

भारतीय कृषि अनुसंधान परिषद
INDIAN COUNCIL OF AGRICULTURAL RESEARCH
कृषि भवन नई दिल्ली
KRISHI BHAVAN: NEW DELHI.

मि. सं./ F.No./31 समन्वय (लेखा एव लेखा परीक्षा)/CDN (A&A)

दिनांक/ Date: 6/2/2023

सेवा में/ To The,

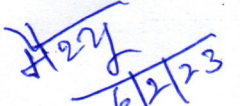
निर्देशक /परियोजना निर्देशक \अटारी
Directors/Project Directors,
समस्त. संस्थानो / राष्ट्रीय अनुसंधान केन्द्रो /
All ICAR -Institute and National Research Centres and Attari,
भारतीय कृषि अनुसंधान परिषद,
Indian Council Of Agricultural Research

महोदय/ महोदया,
Sir/ Madam,

कृप्या इस पत्र के साथ संलग्न पत्र आवश्यक कार्यवाही हेतु देखे।
Please find here with enclosed letter for necessary action.

धन्यवाद/Thanking You,

भवदीय/Your Faithfully,


6/2/23

(के. जी. मैथ्यू)

(K.G. MATHEW)

अनुभाग अधिकारी, समन्वय (ले. एव ले. प.)

Section Officer, CDNA (A&A)

**INDIAN COUNCIL OF AGRICULTURAL RESEARCH
KRISHI BHAVAN: NEW DELHI**

F.No. FIN/22/1/2016-CDN(A&A)

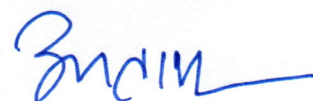
Dated the: 6th February, 2023

ENDORSEMENT

Sub.: Partial withdrawal for NPS subscribers.

Department of Pension Fund Regulatory and Development Authority, New Delhi has issued an O.M. No.PFRDA/2022/40/ASP-EXT/04 dated 23.12.2022 on the subject mentioned above.

As approved by the Competent Authority, this O.M. No.PFRDA/2022/40/ASP-EXT/04 dated 23.12.2022 has been posted on the ICAR Web-Site www.icar.org.in for information, guidance and compliance.



**(Amitabh Singh)
Sr. Finance & Accounts Officer**

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CIRCULAR

PFRDA/2022/40/ASP-EXIT/04

Dec 23, 2022

To,

All the NPS stakeholders

Subject: Partial Withdrawal for NPS Subscribers

PFRDA has issued a circular no: PFRDA/2021/3/SUP-ASP/3 dt.14.01.2021 on partial withdrawals under NPS through self-declaration for the benefit of subscribers as a special dispensation to cope with the Covid pandemic in order to protect the subscribers' interest and ease the burden of nodal officers including POPs from verification and authorization. The circular also provided for the option of submission of the partial withdrawal requests by the subscribers through their nodal office/POPs as per the prevalent practice.

2. In terms of the said circular, the online requests of the Subscribers directly processed in CRA system post Instant Bank Acct Verification through penny drop, without the need for the authorization by the associated nodal officers/POPs. It has benefited the subscribers during the Covid pandemic and immobility caused due to lock downs in various parts of the country to contain the spread of corona.

3. With the abating of the pandemic-related difficulties & relaxation of lock down restrictions, the issue examined after taking into consideration of the prevalent practices, circumstances and law, it has been decided to make it mandatory for all the Government sector subscribers (Central/ State Govt & Central/State Autonomous Bodies) *to submit their requests through their associated nodal offices.*

4. The subscribers belonging *to the voluntary segment of the NPS (All citizens and Corporate) may continue to use the process as mentioned in the cited circular.*

The above instructions shall come into effect from 01/01/2023.

