

Cir. Memo No. F2/3058/2013

Dated 29th October' 2018

Sub:- **NATIONAL PENSION SYSTEM** – Partial Withdrawals – Documents to be submitted for availing – Comprehensive guidelines to all Stake-holders – Instructions – Issued.

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All the Treasury Officers / PAOs / Nodal Officer.2 in the State are informed that, Pension Fund Regulatory and Development Authority (Exits and Withdrawal under the National Pension System) Regulations, 2015, read with Pension Fund Regulatory and Development Authority (Exits and Withdrawal under the National Pension System) (First Amendment) Regulations, 2017; and Pension Fund Regulatory and Development Authority (Exits and Withdrawal under the National Pension System) (Third Amendment) Regulations, 2018, laid down clear guidelines with respect to Partial Withdrawal requests. As per the provision of Regulation No.8 of the Pension Fund Regulatory and Development Authority (Exits and Withdrawal under the National Pension System) Regulations, 2015, the following provisions have been notified in respect of the Partial Withdrawals under National Pension System:-

A partial withdrawal of accumulated pension wealth of the Subscriber, not exceeding twenty-five percent of the contributions made by the Subscriber and excluding contributions made by employer, if any, at any time before exit from National Pension System subject to the terms and conditions, purpose, limits and frequency specified below:-

A.) **Purpose:-** A subscriber on the date of submission of the withdrawal form, shall be permitted to withdraw not exceeding twenty-five percent of the contributions made by such subscriber to his individual pension account, for any of the following purposes only:-

- a.) *for Higher education of his or her children including a legally adopted child;*
- b.) *for the marriage of his or her children, including a legally adopted child;*
- c.) *for the 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 subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under these regulations shall be permitted;*
- d.) *for treatment of specified illnesses: if the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents suffer from any specified illness, which shall comprise of hospitalization and treatment in respect of the following 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 Infarction;
- (xi) Coma;
- (xii) Total blindness;
- (xiii) Paralysis;
- (xiv) Accident of serious / Life threatening nature;
- (xv) Any other critical illness of a life threatening nature as stipulated in the circulars, guidelines or notifications issued by the authority from time to time

e.) *to meet medical and incidental expenses arising out of the disability or incapacitation suffered by the Subscriber.*

B.) **Limits:-** the permitted withdrawal shall be allowed only if the following eligibility criteria and limit for availing the benefit are complied with by the subscriber:-

- 1.) *The subscriber shall have been in the National Pension System at-least for a period of three years from the date of his or her joining;*
- 2.) *the subscriber shall be permitted to withdraw accumulations not exceeding twenty-five percent of the contributions made by him or her and standing to his or her credit in his or her individual pension account, as on the date of application for withdrawal;*

C.) **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. The request for withdrawal in the specified form, shall be submitted by the subscriber, along with relevant documents to the Central Record-keeping Agency or the National Pension System Trust, as may be specified, for processing of such withdrawal claim through their Nodal Office. Provided that where a subscriber is suffering from any illness, specified in sub-clause (d.), the request for withdrawal may be submitted, through any family member of such subscriber.

On examination of the procedures envisaged by the Pension Fund Regulatory and Development Authority in such matters, the following comprehensive guidelines are issued to all the Subscribers / Nodal Officer.3 (DDO) / Nodal Officer.2 (Treasury / PAO), for seamless process:-

- a.) *Employee / Subscriber, who is completed three (03) years' of service, shall submit Partial Withdrawal request, to the Nodal Officer.3 (DDO) concerned, through Online CRA System.*

