFMs), viz. LIC Pension Fund Limited, SBI Pension Funds Pvt. Limited and UTI Retirement Solutions Limited in a predefined proportion, which is mentioned in the Statement of Transaction. Each of the PFMs will invest the funds in the proportion of 85% in fixed income instruments and 15% in equity and equity linked mutual funds. Hence, the employees of Central Government and Central Autonomous Bodies need not mention the details of the schemes while filling up the application form.

2.9 **Benefits of NPS.**

(a) **It is transparent.** NPS is transparent and cost effective system wherein the pension contributions are invested in the pension fund schemes and the employee will be able to know the value of the investment on day to day basis.

(b) **It is portable.** Each employee is identified by a unique number and has a separate Permanent Retirement Account which is portable i.e., will remain same even if an employee gets transferred to any other office.

(c) **It is simple.** All subscriber is to open an account with his/her nodal office and get a PRAN.

(d) **It is regulated.** NPS is regulated by PFRDA, with transparent investment norms & regular monitoring and performance review of fund managers by NPS Trust.

(e) **Tax benefits of NPS.** The contribution made by the Central Government or any other employer to NPS is excluded while computing the limit of Rs 1,50,000 under section 80 CCE of Income tax act. The contribution by the employee to the NPS will be subject to the limit of Rs 1,50,000. In addition Section CCD (2) of Income Tax Act provides that deduction in respect of contributions by the Central Government or any other employer to NPS will be excluded from the limit of Rs. 1,50,000/- but it is subject to 10% of Basic + DA or Rs. 50,000/- whichever is minimum. The tax benefits are available only in the case of Tier I account and not in Tier II account.

Future Prospect of NPS.

2.10 It is evident from following chart of annual Compound Annual Growth Rate (CAGR) of returns on NPS that the past performance of National Pension System is much satisfactory.

<u>YEAR</u>	<u>CAGR</u>	<u>YEAR</u>	<u>CAGR</u>
2004 - 2008	08.00 %	2011 - 2012	09.41 %
2008 - 2009	12.02 %	2012 - 2013	09.95 %
2009 - 2010	12.06 %	2013 - 2014	09.10 %
2010 - 2011	10.72 %	2014 - 2015	09.11 %

Understanding NPS return.

2.11 Considering above annual returns and with following assumptions we may estimate future NPS return-

(a) A personnel joined Indian Coast Guard as a Navik at the age of 22 yrs in 2016 and expected to get superannuated in 2051 after 35 yrs of service.

(b) His initial salary is Rs. 21700/-PM(as per VII CPC recommendation).

(c) Due to annual increment and increase in six monthly DA, the contribution from individual and matching Government contribution increased @ 10% annually.

(d) 15% enhancement of salary in every 10 years on account of Pay Commissions @ 7% indicated by *.

(e) Annual cumulative return from 2016 to 2051 on pension corpus account @ 7%

Considering the above minimum criteria and promotional avenues in Coast Guard service, it is expected that the pension corpus of individual at the time of superannuation in 2051 will be approximately 4.5 Crore as per following table.

Year	Contribution			Cumulative Return
	Individual	Govt.	Total	
2016	26040	26040	52080	55726
2017	28644	28644	57288	120925
2018	31508	31508	63017	196817
2019	34659	34659	69319	284765
2020	38125	38125	76250	386287
2021	41938	41938	83875	503073

Year	Contribution			Cumulative Return
	Individual	Govt.	Total	
2022	46131	46131	92263	637010
2023	50745	50745	101489	790194
2024	55819	55819	111638	964960
2025	61401	61401	122802	1163906
2026*	76751	76751	153502	1409626
2027	84426	84426	168853	1688973
2028	92869	92869	185738	2005940
2029	102156	102156	204312	2364970
2030	112371	112371	224743	2770992
2031	123609	123609	247217	3229484
2032	135969	135969	271939	3746523
2033	149566	149566	299133	4328851
2034	164523	164523	329046	4983950
2035	180975	180975	361951	5720114
2036*	226219	226219	452438	6604631
2037	248841	248841	497682	7599475
2038	273725	273725	547450	8717210
2039	301098	301098	602195	9971763
2040	331207	331207	662415	11378571
2041	364328	364328	728656	12954733
2042	400761	400761	801522	14719193
2043	440837	440837	881674	16692928
2044	484921	484921	969842	18899163
2045	533413	533413	1066826	21363608
2046*	666766	666766	1333532	24285940
2047	733443	733443	1466885	27555523
2048	806787	806787	1613574	31210934
2049	887466	887466	1774931	35294876
2050	976212	976212	1952425	39854612

Year	Contribution			Cumulative Return
	Individual	Govt	Total	
2051	1073833	1073833	2147667	44942438
Total	10388085	10388085	20776169	44942438
60% of cumulative return (A) handed over to individual				26965463
40% of cumulative return(B) invested for pension plan				17976975
Monthly interest on 60% of cumulative return (C)= 7 % of (A)				1,57,299
Monthly pension (D)= 7% of(B)				1,04,866
Monthly retirement benefits (E) =(C) + (D)				2,62,165

However the above calculations are indicative in nature. It is clarified that return in NPS is subjected to market conditions at the time of investment and exit.

2.12 Further, for review of regulations and finalizing future regulations to bring clarity and remove uncertainty relating to NPS, Government has accepted VII CPC recommendation and decided to constitute a committee to suggest measures for smooth streamlining the implementation of National Pension System(NPS).

CHAPTER –III

TIERS IN NPS

3.1 National Pension System have two tiers – Tier – I and Tier – II.

Tier –I.

3.2 Subscriber Registration form CSRF-I for Tier-I account can be downloaded from the CRA website www.npscra.nsdl.co.in (Sample form placed at Appendix 'A'). Duly completed Form is to be submitted to DDO. DDO will forward the same to a NSDL-Facilitation Centre after authorisation by the PAO. PRAN is generated, the PRAN card is printed and dispatched to the individual from where he has applied within 20 days from the date of receipt of duly filled registration form at the CRA - Facilitation Centre.

3.3 A Coast Guard EP contributes 10% of his Basic Pay (BP +Yantrik Pay)+DA into his Tier-I (pension) account on a mandatory basis every month which is invested along with the matching contribution from the Government. The contribution amount is deducted from the salary and remitted by the concerned PAO {i.e. PCDA(Navy) Mumbai} to pension fund managers through NSDL.

3.4 The Annual Account Statement as of March 31st of every year, is being sent to the registered address of individual. Also if the individual wishes to have a transaction statement on an adhoc basis, he/she can log into CRA system using the I-PIN. The individual can also access the account details by calling the toll-free number **1800-222-080**.

Partial Withdrawal from Tier-I NPS account.

3.5 A partial withdrawal of accumulated pension wealth of the subscriber standing to his credit in his pension account, as on date of application for withdrawal, not exceeding **twenty five per cent** of the contributions made by subscriber and excluding contribution made by employer is permitted from Tier-I NPS account.

3.6 The individual shall have been in NPS for a period of last ten years from the date of his or her joining service.

3.7 The withdrawal from Tier-I NPS account (pension wealth) is for the purposes:

- (a) For higher education of his or her children including a legally adopted child.
- (b) For marriage of his or her children, including a legally adopted child
- (c) For purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the individual already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal permitted.
- (d) For treatment of self, his legally wedded spouse, children or dependent parents suffer from illness which shall comprise of hospitalization and treatment in respect of diseases:

- (i) Cancer
- (ii) Kidney failure(End stage renal failure)
- (iii) Primary Pulmonary Arterial Hypertension
- (iv) Multiple Sclerosis
- (v) Major organ transplant
- (vi) Coronary Artery bypass Graft
- (vii) Aorta Graft Surgery
- (viii) Heart Valve Surgery
- (ix) Stroke
- (x) Myocardial infraction
- (xi) Coma
- (xii) Total blindness
- (xiii) Paralysis
- (xiv) Accident of serious/life threatening nature
- (xv) Any other critical illness of a life threatening nature.

3.8 The individual will be allowed to withdraw only a maximum of three times during entire period tenure of subscription under NPS and not less than a period of five years shall have elapsed between two consecutive withdrawal.

3.9 The subscriber have to submit partial withdrawal form PW-601 available on NSDL website www.npscra.nsdl.co.in alongwith proof for purpose of withdrawal and bank details with cancelled cheque to NSDL through DDO/PAO. The online module is also available on NSDL website for partial withdrawal.

Tier –II.

3.10 If the Coast Guard EP is an existing PRAN Card holder, he/she can activate the Tier II account by submitting duly filled Form UOS-S10 along with copy of PRAN Card, PAN Card, cancelled cheque and initial contribution of Rs. 1000/- to a CRA - Facilitation Centre through DDO and PAO.

3.11 Tier-I (Pension Account) and Tier II (Savings Account) is pure retirement savings products, the only distinction being that Tier-I is a non-withdrawable account while Tier-II is a withdrawable account to meet financial contingencies.

3.12 The Tier-II would enable the existing Permanent Retirement Account holders to build savings through investments over and above those in the Tier-I pension account. **An active Tier-I account will be a pre-requisite for opening of a Tier II account.**

3.13 **Key features of Tier-II account.**

(a) Bank details is mandatory for opening a Tier II account.

(b) No separate KYC for Tier II account opening is required, the only requirement is a pre-existing Tier-I account.

(c) Minimum contribution on A/C opening - Rs. 1000/-

(d) Minimum amount per contribution- Rs. 250/-

(e) Minimum A/C Balance at the end of FY - Rs. 2000/-

(f) Minimum number of contributions in a year - 1

(g) Penalty of Rs. 100/- to be levied for not maintaining the minimum account balance and/or not making the minimum number of contribution.

(h) No additional charges is levied for account opening and annual maintenance in respect of Tier-II. However, charge is levied by CRA(NSDL) separately for each transaction in Tier II.

(j) There is no limits on number of withdrawals in Tier –II.

(k) There is facility for separate nomination and scheme preference in Tier-II.

(l) There is facility of one-way transfer of savings from Tier-II to Tier-I not vice versa.

3.14 Comparison between Tier – I and Tier – II

Accounts. The following table summarizes the main features of Tier I account vis-à-vis Tier II account of NPS -

Tier I	Tier II
Registration	
Registration through PAOs(i.e. CG Section, PCDA(N) Mumbai in case of Coast Guard EPs).	Registration only through NSDL-Facilitation Centre. PRAN card to act as KYC, no separate documentation required.

Contribution	
Mandatory contribution through PAO (10% of Basic+DA per month) deducted from salary and remitted through PAO.	Voluntary contribution. Minimum contribution of Rs 1000/- at the time of account opening. Minimum contribution of Rs 250/- per contribution. Minimum balance of Rs 2000/- at the end of each financial year.
Scheme Preference	
Default Scheme - Three Pension Fund Managers (PFM), LIC Pension Fund Limited, SBI Pension Funds Pvt. Limited and UTI Retirement Solutions Limited and pre-defined portfolio of three asset classes(E, C, G).	Choice of six PFMs, LIC Pension Fund Limited, SBI Pension Funds Pvt. Limited and UTI Retirement Solutions Limited, ICICI Prudential Pension Funds Management Company Limited Kotak Mahindra Pension Fund Limited HDFC Pension Fund Limited and three assets classes (E,C,G) Availability of Auto Choice.
Withdrawals	
Withdrawals allowed during vesting period except as per the norms prescribed by PFRDA.	No Limit on Withdrawals

CHAPTER –IV

REGULATORS FOR NPS

4.1 **Pension Fund Regulatory and Development Authority (PFRDA).** Pension Fund Regulatory and Development Authority (PFRDA) is an Authority set up by the Government of India through the PFRDA Act 2013 to promote old age income security and protect the interest of subscribers (Coast Guard EPs) to schemes of pension funds.

4.2 **NPS Trust.** The National Pension System Trust (NPS Trust) was established by PFRDA with the execution of the NPS Trust Deed. The NPS Trust has been set up and constituted for taking care of the assets and funds under the National Pension System (NPS) in the interest of the beneficiaries subscribers. Individual NPS subscribers shall be the beneficiaries of the NPS Trust. The NPS fund are managed by the Board of Trustees to realize and fulfill the objectives of the NPS Trust in the exclusive interest of the subscribers.

