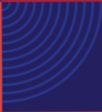




**protean**  
Change is growth



# INDEX

"End to end" processes of NPS i.e. from onboarding to exit for the Government Subscribers.

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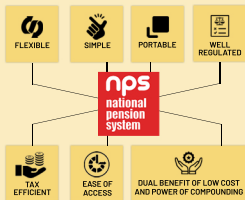
**NPS Journey Document  
for  
Government Subscribers**

## NATIONAL PENSION SYSTEM (NPS)



NPS was launched by the Government of India with the vision of making India a pensioned society, by way of providing retirement benefit to every citizen of country, across sectors. NPS was first introduced for Central Government employees (except Armed Forces) joining the service on or after January 1, 2004. Subsequently, NPS was extended to the State Governments, with different States adopting NPS for their employees on different dates. To widen the scope of NPS beyond Govt. Sector, in May 2009, NPS was made available to All Citizens of India Sector, which was further extended to the Corporate Sector in December 2011.

### FEATURES OF NPS



### NPS OFFERS TWO TYPES OF ACCOUNTS

#### TIER I



Tier I is a pension account for retirement. It is mandatory for all Government employees where NPS contributions of the employee along with contribution from the Government are invested and accumulated. Government Subscribers can also contribute voluntarily in their Tier I account in order to top up their investment for the purpose of accumulating corpus as per their retirement goals.

#### TIER II



Tier II is an additional investment account which offers Subscriber the flexibility to invest & withdraw anytime. One can make use of Tier II account in order to achieve short term goals.

## REGULATOR OF NPS

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



Pension Fund Regulatory and Development Authority (PFRDA) is the regulator for NPS and has put in place an unbundled architecture through a set of intermediaries [such as Central Recordkeeping Agency, Pension Fund Manager, Trustee Bank, Point of Presence (POP) etc.], who have expertise in their respective areas of operations. In its regulatory capacity, PFRDA has notified regulations for the intermediaries and processes under NPS, giving NPS the status of a regulated product. Efforts are continuously being undertaken by PFRDA in order to strengthen NPS and make it more efficient. Similarly, rigorous marketing and promotional activities are undertaken by PFRDA in order to popularise NPS.



## CENTRAL RECORDKEEPING AGENCY (CRA)

PROTEAN EGOV TECHNOLOGIES LIMITED



CRA undertakes activities of Recordkeeping, Administration and Customer Service for the Subscribers. While NPS was implemented from January 2004 for Central Government employees, the scheme was made operational only in June 2008 after CRA was set up. CRA is the fulcrum of NPS system and is a platform for various stakeholders to interface and interact.

Protean eGov Technologies Limited is the first CRA for NPS appointed by PFRDA. Since 2008, being a CRA for NPS, Protean has come a long way in terms of establishing, administering and managing NPS across various sectors.

Protean CRA carries out smooth digital on-boarding journey for Subscribers since Protean functions as a Global KUA/ AUA having the right to perform eKYC. Protean CRA has been certified at Capability Maturity Model Integration for Services (CMMI SVC Version 1.3) Level 5 for CRA Subscriber Services and CRA Systems Infrastructure. By implementing high maturity process areas of CMMI SVC level 5, we have armed our commitment to deliver best services to all our customers. Today Protean CRA has an ever-growing family of more than 61 million Subscribers and pension wealth of more than ₹ 8.53 trillion





## OTHER STAKEHOLDERS

### NPS Trust

NPS Trust is established by PFRDA in order to hold the pension assets under NPS in the interest of the Subscribers and to monitor the operational activities. NPS Trust comprises of Board of Trustees appointed by PFRDA.

### Pension Funds (PFs)

Perform the investment management functions in accordance with the guidelines issued by PFRDA.

### Trustee Bank (TB)

Provides banking services viz. collection, pooling, remittances and reconciliation of funds in the system. Axis Bank Ltd is the current Trustee Bank.