- b.) *Subscriber shall specify certain mandatory information, viz., Percentage of Partial Withdrawal (Max. 25%), Purpose of Withdrawal along with documents / proof for the same.*
- c.) *Subscriber / Employee shall key-in correct bank account details along with proof (Cancelled cheque / Attested copy of Bank Passbook / Attested copy of Bank account statement / Bank certificate).*
- d.) *Subscriber shall affix his / her signature / Thumb impression on the form at the designated place and submit the same to the Nodal Officer.3 (Drawing and Disbursing Officer) concerned.*
- e.) *The Nodal Officer.3 (Drawing and Disbursing Officer) shall check the request submitted by the Subscriber with respect to completeness. He / She shall verify the details of bank account of subscriber with the pay-rolls and also verify the veracity of the claim with respect to purpose of the partial withdrawal request along with supporting documents.*
- f.) *After satisfying with the request of Subscriber / Employee, the Nodal Officer.3 (DDO) shall forward the request along with covering letter to the mapped Treasury / PAO (Nodal Officer.2) in duplicate.*
- g.) *On receipt of physical copy of Partial Withdrawal request from the Nodal Officer.3 (Drawing and Disbursing Officer) in duplicate, the Treasury Officer / PAO (Nodal Officer.2) shall check the information captured in CRA System with physical documents, viz., Name of the Claimant / Subscriber / Employee, Date of entry into Service, Registered Contact No. and Register mail-ID with CRA, Signature of the Subscriber / Employee, authenticity of the claim etc. and "Authorize" or "Reject" the request; and send the physical documents to the Central Record-keeping Agency, without any delay for further processing. Extra copy will be stored by Nodal Officer.2 (Treasury / PAO).*
- h.) *He / She shall **maintain watch register in the proforma prescribed (annexed herewith) and update it at different stages of the withdrawal process. The Deputy Director, District Treasury concerned shall verify this register and watch the status of the withdrawals and updation of records at periodical intervals.***
- i.) *On receipt of Partial Withdrawal request from the Nodal Officer.2 (Treasury / PAO) in physical mode and Online mode, Central Record-keeping Agency will process the request in CRA System and funds will be directly transferred to Subscribers' bank account through electronic mode on T + 3 basis, as mentioned in the Partial Withdrawal request.*
- j.) *In case, the Subscriber is unable to submit such request due to illness, the family member of the Subscriber / Employee can apply for Partial withdrawal request. Nodal Officer.3 (DDO) must satisfy themselves about the genuineness of such claim and ensure that the bank account provided is that of the Subscriber only.*

Based on different types of partial withdrawal requests, the following documents have been prescribed for the convenience of the Subscribers / Nodal Officer.3 (DDO) / Nodal Officer.2 (Treasury / PAO) and for seamless process of such requests:-

S. No.	Type of partial Withdrawal	Documents to be submitted by Subscriber / Employee / Claimant
01.	for Higher education	Attested copy of admission letter of the Institute along with Fee Schedule
02.	for the marriage of his or her children	Self-declaration (annexed herewith)
03.	for the 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	Attested copy of Title documents of the Property, Approved Plan and Self-declaration (or) Loan offer letter from a housing finance company / Bank; and self-declaration (annexed herewith)
04.	for treatment of specified illnesses: if the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents	Certificate from Doctor
05.	Medical and incidental expenses arising out of the disability or incapacitation suffered by the Subscriber	Certificate from Doctor; and expenses vouchers

The Deputy Directors of District Treasuries in the State shall take necessary action to communicate these instructions to all the Divisional Sub Treasuries / Sub Treasuries / Drawing and Disbursing Officers under their jurisdiction by prominently displaying in their Notice Board as well as by way of any other possible communication and see that these instructions are strictly complied with.

Sd/- B.L. Hanumantha Rao,
Director of Treasuries and Accounts
/ State Nodal Officer.

To

- 01). All the Deputy Directors of District Treasuries in the State (**through FTP**), with a request **to direct the District Treasury Officers / Assistant Treasury Officers / Sub Treasury Officers to communicate the same to the Drawing and Disbursing Officers under their jurisdiction** by prominently displaying in their Notice Board as well as by way of any other possible communication.
- 02). The Assistant Treasury Officer, AP Capital Region Treasury, Amaravati @ Ibrahimpatnam (**through FTP**).
- 03). The Pay and Accounts Officer, Sri Anjaneya Towers, D. No. 7-57, I Floor, C-Block, VTPS Road, Ibrahimpatnam, Vijayawada – 521456, Andhra Pradesh, **with a request to communicate the same to all the Drawing and Disbursing Officers under their jurisdiction.**
- 04). The Director of Works and Accounts, Sri Anjaneya Towers, D. No. 7-57, III Floor, C-Block, VTPS Road, Ibrahimpatnam, Vijayawada – 521456, Andhra Pradesh, **with a request to communicate the same to all the PAO (W&A)s in the State.**

(Contd ... 05)