4.3 **Central Recordkeeping Agency (CRA).** The recordkeeping, administration and customer service functions for subscribers of the NPS are being handled by NSDL e-Governance Infrastructure Limited, which is acting as the Central Record-Keeper Agency (CRA) for the NPS. Following are the services offered by CRA to subscribers:

(a) CRA registers the subscribers and allot unique Permanent Retirement Account Number (PRAN) to them.

(b) CRA issues a PRAN card, User-ID, I-PIN and T-PIN to access CRA website and CRA call centre.

(c) CRA maintains the Permanent Retirement Account of the subscribers and facilitates the creation of units in subscribers account as per the contribution details and funds received from the PAO on account of NPS contribution.

(d) CRA (i.e. NSDL) sends a Transaction Statement to the subscribers containing the details of the transactions in subscribers Permanent Account. The Transaction Statement as on March 31st of every year is being sent within 3 months i.e. before June 30th.

(e) CRA registers grievances and send the resolution details to the subscribers by e-mail.

(f) CRA provides I-PIN based login to CRA website for subscribers to view their account details.

4.4 **Pension Fund Managers (PFMs).** The Pension Fund Managers (PFMs) means an intermediary which has been granted a Certificate of Registration by the authority as a Pension Fund for receiving contributions, accumulating them and making payments to the subscribers in the manner as may be specified by the authority. Presently there are six Pension Fund Managers -

- (a) LIC Pension Fund Limited
- (b) SBI Pension Funds Pvt. Limited
- (c) UTI Retirement Solutions Limited
- (d) ICICI Prudential Pension Funds Management Company Limited
- (e) Kotak Mahindra Pension Fund Limited
- (f) HDFC Pension Fund Limited

4.5 **Trustee Bank.** Axis Bank Ltd has been appointed by PFRDA as the Trustee Bank for National Pension System (NPS) effective from 1st July, 2013. Trustee Bank as an intermediary is responsible for the day-to-day flow of funds and banking facilities in accordance with the guidelines/directions issued by the authority under NPS. It receives NPS funds from concerned PAOs and transfers the same to the Pension Funds/Annuity Service Providers/other intermediaries as per the operational guidelines.

4.6 **Annuity Service Providers (ASPs).** ASPs would be responsible for delivering a regular monthly pension to the subscribers after he/she exit from the NPS. Seven ASP have been appointed by PFRDA -

- (a) Life Insurance Corporation of India
- (b) SBI Life Insurance Co. Ltd.
- (c) ICICI Prudential Life Insurance Co. Ltd.
- (d) HDFC Standard Life Insurance Co Ltd.
- (e) Bajaj Allianz Life Insurance Co. Ltd.
- (f) Reliance Life Insurance Co. Ltd.
- (g) Star Union Dai-ichi Life Insurance Co. Ltd.

CHAPTER –V

PRAN

5.1 Pension Fund Regulatory and Development Authority (PFRDA), the regulatory body for NPS, has appointed a Central Recordkeeping Agency (CRA) for National Pension System. CRA is the first of its kind venture in India which is carrying out the functions of Record Keeping, Administration and Customer Service for all subscribers under NPS. Presently PFRDA has appointed National Security and Depository Limited(NSDL) as CRA. NSDL is issuing authority for Permanent Retirement Account Number (PRAN) to each subscribers and maintain database of each Permanent Retirement Account along with recording transactions relating to each PRAN.

5.2 Immediately on joining Coast Guard service, the individual is required to provide particulars in form CSRF-I (sample form placed at annexure 'A') to his DDO. Duly countersigned form will be submitted by DDO to NSDL through Pay Accounts Office, PAO{i.e. PCDA(N), Mumbai}.

5.3 **Role of PAO in NPS.** PAO is responsible for carrying out the following activities:

- (a) Consolidate DDO registration forms & forward it to NSDL for registration.

- (b) Facilitate registration of subscribers by consolidating the application for allotment of PRAN received from the concerned DDO and forward it to the NSDL- Facilitation Centre(NSDL-FC).
- (c) Upload Subscriber Contribution File (SCF) to NPSCAN system.
- (d) Deposit the contribution amount in the Trustee Bank as per the SCF uploaded in NPSCAN.
- (e) Provide Transaction Statements to the registered subscribers.
- (f) Update the Switch requests, New Scheme Preference requests, withdrawal requests & the request for change in subscribers details received from subscribers through NPSCAN.
- (g) Raise grievance on behalf of DDO and the subscribers.
- (h) Resolve the grievance raised against it by any of the entities in the NSDL system.

5.4 **Role of DDO in NPS.** DDO is responsible for carrying out the following activities:

- (a) Obtain the duly filled application for allotment of PRAN from the subscribers, fill and certify the employment details and forward the same to PAO.

- (b) Distribution of PRAN kit, I-PIN, T-PIN to subscribers.
- (c) Forward the Switch requests, New Scheme Preference requests, Change in subscribers details request, withdrawal requests received from subscribers to the PAO.
- (d) Provide information to PAO about subscribers NPS contribution.
- (e) Forward grievances of the subscribers to the PAO.
- (f) Disburse payment for withdrawal to subscribers.

5.5 **I-PIN/T-PIN.** NSDL is issuing 12 digit Permanent Retirement Account Number(PRAN) with kit containing PRAN card and T-Pin/I-Pin. **I-PIN** is an eight character Internet Personal Identification Number issued by NSDL to subscriber for accessing NSDL website **www.npscra.nsdl.co.in** by user ID(PRAN) and I-PIN. **T-PIN** is a four digit "Telequery Personal Identification Number" issued by NSDL to the subscribers, for accessing Telequery facility on toll free number **1800 222 080**. Telequery facility includes both Interactive Voice Response (IVR) service and Call Centre facility. The subscribers should maintain the confidentiality of the I-PIN/T-PIN.

5.6 For updation/change in details of PRAN, Coast Guard EP has to submit the "Subscriber Request Form - Form S2"(Sample copy placed at Appendix 'B') to the concerned

DDO who in turn has to submit the same after verification to the concerned PAO. PAO can make the electronic request for the change requested through NSDL. Coast Guard EP can request to update/change following –

- (a) Change in Personal details including Bank details
- (b) Change in Employment details
- (c) Change in Nomination details
- (d) Change in Scheme details
- (e) Switch request
- (f) Withdrawal request
- (g) Re-issue of I-PIN and T-PIN
- (h) Re-print of PRAN Card

5.7 As PRAN is unique and portable across employment & location, NPS contributions can be transferred by the prospective employer to same PRAN already allotted by previous employers after completion of Inter-Sector Shifting (ISS), if required. For e.g. If a subscriber has been transferred from Central Government to State Government or vice versa, he can continue using the same PRAN irrespective of change in office, department or location.

5.8 **Procedure for reset or re-issue of I-PIN/T-PIN.** In case the Coast Guard EP has forgotten his password, the same can be reset in the following manner:

- (a) Reset password using secret question - If the subscribers had selected a secret question, he/she can reset the password online using the same.
- (b) Instant reset I-PIN: The Coast Guard EP can select this option online for reset of I-PIN. Once the

request is captured with acknowledgement number. The acknowledgement number should be forwarded to the PAO for authorisation. Alternately the Coast Guard EP can also choose to reset the password by generating a One Time Password (OTP). In case of OTP, the request can be authorised by the Coast Guard EP himself, therefore he need not approach the PAO for authorisation. This facility can only be used by Coast Guard EPs who have their mobile number updated in the NSDL system.

(c) **Re-issue of I-PIN by PAO.** The Coast Guard EP can submit a request (Form S2) to the PAO for re-issue of I-PIN. The PAO can raise the request online. On successful initiation of the request, CRA shall dispatch the PIN mailer to the Coast Guard EP at his/her communication address. Re-issue of I-PIN is chargeable @Rs.50/- per request.

5.9 **Procedure in case of loss of PRAN card.** Subscriber has to submit the Form S2 to the concerned DDO who will forward the request to the PAO. PAO will raise the request online for re-issue of PRAN. On receipt of the online request, NSDL will dispatch the PRAN card to the PAO. Re-issue of PRAN card is chargeable @ Rs 50/- per request.

CHAPTER –VI

EXIT FROM NPS

6.1 One of the core attributes of NPS is portability of PRAN across sectors. The PRAN allotted under NPS is unique and portable. This unique account number will remain the same for the rest of subscriber's life. The subscriber will be able to use this account and this unique PRAN from any location in India. For shifting PRAN from one sector to another or from one State Government to another, the subscriber is required to submit Form ISS-1 (Inter Sector Shifting form) available on the NSDL website www.npscra.nsdl.co.in to the new organization/sector with whom subscriber will be associated after shifting. The new organization/sector will facilitate the shifting of PRAN along with accumulated NPS contributions of source sector in the NSDL system.

6.2 However, the above process is applicable only for shifting the PRAN from one sector to another. For shifting of PRAN within Central Government sector, the subscriber is required to intimate his PRAN to the new office with whom he/she will be associated after shifting. There is no need to fill form ISS-1. The new office will facilitate shifting of PRAN in the NSDL system. On successful processing of monthly NPS contributions by new office, PRAN will get associated to new office in the NSDL system. Further, the new office is required to update subscriber's employment details in the NSDL system.

6.3 Further, the PRAN remains active in the CRA system till the subscriber exits from NPS. Once the subscriber exercises the exit option (i.e. on successful processing of withdrawal request), the PRAN will get deactivated in the CRA system.

6.4 A Government employee can exit at or after the age of superannuation from Tier-I of the scheme. At exit, it would be mandatory for him to invest 40 % of pension wealth in Tier-I account to purchase an annuity from Insurance Regulatory and Development Authority (IRDA) regulated life insurance company. The annuity will provide pension for the lifetime of employee and his dependent spouse/parents.

6.5 In case of Government employee who leave the scheme before attaining the age of superannuation, the mandatory annuitisation would be 80% of pension wealth in Tier-I account.

6.6 Post annuitisation, remaining pension wealth in Tier-I account will be handed over to individual on exit from scheme.

6.7 **Type of Withdrawal.** As per Pension Fund Regulatory & Development Authority (PFRDA) Exit Rules, following Withdrawal categories are allowed:

(a) Normal Superannuation – At least 40% of the accumulated pension wealth of the Coast Guard EP has to be utilized for purchase of annuity providing for monthly pension of the Coast Guard EP and the balance is paid as lump sum to Coast Guard EP. In case the total corpus in the account is less than Rs. 2 Lakhs as on the date of retirement, the Coast Guard EP can avail the option of complete Withdrawal.

(b) Death – The entire accumulated pension wealth (100%) would be paid to the nominee/legal heir of the Coast Guard EP and there would not be any purchase of annuity/monthly pension.

(c) Exit Before the age of Normal Superannuation – At least 80% of the accumulated pension wealth of the subscriber should be utilized for purchase of an annuity providing the monthly pension of the subscriber and the balance is paid as a lump sum to the individual.

6.8 Withdrawal Forms are available on the NSDL Website www.npscra.nsdl.co.in. following forms will be used based on types of Withdrawal request :

- (a) For Superannuation 101-GS form
- (b) Premature Exit 102-GS form
- (c) Death 103-GS form

6.9 Documents required for Superannuation & Pre-mature Exit- Following documents are to be submitted alongwith completely filled Withdrawal form for Superannuation & Pre-mature exit at NSDL:

- (a) Covering letter from the concerned PAO Office to be submitted alongwith the withdrawal form.

(b) Advanced stamped receipt needs to be duly filled and cross-signed on the revenue stamp by the individual.

(c) Original PRAN card or affidavit in case of non submission of PRAN card

(d) KYC documents (address and photo-ID proof) attested by concerned PAO.

(e) 'Cancelled Cheque' having Name, Bank Account Number and IFS Code or 'Bank Certificate' on Bank Letter head having individual's name, Bank Account Number and IFS Code required to be submitted as bank proof. 'Copy of Bank Passbook' can be accepted, however, it should have the individual's photograph on it and should be self attested by the individual.