### Nodal Offices

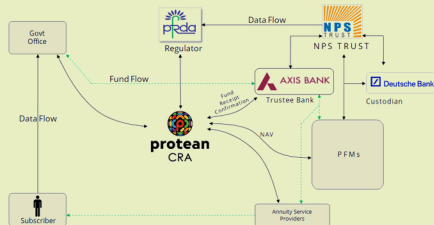
Act as interface between the Subscribers and the CRA and includes Principal Accounts Office (PrAO), Pay and Accounts Office (PAO) and Drawing & Disbursing Office (DDO) under the Central Government and Directorate of Treasuries and Accounts (DTA), District Treasury Offices (DTO) and Drawing & Disbursing Office (DDO) under the State Government.

### Custodian

Provides custodial services to Pension Funds managing the Schemes on behalf of NPS Trust. Presently Deutsche Bank is the NPS Custodian of Securities.

### Annuity Service Provider (ASP)

ASPs are the insurance companies empanelled with the Authority to provide annuity payments to the Subscribers upon their exit from NPS.



## HOW NPS IS YOUR COMPANION IN BOTH THE INNINGS OF YOUR LIFE

**Energized to fulfill young and ambitious goals !**

Make the best of NPS Tier II investment account

**Worried about Tax Cuts?**

Save exclusively with NPS

**Ever changing careers and plans !**

Your retirement plan with NPS remains constant



**Leads a relaxed & calm second innings**

Enjoy the fruits of the retirement planning done years ago

**No dependencies on others**

Continue leading the independent life

**Regular cash flow from pension**

Sustain the lifestyle you enjoy

## NPS FOR GOVERNMENT SECTOR

NPS is mandatory for Central Government employees joining services on or after 1st January 2004 and has been adopted by the State Governments and Union Territories for their employees.



### CENTRAL GOVT.

- Central Government sector consists of the Ministries and Departments of Central Government which are broadly classified under four Accounting Formations i.e., Civil, Defence, Post & Telecom and Railways and Central Autonomous Bodies (CABs).
- To carry out smooth operations under NPS, a three-tier architecture has been adopted for the Central Government Sector, which consists of three different entities namely Principal Accounts Office (PAO), Pay and Account Office (PAO) and Drawing and Disbursement Office (DDO). PAO is an oversight mechanism whereas PAO & DDO carries out NPS functions for their Subscribers such as Subscriber registration, contribution upload etc.



### STATE GOVT.

- State Government sector consists of different State Governments / Union Territories (SGs / UTs) who have adopted NPS and State Autonomous Bodies (SABs).
- The three-tier hierarchy of SGs / UTs is similar to that of Central Government, and it comprises of Directorate of Treasury Accounts (DTA), District Treasury Offices (DTO) and Drawing and Disbursement Offices (DDO). DTA is an oversight mechanism whereas DTO & DDO carries out Subscriber related NPS functions such as Subscriber registration, contribution upload etc.

## 1. SUBSCRIBER ENROLMENT (REGISTRATION)

An employee who is mandatorily covered under NPS is required to be registered in the CRA system. Upon registration, a unique PRAN - Permanent Retirement Account Number (i.e. NPS account) is allotted to the Subscriber. It is the responsibility of the Nodal Office to ensure that the Subscribers joining service are registered immediately so that the deduction and processing of contribution can be carried out for the Subscriber without any delay.

### Two options of registration (Online through eNPS / Physical Form Submission):

#### I. Online Registration through eNPS website:

To facilitate faster & seamless on-boarding of Government employees, registration process is completely online and can be completed in a paperless manner. This facility is provided by Protean CRA through eNPS platform. Using eNPS, any newly joined Government employee can open an NPS account, both Tier I and Tier II online.



**#For state government employee, the government has to specifically allow this option for its employees.**

- Visit eNPS website ([www.enps.nsdl.com](http://www.enps.nsdl.com))
- Choose amongst the multiple options available for registration.

