EAST COAST RAILWAY

प्रधान मुख्य कार्मिक अधिकारी का कार्यालय/
Office of the Principal Chief Personnel Officer
रेल सदन, द्वितीय तल, भुवनेश्वर - 751017
Rail Sadan, IInd Floor, Bhubaneswar-751017

स्थापना क्रमांक/ Estt. Srl. No. 20/2021 **RBE No. 08/2021**
पूतरे/कार्मिक/आर/ECoR/Pers/R/NPS **Date: 04.02.2021**

सेवा मे,
सभी प्रमुख विभागाध्यक्षों/समन्वयक विभागाध्यक्षों, पूतरे/भुवनेश्वर
मं.रे.प्र/व.मं.का.अधिकरी/मं.का.अधिकारी-खोरधारोड, वालतेरू, संबलपुर,
मु.कारखाना प्रबंधक/कारखाना कार्मिक अधिकारी- मंचेश्वर, अतिरिक्त रजिस्ट्रार/रेल दावा अधिकरण,
उ.मु.का अधिकारी(नि.)/भुवनेश्वर
महा सचिव/इकोर श्र. कां., महा सचिव/इकोर श्र. यू.,
महा सचिव/एआई ओ बी सी आर ई ए, महा सचिव/ ए आई एस सी एस टी आर ई ए

Sub: Ease of Partial withdrawal of NPS subscribers through self-declaration- regarding.

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उपर्युक्त विषय पर रेलवे बोर्ड पत्र सं. 2016/F(E)III/1(1)/3 दिनांक 01.02.2021 की प्रतिलिपि सूचना, मार्गदर्शन एवं आवश्यक कार्रवाई हेतु अग्रेषित है।

A copy of Railway Board's Lr. No. 2016/F(E)III/1(1)/3 dated 01.02.2021 on the above quoted subject is forwarded herewith for information, guidance and necessary action.

Encl: As above,

(R.N.A.Parida)
Chairman Railway Recruitment Cell
***For* Principal Chief Personnel Officer**

प्रतिलिपि प्रेषित/Copy to :

1) महाप्रबंधक के सचिव/पूर्व तट रेलवे, भुवनेश्वर
2) मुकाधि/मुकाधि(प्रशा.), उप म.प्र, अध्यक्ष(रेलवे भर्ती प्रकोष्ठ)
3) उप मुख्य प्रबंधक(सू.प्रौ), उप मुकाधि(औ.सं.एवं कल्याण), वकाधि(इंजी.)
4) वकाधि(स्टाफ), वकाधि(मुख्या. एवं न्याया.)
5) मुकाधि के निजी सचिव/सहा.कार्मिक अधि.(मुख्या.),सहा.कार्मिक अधि(कल्याण), सहा.कार्मिक अधि.(बिल),

RBE No. 08 /2021

GOVERNMENT OF INDIA (BHARAT SARKAR)
MINISTRY O RAILWAYS (RAIL MANTRALAYA)
(RAILWAY BOARD)

No. 2016/F(E)III/1(1)/3 **New Delhi, dated: 01.02.2021.**

The GMs/Principal Financial Advisors,
All Zonal Railways/Production Units (etc),
(As per mailing list)

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

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A copy of Pension Fund Regulatory and Development Authority (PFRDA)'s circular No. PFRDA/2021/3/SUP-ASP/3 dated January 14, 2021 regarding ease of partial withdrawal of NPS Subscribers through self declaration is enclosed for information and compliance. The instructions contained therein shall apply mutatis mutandis on Railways also.

G. Priya Sudarsani

(G.Priya Sudarsani),
Director, Finance (Estt.),
Railway Board.

DA: One.

2016/F(E)III/1(1)/3 **New Delhi, dated: 01.02.2021.**

Copy to:-Deputy Comptroller and Auditor General of India (Railways), Room No.222, Rail Bhawan, New Delhi.