6.10 **Documents required for NPS claim in case of death.** Nominee(s) registered in the CRA system can submit the withdrawal request to CRA through the Coast Guard EP's concerned PAO. If Nominee was not registered with NSDL, legal heir(s) can submit the withdrawal request. Following documents are to be submitted alongwith the completely filled withdrawal forms at NSDL –

- (a) Covering Letter from the concerned PAO Office to be submitted alongwith the withdrawal form

- (b) Advanced stamped receipt need to be duly filled and cross-signed on the revenue stamp by the individual.
- (c) Original PRAN card or affidavit in case of non submission of PRAN card.
- (d) KYC documents (address and photo-ID proof) attested by concerned PAO.
- (e) 'Cancelled Cheque' having Name, Bank Account Number and IFS Code or 'Bank Certificate' on Bank Letter head having claimant's name, Bank Account Number and IFS Code required to be submitted as bank proof. 'Copy of Bank Passbook' can be accepted, however, it should have claimant's photograph on it and should be self attested by the claimant.
- (f) Original Death Certificate issued by the local authority.
- (g) In case of Nominees details are not available in the NSDL system, a legal heir certificate or a certified copy of family member's certificate issued by Executive Magistrate is required indicating the relationship of the claimant with the deceased as well as supporting documents is to be provided. If all the legal heirs are

not claiming the pension funds, Relinquishment deed to be submitted from all the legal heirs (except the claimant) on a Stamp paper of Rs. 100/-alongwith the KYC documents (Photo ID proof and Address proof) of all the legal heirs duly attested by the concerned PAO Office. Also an Indemnity bond needs to be obtained from the claimant stating the responsibility for claiming on behalf of all the legal heirs.

6.11 The withdrawal proceeds are credited electronically to the bank account of the individual/claimant (as per the bank details provided in the withdrawal form).

6.12 **Deferred Lump-sum Withdrawal**. Coast Guard EPs exiting NPS on account of Superannuation can opt for deferring the withdrawal of their lumpsum share (maximum 60%) to a maximum period of 10 years or 70 years of age (whichever is earlier). As per PFRDA Exit Rules, Coast Guard EPs exiting NPS on account of Superannuation or Pre-mature Exit can defer purchase of Annuity (minimum 40% & 80% is to be invested with ASP in case withdrawal is due to Superannuation & Pre-mature Exit respectively) for a maximum period of 3 years.

6.13 **Annuity Service Provider (ASP)**. Annuity in the context of NPS refers to the monthly payment that will be received by the subscriber from the Annuity Service Provider after his exit from NPS. Annuity Service Provider is an IRDA registered insurance company empanelled by PFRDA for

providing of Annuity Services to NPS subscriber upon their exit from the system. ASPs will be responsible for managing the funds (allocated for buying annuity) and payment of the pension after a individual attains the age of 60. Pension Fund Regulatory and Development Authority (PFRDA) has empanelled the following seven IRDA approved life insurance companies for providing annuity services to the subscriber of NPS :

- (a) Life Insurance Corporation of India
- (b) SBI Life Insurance Co. Ltd.
- (c) ICICI Prudential Life Insurance Co. Ltd.
- (d) HDFC Standard Life Insurance Co Ltd.
- (e) Bajaj Allianz Life Insurance Co. Ltd.
- (f) Reliance Life Insurance Co. Ltd.
- (g) Star Union Dai-ichi Life Insurance Co. Ltd.

6.14 Different types of annuities choices available to NPS subscriber –

- (a) Annuity/ pension payable for life at a uniform rate.
- (b) Annuity payable for 5, 10, 15 or 20 years certain and thereafter as long as the annuitant is alive.
- (c) Annuity for life with return of purchase price on death of the annuitant.

(d) Annuity payable for life increasing at a simple rate of 3% p.a.

(e) Annuity for life with a provision of 50% of the annuity payable to spouse during his/her lifetime on death of the annuitant.

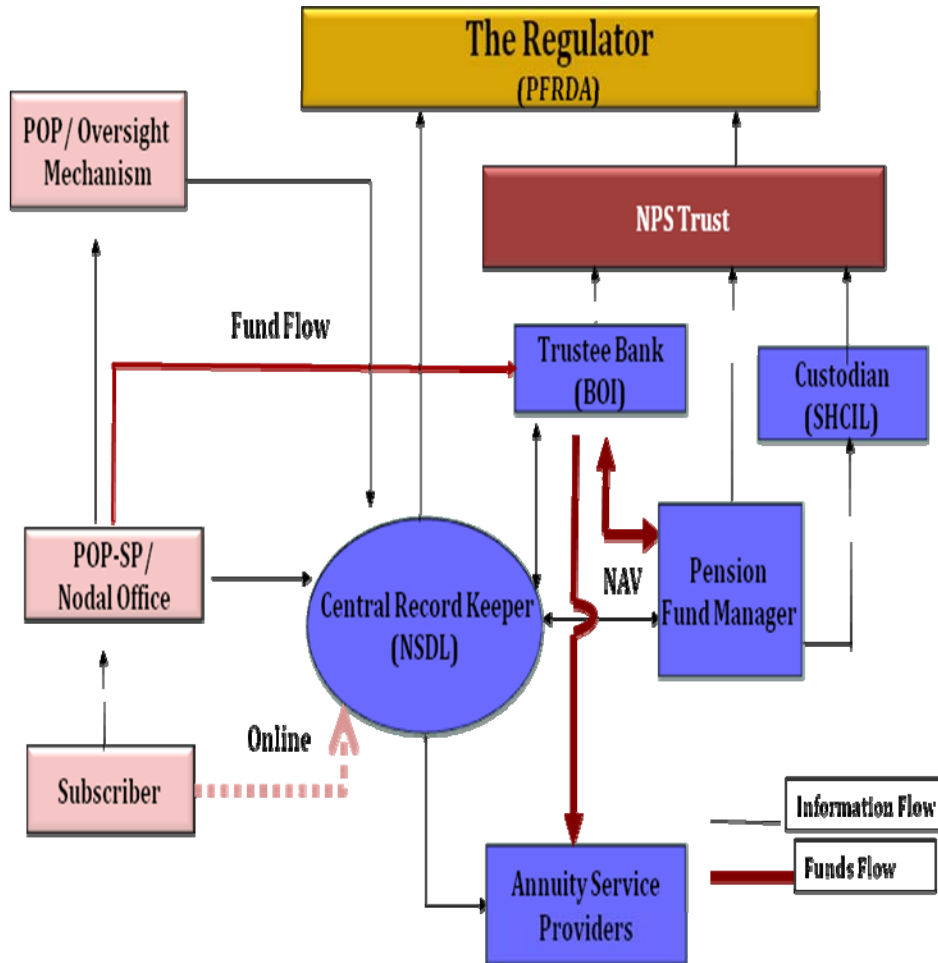
(f) Annuity for life with a provision of 100% of the annuity payable to spouse during his/her lifetime on death of the annuitant.

(g) Annuity for life with a provision of 100% of the annuity payable to spouse during his/ her life time on death of annuitant. The purchase price will be returned on the death of last survivor.

6.15 As per Govt of India, DoP&PW vide OM No. 7/5/2012-P&PW(F)/B dated 26 Aug 16, the Govt employees covered by NPS shall be eligible for benefits of '**Retirement Gratuity**' and '**Death Gratuity**' on the same terms and conditions, as are applicable to employee covered by CCS (Pension) Rules, 1972.

CHAPTER –VII

FLOW CHART- NPS ARCHITECTURE



CHAPTER –VIII

RELIEF ON DEATH OR INVALIDATION

7.1 To provide additional relief to Government employee under NPS who are discharge on invalidation/disablement or dies during service, the benefits of pension and gratuity in accordance with CCS (Pension) Rules, 1972 and CCS(EOP) Rules are granted **on provisional basis** vide Government of India, Ministry of PPG & P Dept of P&W OM No. 38/41/06/P&PW (A) dated 05 May 2009. The following categories will be covered for providing the additional relief to Government employee under NPS -

- (a) Retirement from Government service on invalidation not attributable to Government duty - Invalid Pension and Retirement gratuity.
- (b) Death in service not attributable to Government duty - Family Pension (including enhanced family pension) and Death Gratuity.
- (c) Retirement from Government service on invalidation attributable to Government duty - Disability pension under CCS(EOP) Rules and Retirement Gratuity.
- (d) Death in service attributable to Government duty - Extraordinary Family Pension and Death Gratuity.

Appendix 'A' (CSRF-1) Subscriber registration form

(Ver-2)

CSRF 1

**NATIONAL PENSION SYSTEM (NPS)
SUBSCRIBER REGISTRATION FORM**

Affix recent colour photograph of 3.5 cm X 2.5 cm size

To, National Pension System Trust,
Dear Sir/Madam,

I hereby request that an NPS account be opened in my name as per the particulars given below:
* Indicates mandatory fields. Please fill the form in English and BLOCK letters with black ink pen. (Refer general guidelines at instructions page)

1. PERSONAL DETAILS:

Name of Applicant in full: Shri Smt. Kumari
 First Name*
 Middle Name
 Last Name
 Date of Birth* / / (Date of Birth should be supported by relevant documentary proof)
 Gender* [Please tick (✓)] Male Female Others
 Father's Name*

2. IDENTITY DETAILS* (Any one of the documents need to be provided)

PAN Aadhaar Voter ID
 Passport Others Name of the ID Please refer Sr. No. 2 of the instructions

3. CORRESPONDENCE ADDRESS DETAILS*

Flat/Room/Door/Block no. Landmark
 Premises/Building/Village
 Road/Street/Lane
 Area/Locality/Taluk
 City/Town/District PIN Code
 State/U.T.

4. PERMANENT ADDRESS DETAILS Tick (✓) in the box in case the address is same as above.

Flat/Room/Door/Block no. Landmark
 Premises/Building/Village
 Road/Street/Lane
 Area/Locality/Taluk
 City/Town/District PIN Code
 State/U.T.

Proof of Address (Correspondence/Permanent)
 Aadhar card Passport Voter ID card Driving License Ration Card Registered Lease Sale agreement of residence
 Latest Gas Bill* Electricity Bill* Telephone(Landline) Bill* Others (please specify)
 *Not more than 3 months old. Please refer Sr. No. 2 of the instructions

5. CONTACT DETAILS

Landline Phone (with STD Code) Mobile + 91
 Email ID
 Do you want to subscribe to SMS Alerts: Yes No Mobile number is essential for receiving sms alerts regarding your NPS account

6. OTHER DETAILS (Please refer to Sr. no. 3 of the instructions)

► Occupation Details [please tick (✓)]
 Private Sector Government Sector Public Sector Business Professional Agriculture
 Homemaker Student NRI Other (please specify)

► Please Tick If Applicable: Politically exposed person Related to Politically exposed Person
 ► Income Range (per annum) Upto 1 lac 1 lac to 5 lac 5 lac to 10 lac 10 lac to 25 lac 25 lac and above
 ► Educational Qualifications Below SSC SSC HSC Graduate Masters Professionals (CA, CS, CMA, etc.)

7. SUBSCRIBER BANK DETAILS (Please refer to Sr. no. 4 of the instructions)

Account Type [please tick (✓)] Saving A/c Current A/c
 Bank A/c Number
 Bank Name
 Branch Name
 Branch Address PIN Code
 State/U.T. Country
 Bank MICR Code IFSC Code

CSRF 1

(Ver-2)

8. SUBSCRIBERS NOMINATION DETAILS* (Please refer to Sr. No. 5 of the instructions)

Name of the Nominee (You can nominate up to a maximum of 3 nominees and if you desire so please fill in Annexure III (Additional Nomination Form) provided separately)
 Nominee Name
 Relationship with the Nominee Date of Birth (In case of Minor) / /
 Nominee's Guardian Details (in case of a minor)
 Nominee's Guardian

9. NPS OPTION DETAILS (Please tick (✓) as applicable)

I would like to subscribe for Tier II Account also YES NO If yes, please submit details in Annexure I. (Tier II account is not available for NPS Lite/Swavalamban subscribers.)
 I would like my PRAN to be printed in Hindi YES NO If Yes, please submit details on Annexure II

10. PENSION FUND (PF) SELECTION AND INVESTMENT OPTION*

(i) **PENSION FUND SELECTION (Tier I) : The names of the all PFs are mentioned in the instructions page and are available to the all sector subscribers with following conditions:**
 (i) Government Sector: For Government Subscribers, the following PFs act as default PFs as per the guidelines issued by the Government:
 (a) LIC Pension Fund Limited (b) SBI Pension Funds Pvt. Limited (c) UTI Retirement Solutions Ltd.
 (ii) NPS Lite/Swavalamban: NPS Lite Swavalamban is a group choice model where subscriber has a choice of PF and investment option available with Aggregator.
 (iii) All Citizen Model: Subscribers under All Citizen model has the option to choose the available PFs as per their choice in the table below.
 (iv) Corporate Model: Subscribers shall have the option to choose the available PFs as per the below table in consultation with their respective Employer.