#### OPTION 1

Through Aadhaar, wherein Subscriber can complete KYC through online Aadhaar authentication or through upload of offline Aadhaar e-KYC file

#### OPTION 2

Through PAN and KYC verification by Nodal Office. PAN will be verified with Income Tax Department and KYC details will be verified by Subscriber's Nodal Office

#### OPTION 3

Open account through Digi Locker wherein Subscriber can select the appropriate document in Digi Locker

#### OPTION 4

Open account through CKYC wherein Subscriber can complete KYC directly through CKYC

- Decide the option for registration and then select the Government category i.e. Central Govt. or State Govt. and provide the respective DDO details.
- Enter the relevant registration details and upload scanned image of cancelled cheque, appointment letter, photograph and signature.
  - For Aadhaar / Digi locker / CKYC options, some of the details like name, address, etc. will be taken from Aadhaar / Digi locker / CKYC automatically
  - For KYC verification by Office, upload of scanned image of Identity & Address proof is mandatory.
- Submit request through digital signature i.e. either through OTP or through eSign using Aadhaar (No need to submit physical PRAN Application Form to the Nodal Office).
- Nodal Office will authorise registration request online in CRA and then PRAN will be generated.
- Alert is sent by Protean CRA to the Subscriber upon processing of request

**NOTE:** In eNPS, registration will not be allowed if PAN or Aadhaar is already available in CRA system.



Listen to our Podcast on eNPS for Govt. Sector -  
<https://open.spotify.com/episode/6SPoVC8uYrpDwW0DUU1eb>



## II. Submission of physical PRAN application to Office

In physical mode, Subscriber is required to submit a duly filled Subscriber Registration Form (CSRFG) to the associated DDO. Form CSRFG can be downloaded from CRA Website ([www.nps.cra.nsdl.co.in](http://www.nps.cra.nsdl.co.in)). After due verification & authorisation, the DDO will forward the Form to the associated PAO / DTO for further processing. Through CSRFG, NPS Tier I as well as Tier II account can be opened.



- In case the Nodal Office has adopted Online PRAN Generation Module (OPGM), then the PAO / DTO will process the PRAN application online in CRA.
- Else, PAO / DTO will forward the PRAN application to CRA Facilitation Centre for PRAN generation.
- Upon processing of PRAN application in the CRA system, PRAN will get generated.
- Alert is sent by Protean CRA to the subscriber upon processing of request.

#### NOTE:

PRAN is inactivated if Subscriber's details (such as name, gender, date of birth, father's name) are matched with any existing Subscriber. PRAN is reactivated after verification of details including photo and signature.

## PRAN Allotment / PRAN kit / ePRAN

- On successful registration, Protean CRA sends SMS / email alerts to the Subscriber intimating details of the newly generated PRAN.
- PRAN kit (containing physical PRAN card, NPS information brochure etc.) is also despatched by Protean CRA to Nodal Office for onward distribution to the Subscriber. Alert is sent by Protean CRA on despatch of PRAN kit.
- In case office/government has opted for ePRAN option, then ePRAN kit is sent on the registered email ID of the Subscriber.
- Subscriber can track the status of PRAN Card by clicking on "Track PRAN Card Status" option under "Important links" section available on CRA website ([www.npsra.nsdl.co.in](http://www.npsra.nsdl.co.in))



Listen to our Podcast on How to Track PRAN Card delivery -  
<https://open.spotify.com/episode/7a0e6152c6vdiRcStefAww>



- Once the PRAN is generated, online login ID and password is provided to the Subscriber. He / she can login and view / manage NPS account online in CRA Website ([www.npsra.nsdl.co.in](http://www.npsra.nsdl.co.in)) / Mobile App
- Subscriber can download ePRAN card and PDF copy of Subscriber Registration Form by logging to NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
- Subscribers can take print of ePRAN card, laminate it and keep it on record which is equivalent to physical PRAN Card.

## 2. CONTRIBUTION SUBMISSION

### A. Mandatory NPS Deductions

As financial transactions are time critical in nature, timely processing of Subscribers' contributions is very important. Nodal Offices are entrusted with the responsibility of recovering and processing of Subscriber Contribution Files (SCF) of the associated Subscribers in the CRA system along with contribution of Government. This includes regular monthly contribution as well as arrears if any.