Copy to the following Unit Offices (**through FTP**):-

- 01). The Joint Director (Accts), O/o the Director General of Police, Amaravati @ Mangalagiri.
- 02). The Chief Accounts Officer (Accts),
 - a.) O/o the Commissioner & Director of Agriculture, Amaravati @ Guntur.
 - b.) O/o the Commissioner of Collegiate Education, Amaravati @ Prasadampadu.
 - c.) O/o the Commissioner & Director of School Education, Amaravati @ Ibrahimpatnam.
- 03). The Assistant Director, Directorate of Treasuries and Accounts, Amaravati @ Ibrahimpatnam.
- 04). The Accounts Officer (Accts),
 - a.) O/o the Director General & Inspector General of Prisons, Amaravati @ Vijayawada.
 - b.) O/o the Commissioner of Printing, Stationery & Store Purchases, Amaravati @
 - c.) O/o the Commissioner of Civil Supplies, Amaravati @ Gollapudi.
 - d.) O/o the Commissioner of Social Welfare, Amaravati @ Vijayawada.
 - e.) O/o the Commissioner of Information & Public Relations, Amaravati @ Vijayawada.
 - f.) O/o the Commissioner of Tribal Welfare, Amaravati @ Vijayawada.
 - g.) O/o the Commissioner of Employment & Training, Amaravati @ Vijayawada.
 - h.) O/o the Commissioner of Horticulture, Amaravati @ Guntur.
 - i.) O/o the Commissioner of Fisheries, Amaravati @ Vijayawada.
 - j.) O/o the Director of Backward Classes Welfare, Amaravati @ Vijayawada.
 - k.) O/o the Director of National Cadet Corps, Secunderabad.
 - l.) O/o the Director of Intermediate Education, Amaravati @ Guntur.
 - m.) O/o the Director of Public Health & Family Welfare, Amaravati @ Gollapudi.
 - n.) O/o the Director of Medical Education, Amaravati @ Vijayawada.
 - o.) O/o the Director of Andhra Pradesh Police Academy, Secunderabad.
- 05). The Assistant Accounts Officer (Accts),
 - a.) O/o the Controller, Legal Metrology, Amaravati @ Vijayawada.
 - b.) O/o the Director of Animal Husbandry, Amaravati @ Vijayawada.
 - c.) O/o the Director of Industries, Amaravati @ Vijayawada.
- 06). The Junior Accounts Officer (Accts),
 - a.) O/o the Director of Tourism, Amaravati @ Vijayawada.
 - b.) O/o the Director of Youth Services, Amaravati @ Vijayawada.
 - c.) O/o The Director of Juvenile Welfare, Correctional Services & Welfare of Street Children, Amaravati @ Vijayawada.
- 07). All the Resource Persons of NPS at District Treasuries in the State for their personal attention and to educate the treasury officers under their jurisdiction.
- 08). The Junior Accounts Officer, B – Section of this office.

Copy to the Stock File / Spare (05).

// FORWARDED :: BY ORDER //

Junior Accounts Officer

29/10/2011

Annexure

{Under Regulation.8 of PFRDA (Exits and Withdrawal under the NPS) Regulations, 2015}

Declaration form for Partial Withdrawal in case of marriage or purchase of property

Section – A: Subscribers' personal details										
Name of the Subscriber / Employee	Sri / Smt. / Kum.									
Designation										
Present place of working										
Date of joining into present place	D	D	/	M	M	/	Y	Y	Y	Y
Date of joining into Service	D	D	/	M	M	/	Y	Y	Y	Y
Total length of Service				Yrs			Mts			Days
PRAN No. of the Subscriber										
Registered Mobile No. with CRA	+91	-								
Registered mail ID with CRA										
Section – B: Withdrawal Request details										
Withdrawal Type:										
A	<input type="radio"/>	for marriage of his / her children								
I hereby declare and state that this withdrawal is only for the purpose of _____ as is permitted under Pension Fund Regulatory and Development Authority (Exits and Withdrawal under the National Pension System) Regulations, 2015.										
Name of Children	Mr. / Kum.									
Age / Date of Birth	D	D	/	M	M	/	Y	Y	Y	Y
Date of marriage	D	D	/	M	M	/	Y	Y	Y	Y
Address of marriage										
B	<input type="radio"/>	for the purchase or construction of a residential house or flat on his or her own name or in a joint name with his or her legally wedded spouse								
I hereby declare and state that this withdrawal is only for the purpose of _____ as is permitted under Pension Fund Regulatory and Development Authority (Exits and Withdrawal under the National Pension System) Regulations, 2015.										
Property Address										

Date:			/			/				
Place:	Signature / Thumb impression of the Subscriber / Employee									

Note:- Left Thumb impression in case of illiterate male; and Right Thumb impression in case of illiterate female

Date:			/			/				
Place:	Seal / Stamp		Signature of the N.3 / DDO							
Name of the N.3 / DDO										
DDO Registration No. SGV										

Date:			/			/				
Place:	Seal / Stamp		Signature of the N.2 / TO / PAO							
Name of the N.2 / TO / PAO										
DTO Registration No.										