Name of the Pension Fund	Please Tick (✓)	Availability of the Pension Funds		
LIC Pension Fund Limited	<input type="checkbox"/>	Available to Government Sector	Available to NPS Lite/Swavalamban	Available to All Citizen Model*
SBI Pension Funds Private Limited	<input type="checkbox"/>			
UTI Retirement Solutions Limited	<input type="checkbox"/>			
ICICI Prudential Pension Funds Management Company Limited	<input type="checkbox"/>			Available to Corporate Model*
Kotak Mahindra Pension Fund Limited	<input type="checkbox"/>			
Reliance Capital Pension Fund Limited	<input type="checkbox"/>			
HDFC Pension Management Company Limited	<input type="checkbox"/>			

* Selection of Pension Fund is mandatory both in Active and Auto Choice. In case, you do not indicate a choice of PF, please note that it is deemed that you have consented for the default PF specified by PFRDA. Currently, SBI Pension Funds Private Limited is the default PF.

(ii) **INVESTMENT OPTION (Available for All Citizen Model and Corporate Model Subscribers)**
 (Please Tick (✓) in the box given below showing your investment option)
 Active Choice Auto Choice
 For details on Auto Choice, please refer to the Offer Document. Please note:
 1. In case you do not indicate any investment option, your funds will be invested in Auto Choice
 2. In case you have opted for Auto Choice, DO NOT fill up section below relating to Asset Allocation. In case you do, the Asset Allocation instructions will be ignored and investment will be made as per Auto Choice.

(iii) **ASSET ALLOCATION (to be filled up only in case you have selected the 'Active Choice' investment option)**

Asset Class	E (Cannot exceed 50%)	C	G	Total	Note:- The total allocation across E, C and G asset classes must be equal to 100%. In case, the allocation is left blank and/or does not equal 100%, the application shall be rejected.
%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

11. DECLARATION BY SUBSCRIBER* (Please refer to Sr. no. 6 of the instructions)

Declaration & Authorization by all subscribers
 I have read and understood the terms and conditions of the National Pension System and hereby agree to the same and declare that the information and documents furnished by me are true and correct to the best of my knowledge and belief. I undertake to inform immediately the Central Record Keeping Agency/National Pension System Trust, of any change in the above information furnished by me. I do not hold any pre-existing account under NPS. I understand that I shall be fully liable for submission of any false or incorrect information or documents.
 I further agree to be bound by the terms and conditions of provision of services by CRA, from time to time and any amendment thereof as approved by PFRDA, whether complete or partial without any new declaration being furnished by me. I shall be bound by the terms and conditions for the usage of I-pin (to access CRA/NPSCAN and view details) & T-pin on the CRA website.

Additional declaration by Swavalamban subscriber
 I have read/explained to me and understood the Swavalamban guidelines and I meet the prescribed eligibility criteria for assistance under the scheme. I also undertake to adhere to the prescribed contribution limit of minimum Rs. 1000/- and maximum of Rs. 12000/-, failing which the Central Government contribution credited to my account may be forfeited along with such interest rates as may be prescribed.

Declaration under the Prevention of Money Laundering Act, 2002
 I hereby declare that the contribution paid by me/on my behalf has been derived from legally declared and assessed sources of income. I understand that NPS Trust has the right to peruse my financial profile or share the information, with other government authorities. I further agree that NPS Trust has the right to close my PRAN in case I am found violating the provisions of any law relating to prevention of money laundering.

Date / /
 Place:
 Signature/Thumb Impression* of Subscriber in black ink (* LTI in case of male and RTI in case of female)

ACKNOWLEDGEMENT

Name of the Subscriber:
 Contribution Amount Remitted: ₹
 Date of Receipt of Application and Contribution Amount: / /
 Stamp and Signature of the Employer/PoP/Aggregator:

(Ver-2)

12. DECLARATION BY EMPLOYER/POP/AGGREGATOR

Applicable to Government Subscribers only
(Subscribers Employment Details to be filled and attested by the Deptt. (All Details are Mandatory))

Date of Joining / / - / / Date of Retirement / / - / /

Employee Code/ID

Group of Employee (Tick as applicable) Group A Group B Group C Group D

Office

Department

Ministry

DDO Registration Number

DTO/PAO/CDDO/DTA/PAO Registration Number Basic Pay

Pay Scale

It is certified that the details provided in this subscriber registration form by _____ employed with us, including the address and employment details provided above as per the service record of the employee maintained by us. Also, it is further certified that he/she has read entries/entries have been read over to him/her by us and got confirmed by him/her.

Signature of the Authorized person (In the box above)	Rubber Stamp of the DDO (In the box above)	Signature of the Authorized person (In the box above)	Rubber Stamp of the DTO/PAO/CDDO/DTA/PAO (In the box above)
Designation of the Authorized Person		Designation of the Authorized Person	
Name of the DDO		Name of the DTO/PAO/CDDO/DTA/PAO	
Dept/Ministry		Date <input type="text"/> / <input type="text"/> / <input type="text"/> - <input type="text"/> / <input type="text"/> / <input type="text"/>	

Applicable to Corporate Subscribers only
(Subscribers Employment Details to be filled and attested by Corporate (All Details are Mandatory))

Date of Joining / / - / / Date of Retirement / / - / /

Employee ID

Corporate Regd. No Allotted by CRA CBO No. allotted by CRA

Certified that the details provided in this subscriber registration form by _____ employed with us, including the employment details provided above as per the service record of the employee maintained by us. Also, it is further certified that he/she has read the entries / entries have been read over to him / her by us and got confirmed by him / her.

Signature of the Authorized Person (In the box above)	Place <input type="text"/>	Rubber Stamp of the Corporate (In the box above)
Designation of the Authorized Person		

To be filled by POP-SP (Only in case of All Citizen Model or Corporate subscribers)

Receipt No. (17 digits) POP-SP Registration Number

Document accepted for date of Birth Proof. Copy of PAN card submitted YES NO KYC Compliance YES NO

Existing Bank Customer: I/we hereby certify/confirm that Sh/Smt/Kum. _____ is an existing customer of the Bank having fully operative Saving Bank account no. _____ at _____ branch and KYC norms required for opening Bank Account which match the requirements for opening NPS account have been fully complied with. We further confirm that the S. B. a/c of Sh/Smt/Kum. _____ is not a 'Basic Savings Bank Deposit Account'.

Adhaar Based KYC Certificate
I/we hereby certify that Adhaar Number _____ of Sh/Smt/Kum. _____ has been checked and the name and address mentioned on the original Adhaar card are matching with that mentioned on NPS application form.

To be filled by POP-SP	Name: <input type="text"/>
POP-SP Seal	Designation: <input type="text"/> Place: <input type="text"/>
Signature of Authorized Signatory	Date <input type="text"/> / <input type="text"/> / <input type="text"/> - <input type="text"/> / <input type="text"/> / <input type="text"/>

Declaration by the Aggregator (Only in case of NPS Lite/Swavalamban Subscribers)

Authorisation by Aggregator's office (NL - AO)
Certified that the subscriber is registered with the aggregator and he/she has opted to join NPS. I hereby declare that the subscriber is eligible to join NPS and the above declaration has been signed /thumb impressed before me by _____ after (s)he has read the entries/entries have been read over to her/him by me.

Signature of the Authorized person (In the box above)	Rubber Stamp of the Aggregator (In the box above)
---	---

Name of the Aggregator

NPS Lite Account Office (NL-AO) Registration Number NPS Lite - Collection Centre (NL - CC) Registration Number

Membership No. allotted by Aggregator (if any)

Place Date / / - / /

[To be filled by CRA - Facilitation Centre (CRA-FC)]

Received by CRA-FC Registration Number Date / / - / /

Received at

Acknowledgement Number (by CRA-FC)

PRAN Allotted

(Ver-2)

INSTRUCTIONS FOR FILLING THE SUBSCRIBER REGISTRATION FORM

General Guidelines

- Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by cancelling and re-writing and such corrections should be countersigned by the applicant. Each box, wherever provided, should contain only one character (alphabet / number / punctuation mark) leaving a blank box after each word.
- Applications incomplete in any respect and/or not accompanied by required documents are liable to be rejected. The application is liable to be rejected if mandatory fields are left blank or the application form is printed back to back.
- The subscriber should not sign across the photograph. The photograph should not be stapled or clipped to the form. If there is any mark on the photograph such that it hinders the clear visibility of the face of the subscriber, the application shall not be accepted.
- Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification by the nodal office.
- Name and Address of the applicant mentioned on the form, should match with the documentary proof submitted.
- The subscriber's thumb impression should be verified by the DDO/PAO/DTO/designated officer of POP-SP/Aggregator.
- Government employees (mandatorily covered under NPS) may submit their application for Tier II to any POP-SP of their choice. The list of POP-SPs rendering services under NPS is available on CRA website <http://www.npsra.nsdcl.co.in>

S.No	Item No.	Item Details	Instructions					
1	1	Date of Birth	Please ensure that the date of birth matches as indicated in the document provided in the support.					
		Father's Name	i. If father's name has more than 30 digits, you may fill Annexure II for the same.					
			ii. Father's name is mandatory. However, if applicant does not want to provide father's name, he/she has an option to provide mother's name on Annexure II and the mother's name will be printed on PRAN card.					
			iii. If the applicant wants mother's name to be printed instead of Father's name on PRAN Card, he/she must fill Annexure II					
		2	2, 3 & 4	Identity, Correspondence & Permanent address details	S.No Proof of Identity (Copy of any one) S.No Proof of Address (Copy of any one)			
					1	Passport issued by Government of India.	1	Passport issued by Government of India
					2	Ration card with photograph.	2	Ration card with photograph and residential address
					3	Bank Pass book or certificate with Photograph.	3	Bank Pass book or certificate with photograph and residential address
					4	Certificate of the POP bank for an existing Bank customer.	4	Certificate of the POP bank for an existing Bank customer.
					5	Voters identity card with photograph and residential address.	5	Voters identity card with photograph and residential address
					6	Valid Driving license with photograph	6	Valid Driving license with photograph and residential address
					7	Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly	7	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc.
					8	PAN Card issued by Income tax department	8	Certificate of address with photograph signed by a Member of Parliament or Member of Legislative Assembly
					9	Aadhar Card / letter issued by Unique Identification Authority of India	9	Aadhar Card / letter issued by Unique Identification Authority of India clearly showing the address.
10	Job cards issued by NREGA duly signed by an officer of the State Government				10	Job cards issued by NREGA duly signed by an officer of the State Government		
11	Identity card issued by Central/State government and its Departments, Statutory/ 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.				11	The identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions for their employees.		
12	Photo Identity Card issued by Defence, Paramilitary and Police departments.				12	Latest Electricity/water bill in the name of the Subscriber showing the address (less than 3 months old)		
13	Ex-Service Man Card issued by Ministry of Defence to their employees.				13	Latest Telephone bill in the name of the Subscriber showing the address (less than 3 months old)		
		14	Latest Property/house Tax receipt (not more than one year old)					
		15	Existing valid registered lease agreement of the house on stamp paper (in case of rented/leased accommodation)					
		Note:						
		(i) If the address on the document submitted for identity proof by the prospective customer is same as that declared by him/her in the account opening form, the document may be accepted as a valid proof of both identity and address.						
		(ii) If the address indicated on the document submitted for identity proof differs from the current address mentioned in the account opening form, a separate proof of address should be obtained. All future communications will be sent to correspondence address. If correspondence & Permanent address are different, then proof for both have to be submitted.						
		(iii) In case of Government subscribers, the KYC documents may be submitted within a period of 30 days after generation of PRAN.						
3	6	Other Details (Occupation Details)	An NRI subscriber would need to furnish an Indian address for communication and bank details within India. Fund transfers by NRIs would be subject to regulatory requirements as prescribed by RBI from time to time and FEMA requirements.					
		Politically Exposed Person	Politically Exposed Persons' (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, for example heads of state or of the government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials.					
4	7	Subscriber's Bank Details	For Tier I, bank details are optional. For activation of Tier II, bank details are mandatory. Please attach a Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate containing Name, Bank Account Number and IFS code, for direct credit or electronic transfer. In case if the cheque is not pre-printed with name, additionally, a copy of the bank passbook or bank certificate containing Name, Bank Account Number and IFS code should be submitted.					
5	8	Subscriber's Nomination Details	In case of more than one nominee, percentage share value for all the nominees must be integer. Decimals/Fractional values shall not be accepted in the nomination(s). Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.					
6	12	Declaration by Subscriber	Signature / Thumb impression should only be within the box provided in the form. Thumb impression, if used, should be attested by the nodal officer with the official seal and stamp. Left Thumb Impression in case of male and Right Thumb Impression in case of female.					

