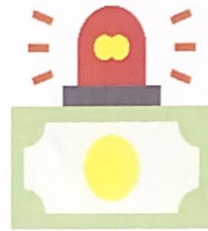
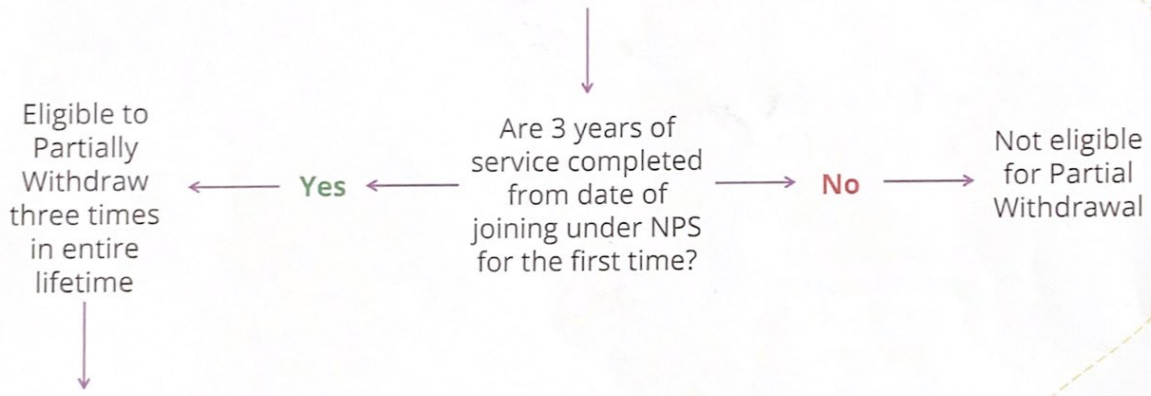




Withdrawal Flowchart



Partial Withdrawal



25% of subscriber's own contribution total, without the capital gains, for:

- 1. Medical emergencies
- 2. House construction/purchase
- 3. Education of Children
- 4. Marriage of Children
- 5. Skill Development/Re-skilling

National Pension System



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OTP / eSign Based Online Process



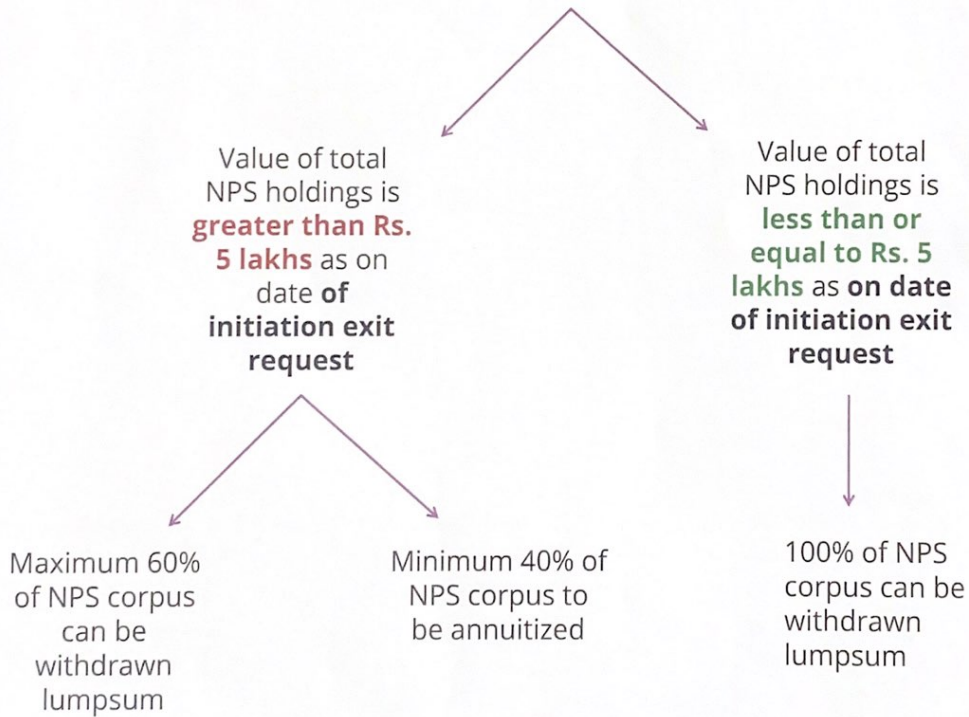
No Documents required



Withdrawal Flowchart



Superannuation (Retirement from Service)



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No Documents required to be submitted to CRA if Subscriber initiates the request through digital signature (OTP/eSign)