Digitally signed by K
MOHAN GANDHI

Chief General Manager

परिपत्र

PFRDA/2022/40/ASP-EXIT/04

23 दिसम्बर, 2022

प्रति,
सभी एनपीएस हितधारक

विषय : एनपीएस अभिदाताओं के लिए आंशिक प्रत्याहरण

पीएफआरडीए ने कोविड महामारी से निपटने के क्रम में, अभिदाताओं के लाभ के लिए स्व-घोषणा के माध्यम से एनपीएस के तहत आंशिक प्रत्याहरण पर परिपत्र संख्या PFRDA/2021/3/SUP-ASP/3 दिनांक 14.01.2021 जारी किया है, ताकि अभिदाताओं के हित को सुरक्षित रखा जा सके और पीओपी सहित नोडल अधिकारियों पर सत्यापन एवं प्रमाणीकरण के बोझ को कम किया जा सके। परिपत्र में प्रचलित प्रथा के अनुरूप अभिदाताओं द्वारा अपने नोडल कार्यालय/पीओपी के माध्यम से आंशिक प्रत्याहरण का अनुरोध प्रस्तुत करने का विकल्प भी प्रदान किया गया है।

- उक्त परिपत्र के अनुसार, अभिदाताओं के ऑनलाइन अनुरोधों को संबंधित नोडल अधिकारियों/पीओपी द्वारा प्राधिकृत किए बिना ही मात्र पेनी ड्रॉप के माध्यम से तत्काल बैंक खाता सत्यापन के बाद सीआरए सिस्टम में सीधे संसाधित किया जाता है। इसने कोविड महामारी और देश के विभिन्न भागों में लॉक डाउन के कारण हुई गतिहीनता के दौरान अभिदाताओं को लाभान्वित किया है।
- महामारी से संबंधित कठिनाइयों में कमी और लॉकडाउन प्रतिबंधों में छूट मिलने के बाद, प्रचलित प्रथाओं, परिस्थितियों और कानून को ध्यान में रखते हुए उक्त मुद्दे की समीक्षा की गयी तथा सभी सरकारी क्षेत्र के अभिदाताओं (केंद्र / राज्य सरकार और केंद्र / राज्य स्वायत्त निकायों) हेतु संबंधित नोडल कार्यालयों के माध्यम से उनका अनुरोध प्रस्तुत करना अनिवार्य बनाए जाने का निर्णय लिया गया है।
- एनपीएस स्वैच्छिक क्षेत्र (सर्व नागरिक और कॉर्पोरेट) से सम्बंधित अभिदाता उक्त परिपत्र में वर्णित प्रक्रिया का उपयोग जारी रख सकते हैं।

उपर्युक्त निर्देश दिनांक 01.01.2023 से लागू होंगे।

Digitally signed by K
MOHAN GANDHI

मुख्य महाप्रबन्धक



पेंशन निधि विनियामक और
विकास प्राधिकरण
बी-14/ए, छत्रपति शिवाजी भवन,
कुतुब संस्थागत क्षेत्र,
कटवारिया सराय, नई दिल्ली-110016
दूरभाष : 011-26517501, 26517503, 26133730
फैक्स : 011-26517507
वेबसाईट : www.pfrda.org.in

PENSION FUND REGULATORY
AND DEVELOPMENT AUTHORITY
B-14/A, Chhatrapati Shivaji Bhawan,
Qutub Institutional Area,
Katwaria Sarai, New Delhi-110016
Ph : 011-26517501, 26517503, 26133730
Fax : 011-26517507
Website : www.pfrda.org.in

CIRCULAR

CIR No.: PFRDA/2021/3/SUP-ASP/3

Date: January 14, 2021

To,

All Stakeholders under NPS

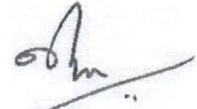
Sub: Ease of Partial withdrawal of NPS Subscribers through self - declaration

Presently, all NPS Subscribers who have been under the NPS for three years or more, are permitted to avail non-refundable partial withdrawal from their own contributions to the extent of 25% up to three times for specified reasons (**refer Annexure I**) in PFRDA (Exits and Withdrawal under the National Pension System) Regulations 2015.