General Information for Subscribers

- The Subscriber can obtain the status of his/her application from CRA and their designated nodal officer.
- Subscribers are advised to retain the acknowledgement slip signed/ stamped by the designated nodal officer where they submit the application.
- For more information / clarifications, contact CRA:
Website: <https://www.npsra.nsdcl.co.in>
Call: 022-2499-4200
e-mail: info.cra@nsdcl.co.in
Address: Central Record-keeping Agency, NSDL e-Governance Infrastructure Limited, 1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

Appendix 'B' (Form S-2) Request for change/correction)

Annexure S2

Page 1

Request For Change/Correction in Subscriber Master details And/Or Reissue of I-Pin/T-Pin/PRAN Card (To avoid mistake(s), please read the accompanying instructions carefully before filling up the form)

For DDO Use:

Date of Receipt: _____

Signature and Stamp of DDO

For PAO use:

Date of Receipt: _____ PAO Stamp: _____

Entered By: _____ Date: _____

Verified By: _____ Date: _____

Acknowledgement No.

(To be filled by PAO as generated by NPSCAN system)

I hereby request for the following details for the change. (Please tick)

A) Changes or Correction in Personal details

C) Reissue of T Pin or I PIN

B) Changes or corrections in Nomination Details

D) Reissue of PRAN Card

Permanent Retirement Account Number *:

I hereby submit the following details of change. (Please tick the box on left margin of appropriate row where change/correction is required and provide the details in the corresponding rows.)

Section A - Change in Personal Details (* Indicates Mandatory Field)

1. Full Name (Full expanded name : initials are not permitted. Please Tick as applicable, Shri Smt. Kurni

First Name *

Middle Name

Last Name *

2. PAN No. _____

3. Father's Full Name:

First Name *

Middle Name

Last Name *

Would you like to have a reprint of the card on account of changes in point 1 or 3 (Please tick) Yes No

4. Present Address:

Flat/Unit No, Block no. *

Name of Premis (Building/Village)

Area/Locality/Taluka

District/Town/City *

State / Union Territory *

Country *

Pin Code *

5. Permanent Address: If same as above, Please Tick else,

Flat/Unit No, Block no. *

Name of Premise/Building/Village

Area/Locality/Taluka

District/Town/City *

Annexure S2

Page 2

State / Union Territory *

Country *

Pin Code *

6. Phone No.

(STD code)

Phone No.

7. Mobile No.

8. Email ID

9. Subscribers Bank Details:

Savings A/c

Current A/c

Bank A/c Number *

Bank Name *

Bank Branch *

Bank Address *

Pin Code *

Bank MICR Code

(Wherever applicable)

10. Value Added Service

i) SMS Alert

Yes

No

ii) Email Alert:

Yes

No

Section B - Subscriber's Nomination Details (* Indicates Mandatory Field for nominee)

1. Name of the Nominee *:

1st Nominee

2nd Nominee

3rd Nominee

First Name *	Middle Name	Last Name *

2. Date of Birth (In case of minor)*:

1st Nominee

2nd Nominee

3rd Nominee

3. Relationship with the subscriber*:

1st Nominee

2nd Nominee

3rd Nominee

4. Percentage Share *:

1st Nominee

2nd Nominee

3rd Nominee

5. Nominee's Guardian Details (in case of minor)*:

1st Nominee's Guardian Details

2nd Nominee's Guardian Details

3rd Nominee's Guardian Details

First Name *	Middle Name	Last Name *

4. Subscriber Scheme Preference (Please refer to Sr. No. k of the instructions for further details):

(i). PFM Selection for Active and Auto Choice (Select only one PFM)

PFM Name (in alphabetical order)	Please tick only one
ICICI Prudential Pension Funds Management Company Limited	<input type="checkbox"/>
IDFC Pension Fund Management Company Limited	<input type="checkbox"/>
Kotak Mahindra Pension Fund Limited	<input type="checkbox"/>
Reliance Capital Pension Fund Limited	<input type="checkbox"/>
SBI Pension Funds Private Limited	<input type="checkbox"/>
UTI Retirement Solutions Limited	<input type="checkbox"/>

(Selection of PFM is mandatory both in Active and Auto Choice. In case you do not indicate a choice of PFM, your application form shall be summarily rejected).

(ii). Investment Option

Active Choice Auto Choice (For details on Auto Choice, please refer to the Offer Document)

Note:-

- In case you do not indicate any investment option, your funds will be invested in Auto Choice
- In case you have opted for Auto Choice, DO NOT fill up section (iii) below relating to Asset Allocation. In case you do, the Asset Allocation instructions will be ignored and investment made as per Auto Choice.

(iii). Asset Allocation (to be filled up only in case you have selected the 'Active Choice' investment option)

Asset Class	E (Cannot exceed 50%)	C	G	Total
% share				100%

Note:-

- The allocation across E, C and G asset classes must equal 100%. In case, the allocation is left blank and/or does not equal 100%, the application shall be rejected by the POP.

5. Declaration & Authorization

I hereby declare and agree that (a) I have read and understood the Offer Document, terms & conditions or the same was interpreted to me, and the answers entered in the application are mine. (b) I am a Citizen of India. (c) I have not been found or declared to be of an unsound mind under any law for the time being in force. (d) I am not an undischarged insolvent. (e) I hold a valid Tier I account under NPS.

Income Tax Act, 1961: Tax benefits are available as per the Income Tax Act, 1961, as amended from time to time.

Declaration under the Prevention of Money Laundering Act, 2002

I hereby declare that:

- The contribution paid has been derived from legally declared and assessed sources of income.
- I understand that the PFRDA/NPS Trust has the right to peruse my financial profile and also agree that the PFRDA/NPS Trust has the right to close the NPS account in case I am found guilty of violating the provisions of any Law, directly or indirectly, by any Competent Court of Law, having relation to the laws governing prevention of money laundering in the country.

I, _____, the applicant, do hereby declare that the information provided above is true to the best of my knowledge & belief.	
Date : <input type="text"/> / <input type="text"/> / <input type="text"/> (DD/MM/YYYY)	Signature/Thumb Impression* of Subscriber

To be filled by POP-SP	<input type="text"/>
	Signature of Authorized Signatory
POP-SP Seal	Name : _____ Place : _____
	Designation : _____ Date : _____

To be used by subscribers having a pre-existing Tier I account under NPS

INSTRUCTIONS FOR FILLING THE FORM

- The form is to be filled by the Subscribers having a PRAN card and Tier I account under NPS.
- Form to be filled legibly in BLOCK LETTERS and in BLACK INK only. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by cancelling and re-writing and such corrections should be counter-signed by the applicant.
- Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word. The details marked with (*) are mandatory.
- The Subscriber shall provide copy of PRAN card alongwith the application form.
- Applications incomplete in any respect and/or not accompanied by required documents are liable to be rejected. The application is liable to be rejected if mandatory fields are left blank.
- Government employees (mandatorily covered under NPS) may submit their application to any POP-SP of their choice. The list of POP-SPs rendering services under NPS is available on CRA website <http://www.npsra.nsdل.com>
- Any Indian citizen (other than government employee mandatorily covered under NPS) may submit the application only to the POP-SP through which they have registered with CRA for Tier I account.
- Subscribers are advised to retain the acknowledgement slip signed/ stamped by the POP-SP where they submit the application.

i) Bank Details :

- Bank details are mandatory for Tier-II
- Subscriber shall provide a cancelled cheque, the details of which should match with the details provided under Point No.2 on Page 1

j) Subscriber's Nomination Details

Percentage Share	1) Subscriber can nominate a maximum of three nominees. 2) Subscriber cannot fill the same nominee details more than once. 3) Percentage share value for all the nominees must be integer. Decimals/Fractional values shall not be accepted in the nomination(s). 4) Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.
Nominee's Guardian Details	If a nominee is a minor, then nominee's guardian details shall be mandatory.
The nomination exercised for Tier I shall not be automatically applicable to Tier II. A subscriber in Tier II is required to make a fresh nomination. In case, you want to retain the same nomination as in Tier I, please select "YES" by putting tick mark in the relevant box.	

k) Subscriber Scheme Preference

Active choice
1. PFM selection is mandatory. The form shall be rejected if a PFM is not opted for.
2. Allocation under Equity (E) cannot exceed 50%
3. A subscriber opting for active choice may select the available asset classes ("E", "G", & "C"). However, the sum of percentage allocation across all the selected asset classes must equal 100. If the sum of percentage allocations is not equal to 100%, or the asset allocation table at Point No. 4 (iii) is left blank, the application shall be rejected.
Auto choice
4. A subscriber opting for Auto Choice must also select a PFM. The application shall be rejected if the subscriber does not indicate his/her choice of PFM.
5. In case both investment option and the asset allocation at Point No. 4 (ii) and Point No. 4 (iii) respectively are left blank, the subscriber's funds will be invested as per Auto Choice.

For more details on investment option and asset classes, please refer to the Offer Document.

GENERAL INFORMATION FOR SUBSCRIBER

- The Subscriber can obtain the status of his application from the CRA website or through the respective POP-SP.
- For more information
Visit us at <http://www.npsra.nsdل.com>
Call us at 022-24994200
e-mail us at info.cra@nsdل.com
Write to: Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Chhatrapati Bhausaheb Marg, Lower Parel (W), Mumbai - 400 013.

To be used by subscribers having a pre-existing Tier I account under NPS

Appendix 'D (Form 101-GS Withdrawal on Superannuation)

Form 101-GS *Annexure A1*
Page 1

National Pension System (NPS)
Withdrawal Form for Claim of Accumulated Pension Wealth on Superannuation for Government Employees
(To be filled in by Subscriber - Please fill all the details in CAPITAL LETTERS & in BLACK INK only.)

(FOR OFFICE PURPOSE ONLY-NOT TO BE FILLED IN BY THE SUBSCRIBER)

Date : Acknowledgement Number :

(Generated by CRA)

DDO Registration No.: PAO/DTO/POP/POP-SP Registration No.:

Receipt Number issued by receiving office:

Entered By: Date: Verified By: Date:

Self attested
photograph of the
subscriber

Sir/Madam,
I hereby submit a request for withdrawal under NPS for both Tier-I / Tier-II (please tick as applicable) fund accumulations in my Permanent Retirement Account and give below the necessary details:

Section A – Subscriber’s Personal Details:

- PRAN * :
- Full Name (As in PRAN Card) * :
 First Name*
 Middle Name
 Last Name
- Father’s/Spouse name*:
 First Name*
 Middle Name
 Last Name
- Address*:
 Flat/Unit No, Block no.
 Name of Premise/Building, Village
 Area/Locality/Taluka
 District/Town/City*
 State / Union Territory*
 Country*
 Pin Code* 5. Mobile No.
- Date of Birth*(As in PRAN Card): 7. Email ID:
- Date of retirement*:

Form 101-GS Page 2

Section B – Subscriber’s Withdrawal Details:

Tier – I Account:

- The Lump-sum amount to be withdrawn and amount to purchase annuity in case of normal withdrawal*(Please refer General Instruction no.4)

Description	Lump-Sum amount (Maximum of 60%)	Amount to purchase life annuity (Minimum of 40%)	Total
% share			100%

Note: A separate form needs to be filled in for purchase of Annuity and for arranging the monthly pension/annuity. The subscriber is required to follow the procedure laid down by Annuity Service Provider (ASP)

- Type of withdrawal*:
 One Time Withdrawal Phased Withdrawal
- In case of Phased Withdrawal#, please mention the percentage of lump-sum amount to be withdrawn this year (Please refer General Instruction no.5)

Description	Phased Lump-Sum Amount Percentage (Minimum 10%)
% share	

Note: In phased withdrawal of lump-sum amount, subscriber can opt to withdraw lump-sum amount for accumulated pension wealth in a phased manner over the period of 60 years (or any other retirement age as prescribed by employer) to 70 years. Subscriber has to withdraw minimum of 10% of the remaining pension wealth every year; at the age of 70 years, subscriber would compulsory withdraw any amount lying to their credit. Also, note that in phased withdrawal of lump-sum amount, subscriber is subject to the NAV movement and may lose or gain in the future depending on the underlying fund’s performance.