Withdrawal Flowchart

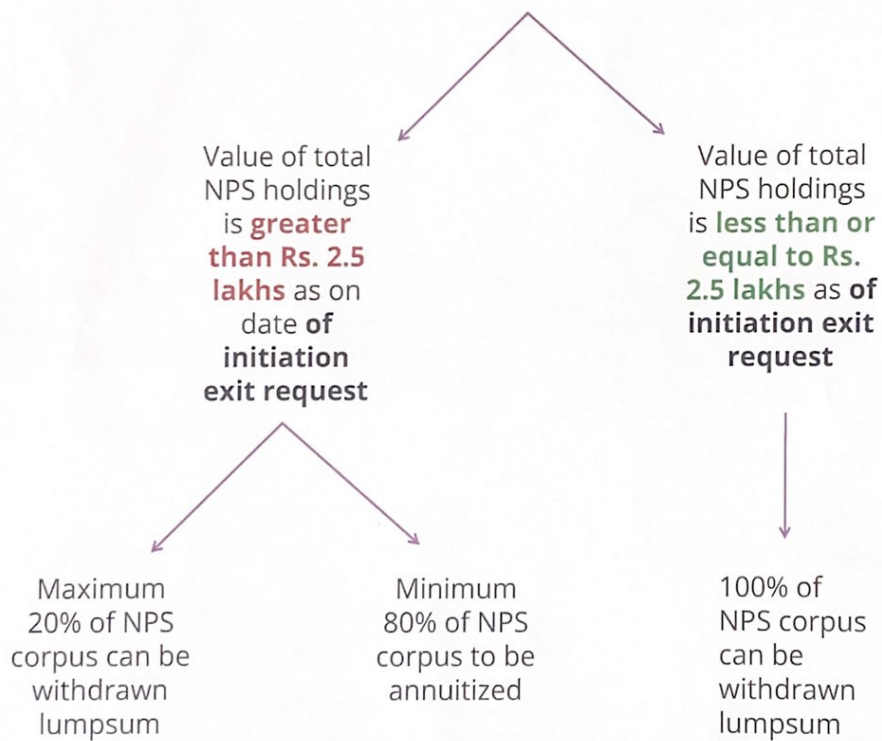


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Premature Exit (Resignation / Voluntary / Dismissal etc)



No Documents required to be submitted to CRA if Subscriber initiates the request through digital signature (OTP/eSign)



National Pension System



Documents required to be submitted to CRA

Withdrawal Flowchart



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Death

Check if Family Pension is applicable and requested by claimants

No

Yes

Proceed with Family Pension withdrawal processing whereby entire corpus is returned to State Govt except Voluntary Contribution which is returned to Subscriber's Nominees

Maximum 20% of NPS corpus can be withdrawn lumpsum by Nominee or Legal Heir

Value of total NPS holdings is **greater than Rs. 5 lakhs** as on date of death

Value of total NPS holdings is **less than or equal to Rs. 5 lakhs** as on date of death

100% of NPS corpus can be withdrawn lumpsum by Nominee or Legal heir as per case

Minimum 80% of NPS corpus to be annuitized as under:

1. Spouse of subscriber to receive annuity
2. If no Spouse, living dependent Mother to receive annuity
3. If no living dependent mother, living dependent father to receive annuity
4. If none of above, surviving children to receive lump sum amount meant for Annuity
5. If none of the above, legal heirs to receive lump sum amount meant for Annuity
6. If Spouse is not there/not alive and Father and Mother of the Subscriber are non-dependent, 100% corpus would be given to surviving children and in absence of surviving children, to legal heir.

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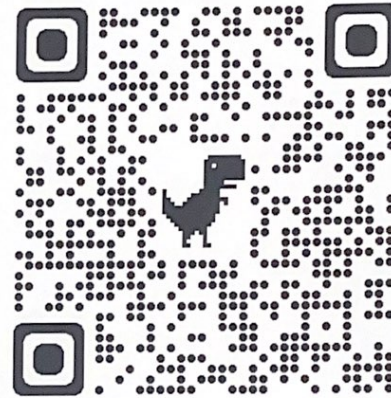


National Pension System

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CRA
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NPSCAN
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All
FAQs



SOPs / Utilities
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National Pension System

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What will Be my Pension?



I have not received my PRAN Card. Where to Check?



How do I save Tax?



How do I contribute for Additional Tax Savings?

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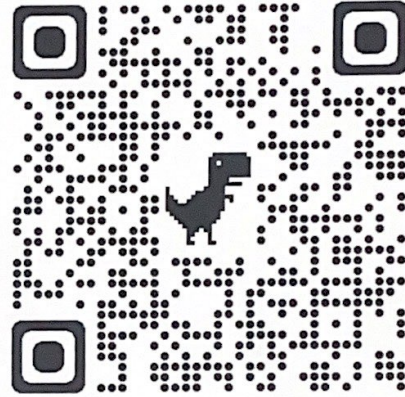


National Pension System

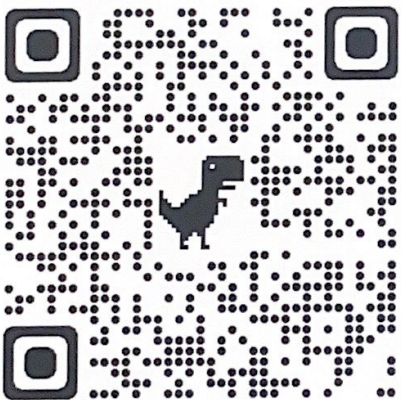
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