2. As of now, the eligible Subscribers need to submit their application for partial withdrawal to the respective nodal officers/POPs along with the supporting documents to substantiate the reasons for their request for partial withdrawals.
3. In order to ease the process of partial withdrawal and make it simple, online and paperless in the interest of Subscribers, it has now been decided to allow the Subscribers to allow partial withdrawal based on '*self-declaration*' and thereby doing away with the submission of supporting documents to substantiate the reasons for partial withdrawal.
4. To further expedite the process and to ensure timely payment of partially withdrawn amount into the Subscribers' bank account, the partial withdrawal requests received online shall be directly processed in Central Record Keeping Agency (CRA) system thereby doing away with the authorization of the request at the level of nodal office/POP.
5. This liberalized process is however strengthened by effective due diligence with technology enabled '*Instant Bank Account verification*' through penny drop to identify the beneficiary and the Subscriber's bank account. In order to ensure payment of amount into correct bank account number and rightful beneficiary, CRAs shall be carrying out '*Instant Bank Account Verification*' through penny drop and the cost of the same shall be borne by the Subscribers. The process of partial withdrawal based on self-declaration is provided at the **Annexure II**. Central Record Keeping Agencies (CRAs) are accordingly advised to make this feature available in their system at the earliest in the interest of Subscribers.

6. The Subscribers shall also have the option for submitting partial withdrawal requests off line with '*self-declaration*' to the associated nodal officers/POPs, as per the prevalent practice but without any supporting documents to substantiate the reasons for partial withdrawal.

7. This circular is issued under Section 14 of PFRDA Act 2013 and is available at PFRDA's website (www.pfrda.org.in) under the Regulatory framework and in "Circular" section of CRA under intermediaries.

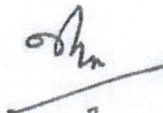


K Mohan Gandhi
General Manager
(k.mohangandhi@pfrda.org.in)

(Reasons of Partial Withdrawal)

[Refer Reg. 8 of PFRDA (Exit and Withdrawal) Regulations, 2015]

- i. Higher education of his/her children
- ii. Marriage of his/her children
- iii. Purchase or construction of residential house or flat
- iv. Treatment of specified illness such as Cancer, Kidney failure, Primary Pulmonary Arterial Hypertension, Multiple Sclerosis, Major organ transplant, Coronary Artery Bypass Graft, Aorta Graft Surgery, Heart Valve Surgery, Stroke, Myocardial Infarction, Coma, Total Blindness, Covid 19, Paralysis and Accident of serious/life threatening.
- v. For meeting expenses of skill development/re-skilling or any other self-development activities.
- vi. For establishing his/her own venture or any start-up.
- vii. To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the subscriber



(Process of Partial withdrawal through self - declaration)

- a. Subscribers can submit the partial withdrawal request online/off-line to CRA/Nodal Office/PoPs, as the case may be.
- b. **For online withdrawal**-Login to CRA system using login credentials.
- c. Select Partial Withdrawal and the eligible amount of partial withdrawal displayed.
- d. Select the reasons for partial withdrawal in drop down option.
- d. **Furnish Self Declaration:** " I submit the request for partial withdrawal and the amount thus withdrawn shall be utilized for the purpose of declared reasons as specified by PFRDA exit regulations. I am fully responsible and accountable to spend the amount thus withdrawn for the stated reason".
- e. Check Bank Account Number which is non-editable mode.
- f. Submit the request and authorize by using OTPs/ e Sign.
- g. Email and Mobile number need to be updated to authenticate using OTPs in case of online mode.
- h. CRA executes partial withdrawal post " Instant Bank Account Verification" by penny drop.
- i. The amount will be received by the Subscriber on T+4th working day. T being the date of online submission by Subscriber / authorization by Nodal Office/POP (in offline mode)
- j. No supporting documents are to be submitted in offline or online mode.