For subscriber opting for phased withdrawal, the Central Recordkeeping Agency (CRA) maintenance charges would be deducted from the corpus/units lying in the account of the subscriber

Tier – II Account:
The entire accumulated pension wealth would be paid out in single lump sum along with the withdrawal/payment of the Tier-I account.

Section C – Subscriber’s Bank Details:

- For Electronic transfer or Direct Credit through ECS/NEFT/RTGS, Proof attached for Bank Details*:
 Cancelled Cheque Bank Certificate
 (Please note that mode of remittance of funds would be through ECS/NEFT/RTGS/Electronic Transfer only and bank charges, if any, for direct credit would be deducted from pension wealth)
- Type of Bank Account*: Savings A/c Current A/c
- Bank A/c Number*
- Bank Name*
- Bank Branch*
- Bank Address*
- Pin Code* 8. Bank IFS Code*
- Bank MICR Code (Wherever applicable)

Section D – Subscriber’s Annuity Details:

1. Annuity Service Provider (ASP) Name *:

Grid for ASP Name

2. ASP ID*:

Grid for ASP ID

3. ASP Scheme Name *:

Grid for ASP Scheme Name

4. ASP Scheme ID *:

Grid for ASP Scheme ID

Declaration:

I _____, NPS Subscriber, my PRAN is _____ do hereby declare that the information provided above is true to the best of my knowledge and belief.

Date: Grid for DDMMYY

Signature/Left Thumb Impression of the Subscriber

*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.

SAMPLE FORM

Annexure for Nomination Details

INSTRUCTIONS FOR FILLING IN THE FORM

The details of nominees to whom the outstanding pension wealth of the subscriber is payable in case of the demise of the subscriber before entire proceeds are withdrawn (Please refer general instruction no: 6) is to be provided hereunder. Also, please note that in case of demise of the subscriber after opting for phased withdrawal, all the outstanding pension wealth out of the phased lump sum withdrawal in the account of the subscriber will be paid to the nominee(s) as mentioned in this form and the same would be treated as full and final discharge of the obligation. In case, if you wish to appoint multiple nominees, please fill in the form 401-AN.

I, _____ hereby nominate the person(s) mentioned below who is/are member(s)/non-member(s) of my family to receive the amount that may stand to my credit in the National Pension System as indicated below, in the event of my death before that eligible accumulated pension wealth amount has become payable or having become payable or having become payable has not been paid.

1. Name of the Nominee:

Grid for Name of the Nominee (First, Middle, Surname)

2. Nominee’s current communication Address

Form for Nominee's current communication Address (Flat/Unit No, Name of Premise, Area, District, State, Country, Pin Code, Email, Mobile No.)

3. Date of Birth of the Nominee* (Only in case of a minor):

Grid for Date of Birth

4. Relationship of the nominee with the Subscriber*:

(e.g. If nominee is son, subscriber should fill the relationship as ‘Son’)

Grid for Relationship

5. Nominee’s Guardian Details (only in case of a minor):

Grid for Guardian Details (First Name, Middle Name, Last Name)

Dated this _____ day of _____ 20____ at _____ in the presence of the following witnesses:

Table with 3 columns: Particulars, 1st Witness, 2nd Witness. Rows: Name, Address, Signature.

Signature/Left Thumb Impression of the Subscriber

*Note: Left thumb impression in case of illiterate male Subscriber and Right thumb impression in case of illiterate female subscriber must be obtained.

Form 101-GS Page 5

TO BE FILLED/ATTESTED BY DDO/POP-SP
 Certified that the above declaration and nomination details has been signed / thumb impressed before me by Sh/Smt/Ms. _____ after he / she have read the entries / entries have been read over to him / her by me and got confirmed by him / her. Also certify that the date of retirement is as per employee records available with the Department. The date of retirement of the subscriber as per government record is as given below:
 [][][][][][][][] (DDMMYYYY)
 [][][][][][][][][][] (Rubber Stamp of the DDO/POP-SP) [][][][][][][][][][] (Signature of the Authorised Person)

DDO/POP-SP Registration Number _____ Designation of the Authorised Person : _____
 (Allotted by CRA)
 Date : [][][][][][][][] D D M M Y Y Y Y DDO/POP-SP Office Name: _____

TO BE FILLED/ATTESTED BY PAO/DTO/POP/POP-SP
 [][][][][][][][][][] (Rubber Stamp of the PAO/DTO/POP/POP-SP) [][][][][][][][][][] (Signature of the Authorised Person)

PAO/DTO/POP/POP-SP Registration Number (Allotted by CRA): _____

CLAIM FOR THE WITHDRAWAL OF ACCUMULATED PENSION WEALTH OF THE SUBSCRIBER UNDER NATIONAL PENSION SYSTEM

Advanced Stamped Receipt

I _____ covered under the National Pension System with Permanent Retirement Account Number (PRAN) _____ has received a sum of Rs. _____ /- (Rupees _____ only) from National Pension System / National Pension System Trust deposit in my Saving Bank / Current Account towards the settlement of my National Pension System (NPS) account.

Affix 1 Rupee Revenue Stamp and sign across

Signature or Left/ Right hand thumb impression of the NPS Subscriber*

(*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.)

ACKNOWLEDGMENT RECEIPT

Acknowledgment slip to the NPS Subscriber on receipt of completed application form for Withdrawal on Superannuation
 (To be filled by PAO/DTO/POP/POP-SP)

Received from PRAN : [][][][][][][][][][]

DDO Registration Number : _____ PAO/DTO/POP/POP-SP Registration Number: _____

Received at: _____ Date : _____ Time: _____

Acknowledgement Number : [][][][][][][][][][]
 (Generated by CRA)

Form 101-GS Page 6

INSTRUCTIONS FOR FILLING UP THE FORM

This application should be filled by the Subscriber seeking to withdraw pension wealth benefits upon Superannuation from Government Service.

Documents to be enclosed along with this application:-

1. PRAN card in original. In case PRAN card is not available, the subscriber needs to submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
2. Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate Containing Name, Bank Account Number and IFSC code, for direct credit or electronic transfer.
3. A pre-signed receipt acknowledging the receipt of the proceed under NPS by the subscriber
4. In addition to the PRAN card any other Identification and address proof of the subscriber. The photocopies of documents (Sr. No. a to i) and original document (Sr No. j) that can be provided as identification and address proof are as mentioned below:
 - a) Ration Card with photograph of the subscriber and residential address
 - b) Bank Passbook with photograph and residential address
 - c) Credit Card with photograph, any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
 - d) Passport
 - e) Aadhar Card issued by UIAD
 - f) Voter's Photo Identity Card with residential address
 - g) Driving license with photograph and residential address
 - h) PAN card and any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
 - i) Final relieving certificate from government service on superannuation, if the application for withdrawal is submitted through the Points of Presence (POP).
 - j) Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer and any other address proof like latest telephone bill, electricity bill in the name of the subscriber (to be provided original)

In case if the address is not present on any of the above documents or differs with address provided in this form, proof in respect of current residential address like latest telephone bill, electricity bill in the name of the subscriber should be submitted.

GENERAL INSTRUCTIONS:

1. All the columns in the form should be filled with black ink pen without any overwriting.
2. Fields marked with (*) are mandatory.
3. Correct postal address, including the pin code should be provided.
4. Percentage of allocation for amount to be withdrawn as Lump-sum and amount to purchase life annuity. Subscriber can withdraw maximum 60% of pension wealth and is required to transfer minimum 40% of pension wealth to annuity. For example, for total corpus of Rs.1000, if subscriber wants Rs.300 as lump-sum and Rs.700 for annuitisation, subscriber to select 30% and 70%.
5. Please select the type of lump-sum withdrawal as one-time or phased. For e.g. for a total corpus of Rs. 1000/- subscriber has selected Rs. 300 as lump-sum amount. For one time withdrawal subscriber will be given Rs. 300 as lump-sum amount on processing of withdrawal request. For phased withdrawal subscriber will be given minimum of 10% i.e. Rs. 30 for the period of 10 years, at the age of 70 years, subscriber would compulsorily withdraw any amount lying to their credit.
6. Instructions for nomination
 - Subscriber can nominate maximum of three nominees.
 - Subscriber cannot fill the same nominee details more than once.
 - Percentage share value for all the nominees must be integer. Fractional value will not be accepted.
 - Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.
 - If a nominee is a minor, then nominee's guardian details will be mandatory

For the purpose of this document Pension Wealth means: The total amount of contributions made by the subscriber in the scheme plus the investment income derived from the investment of the contributions made by the subscriber from the date of joining of New Pension System till the date of execution of withdrawal request in the CRA System.

Appendix 'E'(Form 102-GP Withdrawal on Pre-mature Retirement)

Form 102-GP *Annexure A1*
Page 1

National Pension System (NPS)
Withdrawal Form for Claim of Accumulated Pension Wealth on exiting before the age of normal superannuation for Government Employees
(To be filled in by Subscriber - Please fill all the details in CAPITAL LETTERS & in BLACK INK only.)

(FOR OFFICE PURPOSE ONLY-NOT TO BE FILLED IN BY THE SUBSCRIBER)

Date : <input type="text"/>	Acknowledgement Number : <input type="text"/>
(DD/MM/YYYY)	(Generated by CRA)
DDO Registration No.: _____ PAO/DTO/POP/POP-SP Registration No.: _____	
Receipt Number issued by receiving office: <input type="text"/>	
Entered By: _____	Date: _____ Verified By: _____ Date: _____

Self attested
photograph of the
subscriber

Sir/Madam,

I hereby submit a request for withdrawal under NPS for both Tier-I and Tier-II fund accumulations in my Permanent Retirement Account and give below the necessary details:

Section A – Subscriber’s Personal Details:

- PRAN *:
- Full Name (As in PRAN Card) *:

First Name*
Middle Name
Last Name
- Father’s/Spouse name*:

First Name*
Middle Name
Last Name
- Address*:

Flat/Unit No. Block no.
Name of Premise/Building Village
Area/Locality/Taluka
District/Town/City*
State / Union Territory*
Country*
Pin Code* <input type="text"/>
- Mobile No.
- Date of Birth*(As in PRAN Card):
- Email ID:
- Date of resignation*:

Form 102-GP **Page 2**

Section B – Subscriber’s Withdrawal Details:

Tier – I Account:

- The Lump-sum amount to be withdrawn and amount to purchase annuity in case of normal withdrawal*(Please refer General Instruction no.4)

Description	Lump-Sum amount (Maximum of 20%)	Amount to purchase life annuity (Minimum of 80%)	Total
% share			100%

Note: A separate form needs to be filled in for purchase of Annuity and for arranging the monthly pension/annuity. The subscriber is required to follow the procedure laid down by Annuity Service Provider (ASP)

Tier – II Account:

The entire accumulated pension wealth would be paid out in single lump sum along with the withdrawal payment of the Tier-II account.