G. Priya Sudarsani

For Member Finance/Railways

1. The General Secretary, NFIR, Room No. 256-E, Rail Bhawan, New Delhi.
2. The General Secretary, AIRF, Room No. 253, Rail Bhawan, New Delhi.
3. The Members of the National Council, Departmental Council and Secretary Staff Side, National Council, 13-C, Feroz Shah Road, New Delhi.
4. The Secretary General, FROA, Room No. 256-A, Rail Bhawan, New Delhi.
5. The Secretary, RBSS, Group 'A' Officers Association, Rail Bhawan.
6. The Secretary, RBSS, Group 'B' Officers Association.
7. The General Secretary, RBSSSA, Room No. 451-A, Rail Bhawan, New Delhi.
8. The Secretary General, IRPOF, Room No. 268, Rail Bhawan,New Delhi.
9. The Secretary , Railway Board Ministerial Staff Association.
10. The Secretary, Railway Board Class IV staff Association.
11. The Secretary General, All India RPF Association, Room No. 256-D, Rail Bhawan, New Delhi.
12. The Secretary, Railway Board Promottee Officers Association, Room No.341-C, Rail Bhawan.
13. The General Secretary, All India SC/ST Railway Employees Association, Room No. 7, Ground Floor, Rail Bhawan, New Delhi
14. The General Secretary, All India O.B.C. Railway Employee's Federation AIOBCREF), Room No.48, Rail Bhawan.

For Secretary, Railway Board.

No. 2016/F(E)III/1(1)/3 **New Delhi, dated: 01.01.2021.**

Copy to:-EDPG to MR, EDPG to MoS(R), EDPG-II to MoS(R), APS to MoS(R)

PSOs/Sr.PPSs/PPSs/PSs to Chairman & CEO, Railway Board, Member Finance (Railways), Member Operations & Business Development (O&BD), Member Infra, Member Traction and Rolling Stock, Secretary, Railway Board.

DG(RHS), DG(RPF), DG/Pers

All additional Members, Principal Executive Directors, All Executive Directors, IG/RPSF, JS, JS(G), JS(E), JS(E)-II, JS(G)-II/Railway Board.

Copy to Section's Yearly Guard File.

No. 2016/F(E)III/1(1)/3 **New Delhi, dated: 01.02.2021.**

Copy to :-

1.The Director General and Ex Officio General Manager, RDSO/Lucknow.
2.The General Manager and FA&CAO, Metro Railway/Kolkata
3.The Director General, National Academy of Indian Railways (NAIR)/ Vadodara
4.The General Manager, Modern Coach Factory, Lala Ganj, Raebareli, U.P.- 229120.
5.The Director, IRICEN/Pune, IRIEEN/Nasik Road. IRIMEE/Jamalpur, IRISET/Secunderabad
6.The CMDs, IRCON, IRFC, MRVC, IRC&TC, CONCOR, RITES, KRCL, RVNL, RAILTEL and Managing Director, CRIS, IRWO
7.The Chairman, RCC, Lok Sabha Secretariat/ New Delhi
8.The Chairman, RCT/Delhi
9.The Chairman, RRB/Ajmer, Ahmedabad, Allahabad, Bangalore, Bhopal, Bhubaneshwar, Chandigarh, Chennai, Kolkata, Jammu, Gorakhpur, Guwahati, Malda, Mumbai, Muzaffarpur, Patna, Ranchi, Secunderabad and Trivandrum.
10.The Pay & Accounts Officer, Ministry of Railways (Railway Board) 11. The Chief Commissioner of Railway Safety/ Lucknow
12.The Vice Chairman, Rail Land Development Authority, Near Safdarjung Railway Station, Moti Bagh-1, New Delhi – 110 021
13.The CAO, Indian Railway Organisation for Alternate Fuels , 12th floor, Core 1, Scope Minar, District Centre, Laxmi Nagar, Delhi -92.

(Copy to Pension Fund Regulatory and Development Authority (PFRDA) with respect to their circular No. PFRDA/2021/3/SUP-ASP/3 dated January 14, 2021)

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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)

Annexure I

(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

Annexure II

(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.

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