Section C – Subscriber’s Bank Details:

- For Electronic transfer or Direct Credit through ECS/NEFT/RTGS, Proof attached for Bank Details*:

Cancelled Cheque <input type="checkbox"/>	Bank Certificate <input type="checkbox"/>
---	---

(Please note that Mode of remittance of funds would be through ECS/NEFT/RTGS/Electronic Transfer only and bank charges, if any, for direct credit would be deducted from pension wealth)
- Type of Bank Account*: Savings A/c Current A/c
- Bank A/c Number*
- Bank Name*
- Bank Branch*
- Bank Address*
- Pin Code*
- Bank IFS Code*
- Bank MICR Code (Wherever applicable)

Section D – Subscriber’s Annuity Details:

- Annuity Service Provider (ASP) Name*:
- ASP ID*:
- ASP Scheme Name*:
- ASP Scheme ID*:

Declaration:

I _____, NPS Subscriber, my PRAN is _____ do hereby declare that the information provided above is true to the best of my knowledge and belief.

Date:

D D M M Y Y Y Y

***Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.**

Signature/Left Thumb
Impression of the Subscriber

Form 102-GP **Page 3**

Annexure for Nomination Details

INSTRUCTIONS FOR FILLING IN THE FORM

The details of nominees to whom the outstanding pension wealth of the subscriber is payable in case of the demise of the subscriber before entire proceeds are withdrawn (Please refer general instruction no: 6) is to be provided hereunder. Also, please note that in case of demise of the subscriber after opting for phased withdrawal, all the outstanding pension wealth out of the phased lump sum withdrawal in the account of the subscriber will be paid to the nominee(s) as mentioned in this form and the same would be treated as full and final discharge of the obligation. **In case, if you wish to appoint multiple nominees, please fill in the form 401-AN.**

I, _____ hereby nominate the person(s) mentioned below who is/are member(s)/non-member(s) of my family to receive the amount that may stand to my credit in the National Pension System as indicated below, in the event of my death before that eligible accumulated pension wealth amount has become payable or having become payable or having become payable has not been paid.

1. Name of the Nominee:

First Name*	Middle Name	Surname (if any)

2. Nominee's current communication Address*:

Flat/Unit No, Block no* _____	
Name of Premise/Building/Village _____	
Area/Locality/Taluka _____	
District/Town/City* _____	
State / Union Territory* _____	
Country* _____	Pin Code* _____
Email ID: _____	Mobile No.: _____

3. Date of Birth of the Nominee* (Only in case of a minor):

4. Relationship of the nominee with the subscriber:
(e.g. If nominee is son, subscriber should fill the relationship as 'Son')

5. Nominee's Guardian details (only in case of a minor):

First Name*	Middle Name	Last Name

Dated this _____ day of _____ 20____ at _____
in the presence of the following witnesses:

Particulars	1 st Witness	2 nd Witness
Name		
Address		
Signature		

Signature/Left Thumb Impression of the Subscriber

*Note: Left thumb impression in case of illiterate male Subscriber and Right thumb impression in case of illiterate female subscriber must be obtained.

Form 102-GP **Page 4**

TO BE FILLED/ATTESTED BY DDO/POP-SP

Certified that the above declaration and nomination details have been signed / thumb impressed before me by Sh/Smt/Ms _____ after he / she have read the entries / entries have been read over to him / her by me and got confirmed by him / her. **Also certify that the date of relieving is as per employee records available with the Department. The date of relieving of the subscriber as per government/employer record is as given below:**

D	D	M	M	Y	Y	Y	Y

Rubber Stamp of the DDO/POP-SP

Signature of the Authorised Person

DDO/POP-SP Registration Number _____ Designation of the Authorised Person _____
(Allotted by CRA)

Date:
D D M M Y Y Y Y

DDO/POP-SP Office Name : _____

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

Rubber Stamp of the PAO/DTO/POP/POP-SP	PAO/DTO/POP/POP-SP Registration Number (Allotted by CRA): _____ _____ Signature of the Authorised Person
--	--

CLAIM FOR THE WITHDRAWAL OF ACCUMULATED PENSION WEALTH OF THE SUBSCRIBER UNDER NATIONAL PENSION SYSTEM

Advanced Stamped Receipt

_____ covered under the National Pension System with Permanent Retirement Account Number (PRAN) _____ has 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 my National Pension System (NPS) account.

Affix 1 Rupee Revenue Stamp and sign across

Signature / Left/ Right hand thumb impression of the NPS Subscriber*

(*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.)

ACKNOWLEDGMENT RECEIPT

Acknowledgment slip to the NPS Subscriber on receipt of completed application form for Withdrawal on exiting before the age of normal superannuation
(To be filled by PAO/DTO/POP/POP-SP)

Received from PRAN :

DDO Registration Number : _____ PAO/DTO/POP/POP-SP Registration Number: _____

Received at: _____ Date : _____ Time: _____

Acknowledgement Number :
(Generated by CRA)

INSTRUCTIONS FOR FILLING UP THE FORM

This application should be filled by the Subscriber seeking to withdraw pension wealth benefits before attaining the age of normal superannuation from Government Service

Documents to be enclosed along with this application:-

1. PRAN card in original. In case PRAN card is not available, the subscriber needs to submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
2. Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate Containing Name, Bank Account Number and IFSC code, for direct credit or electronic transfer.
3. A pre-signed receipt acknowledging the receipt of the proceed under NPS by the subscriber
4. In addition to the PRAN card any other Identification and address proof of the subscriber. The photocopies of documents (Sr. No. a to i) and original document (Sr. No. j) that can be provided as identification and address proof are as mentioned below:
 - a) Ration Card with photograph of the subscriber and residential address
 - b) Bank Passbook with photograph and residential address
 - c) Credit Card with photograph, any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
 - d) Passport
 - e) Aadhar Card issued by UIDAI
 - f) Voter's Photo Identity Card with residential address
 - g) Driving license with photograph and residential address
 - h) PAN card and any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
 - i) Final relieving certificate from government service on superannuation, if the application for withdrawal is submitted through the Points of Presence (POPs).
 - j) Certificate of identity with photograph issued by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer and any other address proof like latest telephone bill, electricity bill in the name of the subscriber (to be provided original)

In case if the address is not present in any of the above documents or differs with address provided in this form, proof in respect of current residential address like latest telephone bill, electricity bill in the name of the subscriber should be submitted.

GENERAL INSTRUCTIONS:

1. All the columns in the form should be filled with black ink pen without any overwriting.
2. Fields marked with (*) are mandatory.
3. Correct postal address, including the pin code should be provided.
4. Percentage of accumulation or amount to be withdrawn as Lump-sum and amount to purchase life annuity. Subscriber can withdraw maximum 20% of pension wealth and is required to transfer minimum 80% of pension wealth to annuity. For example, for a fund corpus of Rs.1000/-, if subscriber wants Rs.100 as lump-sum and Rs.900 for annuitisation, subscriber to select 10% and 90%.
5. Instructions for nomination
 - Subscriber can nominate maximum of three nominees.
 - Subscriber cannot fill the same nominee details more than once.
 - Percentage share value for all the nominees must be integer. Fractional value will not be accepted.
 - Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.
 - If a nominee is a minor, then nominee's guardian details will be mandatory

For the purpose of this document Pension Wealth means: The total amount of contributions made by the subscriber in the scheme plus the investment income derived from the investment of the contributions made by the subscriber from the date of joining of National Pension System till the date of execution of withdrawal request in the CRA System.

Appendix 'F'(Form 103-GD Withdrawal on death in service)

Form 103-GD Page 1

National Pension System (NPS)

Withdrawal of Accumulated Pension Wealth by Claimant due to the death of the subscriber
(Please fill all the details in CAPITAL LETTERS & in BLACK INK only.)

This application should be filled by:-
 If a valid nomination subsists: By the Nominee (s), if the nominee (s) is/are minor (s) guardian of the minor(s)
 If no nomination subsists: By the family members (family includes posthumous child if any) except major sons and married daughters whose husbands are live, of the deceased family member duly supported by a list of surviving family members furnished by Executive Magistrate indicating complete particulars such as name, relationship with the deceased member (in case of parents whether dependent or not) age, marital status. Also, if any family member is minor by the guardian of the minor.
If both 1 & 2 above are not applicable, By legal heir (s) duly supported by a 'legal heir certificate' from the appropriate sate authority.
In case of multiple claimants, separate forms need to be filled and submitted.

(FOR OFFICE PURPOSE ONLY-NOT TO BE FILLED IN BY THE CLAIMANT(S))

Date: Acknowledgement Number:
 (DD/MM/YYYY) (Generated by CRA)

DDO Registration No.: _____ PAO/DTO/POP/POP-SP Registration No.: _____

Receipt Number issued by receiving office:

Entered By: _____ Date: _____ Verified By: _____ Date: _____

Sir/Madam,

I/we being a nominee(s)/legal heir(s)/guardian of minor nominee(s) or minor heir(s)of the deceased subscriber apply for the payment of the accumulated pension wealth of the deceased subscriber under the NPS(for both Tier-I / Tier-II (please tick as applicable). I / we understand further that the entire accumulated pension wealth in both Tier I and Tier II (as applicable) would be settled as per the NPS scheme and hereby give below the necessary details:

Section A – Subscriber's Details:

- PRAN *:
- Full Name (As in PRAN Card):
 First Name*
 Middle Name
 Last Name
- Father's name/Spouse Name*:
 First Name*
 Middle Name
 Last Name
- Date of Birth of the deceased subscriber *(As in PRAN Card): (DDMMYYYY)
- Date of subscriber's death (DDMMYYYY)

Form 103-GD Page 2

Section B – Details of the Claimant (person entitled to receive claim proceeds under the policy):

- Name of the Claimant

First Name*	Middle Name	Surname/last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
- Claimant's current communication Address:

Flat/Unit No, Block no* _____			
Name of Premise/Building/Village _____			
Area/Locality/Taluka _____			
District/Town/City* _____			
State / Union Territory* _____			
Country*	Pin Code*	Email ID:	Mobile No.
- Date of Birth of the Claimant (DDMMYYYY):
- Relationship with the Subscriber*:
 (e.g. If claimant is son, claimant should fill the relationship as 'Son')
- Claimant's Guardian Details*(only in case of a minor):

First Name*	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section C – Claimant's Bank Details(Please refer General Instruction no.6):

1. Bank Details of the Claimant:

- For Electronic transfer or Direct credit through ECS/NEFT/RTGS, Proof attached for Bank Details*:
 Canceled Cheque Bank Certificate
- Type of Bank Account*: Savings A/c Current A/c
- Bank A/c Number*
- Bank Name*
- Bank Branch*
- Bank Address*
- Pin Code *
- Bank IFS Code*
- Bank MICR Code (Wherever applicable)

Form 103-GD	Page 5
INSTRUCTIONS FOR FILLING UP THE FORM	
<ol style="list-style-type: none"> 1. All the columns in the form should be filled with black ink pen without any overwriting 2. Fields marked with (*) are mandatory. 3. The day on which CRA receives the confirmation of funds transferred to Subscriber's accounts; the PRAN will be deactivated in the CRA System. 4. Correct postal address, including the pin code should be provided 5. The literate claimant should sign the application form. In case of the claimant being illiterate, Left hand thumb impression by illiterate male claimant and Right hand thumb impression by illiterate female should be affixed in the claim form. 6. If the Nominee/ legal heir is minor, Bank account number should be in the name of nominee/ legal heir. Bank account's guardian should be same as mentioned in the withdrawal form. 	
Documents to be enclosed with the application:-	
<ol style="list-style-type: none"> 1. Death certificate in original of the deceased subscriber. 2. PRAN card in original. In case PRAN card is not available, a duly notarized affidavit as to the reasons of non-submission of the PRAN card is needs to be submitted. 3. Certified copy of family member's certificate issued by Executive Magistrate for cases where nomination was registered with us. 4. Legal heir certificate when the claim is being made by. 5. Cancelled cheque (containing nominee Name, Bank Account Number and IFS Code) or Bank Certificate containing Name, Bank Account Number and IFSC code, for direct or electronic transfer. 6. A pre-signed receipt acknowledging the receipt of the proceeds by nominee/nominees/legal heir (as applicable) <ol style="list-style-type: none"> 1. Identification and address proof of the nominee or nominees, in case of multiple nominees. The photocopies of documents (Sr. No. a to h) and original document (Sr. No. i) that can be provided as identification and address proof are as mentioned below: <ol style="list-style-type: none"> a) Ration Card with photograph and residential address b) Bank Passbook with photograph and residential address c) Credit Card with photograph, any other address proof like latest telephone bill, electricity bill in the name of the nominee. d) Passport e) Aadhar Card issued by UIDAI f) Voter's Photo Identity Card with residential address g) Driving license with photograph and residential address h) PAN card and any other address proof like latest telephone bill, electricity bill in the name of the nominee. i) Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer and any other address proof like latest telephone bill, electricity bill in the name of the nominee to be provided original) <p>In case if the address is not present on any of the above documents or differs with address provided in this form, proof in respect of current residential address like latest telephone bill, electricity bill in the name of the nominee should be submitted.</p>	
<p>For the purpose of this document, Pension Wealth means: The total amount of contributions made by the subscriber in the scheme plus the investment income derived from the investment of the contributions made by the subscriber from the date of joining of National Pension System till the date of execution of withdrawal request in the CRA System.</p>	

**Appendix 'G' (Form PW-601
Partial Withdrawal Form)**

FORM: 601 PW																													
National Pension System (NPS) (Under Regulations 8 of PFRDA (Exits & Withdrawals) Regulations, 2015) Partial Withdrawal form for Tier I account under NPS (Please fill all the details in CAPITAL LETTERS & in BLACK INK only)																													
For Nodal Office use PAO/DTO/POP/POP-SP Reg. No. 																													
Receipt No.: 																													
PRAN 																													
Ack No. 																													
(Generated by CRA System)																													
Entered By: 	Date: 																												
Verified By: 	Date: 																												
Please select your Category (please tick ✓)																													
<input type="checkbox"/> Government Sector <input type="checkbox"/> Corporate Sector																													
<input type="checkbox"/> All Citizen of India <input type="checkbox"/> NPS Ute/ Swavalamban																													
To: NPS Trust																													
Sir/Madam, _____ holding a Permanent Retirement Account under National Pension System, hereby submit partial withdrawal request for withdrawal from my Tier I account under NPS and give below the necessary details:																													
Section A – Subscriber's Personal Details:																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">PRAN*</td> <td style="width: 85%;"></td> </tr> <tr> <td>Name of the Subscriber*</td> <td></td> </tr> <tr> <td>Mobile No.#</td> <td></td> </tr> <tr> <td>Email ID#</td> <td></td> </tr> </table>		PRAN*		Name of the Subscriber*		Mobile No.#		Email ID#																					
PRAN*																													
Name of the Subscriber*																													
Mobile No.#																													
Email ID#																													
<small># Subscribers Mobile No. and Email ID provided here will not be updated in CRA records. For updation of Mobile No. and Email ID in CRA records, subscriber is required to submit S2 Form.</small>																													
a. % of Partial Withdrawal* % <small>(Maximum 25% of own contribution (without accrued income earned thereon) only)</small>																													
b. Purpose of withdrawal* (please tick ✓ in box below with reason applicable & submit the supporting documents)																													
<input type="checkbox"/> 1. for Higher education of children including a legally adopted child																													
<input type="checkbox"/> 2. for the marriage of children, including a legally adopted child																													
<input type="checkbox"/> 3. for the purchase or construction of a residential house or plot in own name or in name of spouse with legally wedded spouse																													
<input type="checkbox"/> 4. for treatment of specified illnesses (please tick ✓)																													
<table border="0" style="width: 100%;"> <tr> <td style="width: 20px;"><input type="checkbox"/></td> <td>a. Cancer</td> </tr> <tr> <td><input type="checkbox"/></td> <td>b. Kidney Failure (End Stage Renal Failure)</td> </tr> <tr> <td><input type="checkbox"/></td> <td>c. Primary Pulmonary Arterial Hypertension</td> </tr> <tr> <td><input type="checkbox"/></td> <td>d. Multiple Sclerosis</td> </tr> <tr> <td><input type="checkbox"/></td> <td>e. Major Organ Transplant</td> </tr> <tr> <td><input type="checkbox"/></td> <td>f. Coronary Artery Bypass Graft</td> </tr> <tr> <td><input type="checkbox"/></td> <td>g. Aorta Graft Surgery</td> </tr> <tr> <td><input type="checkbox"/></td> <td>h. Valve Surgery</td> </tr> <tr> <td><input type="checkbox"/></td> <td>i. Stroke</td> </tr> <tr> <td><input type="checkbox"/></td> <td>j. Cardiac Dysfunction</td> </tr> <tr> <td><input type="checkbox"/></td> <td>k. Coma</td> </tr> <tr> <td><input type="checkbox"/></td> <td>l. Tuberculosis</td> </tr> <tr> <td><input type="checkbox"/></td> <td>m. Paralysis</td> </tr> <tr> <td><input type="checkbox"/></td> <td>n. Accident of serious/ life threatening nature</td> </tr> </table>		<input type="checkbox"/>	a. Cancer	<input type="checkbox"/>	b. Kidney Failure (End Stage Renal Failure)	<input type="checkbox"/>	c. Primary Pulmonary Arterial Hypertension	<input type="checkbox"/>	d. Multiple Sclerosis	<input type="checkbox"/>	e. Major Organ Transplant	<input type="checkbox"/>	f. Coronary Artery Bypass Graft	<input type="checkbox"/>	g. Aorta Graft Surgery	<input type="checkbox"/>	h. Valve Surgery	<input type="checkbox"/>	i. Stroke	<input type="checkbox"/>	j. Cardiac Dysfunction	<input type="checkbox"/>	k. Coma	<input type="checkbox"/>	l. Tuberculosis	<input type="checkbox"/>	m. Paralysis	<input type="checkbox"/>	n. Accident of serious/ life threatening nature
<input type="checkbox"/>	a. Cancer																												
<input type="checkbox"/>	b. Kidney Failure (End Stage Renal Failure)																												
<input type="checkbox"/>	c. Primary Pulmonary Arterial Hypertension																												
<input type="checkbox"/>	d. Multiple Sclerosis																												
<input type="checkbox"/>	e. Major Organ Transplant																												
<input type="checkbox"/>	f. Coronary Artery Bypass Graft																												
<input type="checkbox"/>	g. Aorta Graft Surgery																												
<input type="checkbox"/>	h. Valve Surgery																												
<input type="checkbox"/>	i. Stroke																												
<input type="checkbox"/>	j. Cardiac Dysfunction																												
<input type="checkbox"/>	k. Coma																												
<input type="checkbox"/>	l. Tuberculosis																												
<input type="checkbox"/>	m. Paralysis																												
<input type="checkbox"/>	n. Accident of serious/ life threatening nature																												
c. Bank account details of the subscriber (please provide the details of the bank where the withdrawal amount shall be credited, tick ✓ as applicable & submit the bank proof)																													
<input type="checkbox"/> same bank account already registered under NPS <input type="checkbox"/> another Bank account, please provide the details below																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 100%;">Bank Account Number</td> </tr> <tr> <td>Bank Name</td> </tr> <tr> <td>Type of Bank Account Savings Account () Current Account ()</td> </tr> <tr> <td>Branch Name & Address</td> </tr> <tr> <td>IFSC Code</td> </tr> </table>		Bank Account Number	Bank Name	Type of Bank Account Savings Account () Current Account ()	Branch Name & Address	IFSC Code																							
Bank Account Number																													
Bank Name																													
Type of Bank Account Savings Account () Current Account ()																													
Branch Name & Address																													
IFSC Code																													

Section B – Declarations

Declaration by the Subscriber*:

1. I hereby declare that information stated above is true and correct to the best of my knowledge & belief and that I have completed minimum of ten years in to the NPS as required for partial withdrawal and eligible to withdraw the amount requested above due to the urgent need of funds to support the reason mentioned above.

2. I _____ (name) with PRAN _____ agree that in case of any failure of Direct Credit, for any reason whatsoever, NPS Trust / CRA shall not be responsible. I also agree that NPS Trust / CRA shall not be responsible/liable for any losses that may arise due to incorrect bank account details provided herein above.

Date:

Place: _____ Signature / Thumb Impression of the Subscriber**

**** Left thumb impression in case of illiterate male claimant and Right thumb impression in case of illiterate female**

Declaration by Nodal Office/for government sector subscribers*:

I/We hereby declare that the subscriber Sh./Smt./Kum. _____ with PRAN _____ is employed with us and I have verified the genuineness of the reasons for his/her withdrawal request and bank details submitted by him/her in respect of his/her request for partial withdrawal are correct.

Date:

Registration No. of DDO:

Signature & stamp of the DDO: _____

Date:

Registration No. of PAO/CDDO/DTO:

Signature & stamp of the PAO/CDDO/DTO: _____

Declaration by POP/Aggregator/for Non government sector subscribers:

I hereby declare that the subscriber Sh./Smt./Kum. _____ with PRAN _____ has signed/thumb impressed before me after he/she has read the entries/have been read over by him/her for the request of partial withdrawal under NPS. I have verified the genuineness of the reasons for his/her withdrawal request and bank details submitted by him/her in respect of his/her request for partial withdrawal are correct.

Date:

Registration No. of POP-SP/NL-CC:

Signature & stamp of the Authorized person at POP-SP/NL-CC: _____

Date:

Registration No. of POP/NL-AD:

Signature & stamp of the Authorized person at POP/NL-AD: _____

ACKNOWLEDGMENT RECEIPT

Acknowledgment slip to the NPS Subscriber on receipt of partial withdrawal application form
(To be filled by DDO/CDDO/PAO/DTO/POP/Aggregator)

Received from PRAN:	<input type="text"/>	Date:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
DDO/POP-SP/NL-CC Registration Number:	<input type="text"/>	Received at:	<input type="text"/>
PAO/CDDO/DTO/POP/NL-AD Registration Number:	<input type="text"/>		
Acknowledgement Number:	<input type="text"/>		

(Under Regulation 8 of PFRDA Exits & Withdrawals Regulations, 2015)

Instructions Page

Instructions for filling up the form:

- All fields marked with * are mandatory. All dates should be in DDMMYYYY format.
- The Subscriber shall submit the application to the respective Nodal Office/POP/Aggregator for processing of request.
- Before submitting the withdrawal form, subscriber should ensure that the bank account details are matched from the bank passbook/ bank statement or cheque etc to ensure that the details are correct. Subscriber should also attach the bank proof (cancelled cheque/copy of bank passbook/bank certificate with the Partial Withdrawal Form submitted.
- Subscriber should specify the purpose of Partial Withdrawal and a proof need to be submitted for the same.
- Subscriber should be in the NPS atleast for a period of 10 years.
A subscriber shall be permitted to withdraw not exceeding 25% of the contributions made by such subscriber to his/her individual pension account,
- The Nodal officer/POP/Aggregator must verify the details of the bank account of subscriber.
- Withdrawal amount received after the execution of the withdrawal request can be different from the requested amount to the extent of difference in NAV of two different days.
- The withdrawal amount shall directly be credited to the bank account of the subscriber as mentioned in the withdrawal form.
- In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under PFRDA regulations is permitted.
- Treatment of specific illness covers the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents suffer from the specified illness, which shall comprise of hospitalization and treatment.
- The permitted withdrawal shall be allowed only if the eligibility criteria and limit for availing the benefit are complied with by the subscriber.
- Frequency: the subscriber shall be allowed to withdraw only a maximum of three times during the entire tenure of subscription under the National Pension System and not less than a period of five years shall have elapsed from the last date of each of such withdrawal. Five years should have elapsed between two withdrawals shall not apply in case of treatment for specified illnesses or in case of withdrawal arising out of exit from National Pension System due to the death of the subscriber.
- For more detailed description of Partial Withdrawal option under NPS, please refer Regulation 8 of PFRDA (Exits & Withdrawals) Regulations, 2015.
- The Nodal office/POP/Aggregator shall capture the details of the subscriber mentioned on the form and forward the same to NPS Claims Processing Cell (NPS CPC) at address mentioned below:
NPS Claims Processing Cell,
Central Record Keeping Agency, NSDL,
10th Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel West, Mumbai - 400013