- Upon Contribution credit, an SMS and email alert is sent by Protean CRA on registered mobile number and email ID of the Subscriber
- The responsibility of upload of contributions details in CRA System is entrusted to PAO in case of Central Govt. and to DTA / DTO in case of State Govt.

NOTE: Contribution Upload by Nodal Office will not be allowed if -

- PRAN is deactivated / inactivated
- Regular contribution is already credited in PRAN, then contribution of same month will not be accepted
- PRAN is not associated with the uploading office

## B. Voluntary Tier I and Tier II contribution:

Apart from mandatory NPS deductions, a Subscriber can contribute voluntarily in their Tier I account so as to enhance their corpus at the time of retirement and thereby, get higher pension. Also, Subscriber can contribute in Tier II to fulfill short term needs.

Multiple options are available to Subscriber for contribution submission. Using online options, the Subscribers can make contributions anytime and from anywhere:

### Direct Remittance or D-Remit

- D-remit facility is launched for the benefits of Subscribers to get same-day Net Asset Value (NAV) for their contributions in NPS.
- Through D-remit facility, Subscriber can opt for online transfer, set-up an SIP or make payment through UPI
- Subscriber can transfer contribution amount directly from his/her Bank Account to Trustee Bank (currently Axis Bank) to get same day NAV.
- First, Subscriber needs to activate D-Remit facility for NPS account. The activation is a simple two stage process:
  - Stage one - Visit eNPS website - [www.enps.nsdl.com](http://www.enps.nsdl.com) & create Virtual Account i.e. VID. It is to be noted that Tier I and Tier II will have separate VIDs.
  - Stage two - Add Virtual Account as a Beneficiary in Bank Account, with IFSC code UTIB00CHZ74, through net banking facility (just like any other online funds transfer). It must be ensured that correct details like beneficiary name, Account Number, IFSC Code, as communicated by CRA (through alerts) are captured.

### SIP

- Set-up a Standing Instruction in Bank Account to auto-debit the desired amount every month and credit to Virtual Account.
- Amount will get credited automatically to the PRAN every month.

### UPI

- Remit Fund using UPI handle by entering the 15 digit Virtual Account.
- UPI handle is: PPRDA.15digitVirtualAccount@axisbank. Example, if Virtual ID for Tier I is 80010100000000009, then UPI handle (ID) will be PPRDA.80010100000000009@axisbank.
- Go to Payment App / e-Wallet and contribute using this UPI ID

### Online Payment

- Login to your net banking account
- Pay directly to the Virtual Account that has been added as a beneficiary

- For funds received by Trustee Bank before 9.30 am on any working day, same day NAV will apply and units will get credited in PRAN on same day, else contributions will be invested as per NAV of next working day.
- Alert is sent by Protean CRA to the Subscriber upon contribution credit.
- Minimum value of contribution under D-Remit is ₹500/-

NOTE: D-remit will not be allowed if -

- PRAN is deactivated / inactivated / freeze
- Contribution submitted is less than ₹500
- Virtual Account provided is not correct



Listen to our Podcast on Direct Remit Facility and SIP -  
<https://open.spotify.com/episode/1app3sqv6l80cvxhkTcP4I>



### Online via eNPS Portal

A Subscriber can contribute online within minutes from anywhere, anytime through eNPS platform of Protean CRA.

- 1 Visit eNPS website ([www.enps.nsdl.com](http://www.enps.nsdl.com)) & select 'Contribution' option under 'National Pension System' Tab.
- 2 Validate PRAN through OTP sent on registered mobile number
- 3 Make contribution for Tier I and / or Tier II Account
- 4 Select Payment Gateway Service Provider (PGSP) and applicable mode of payment like Net Banking, Debit Card etc
- 5 Contributions are credited in PRAN on T+2 day (T is day of transaction), subject to receipt of clear funds from PGSP
- 6 Alert is sent by Protean CRA to the Subscriber upon contribution credit

**NOTE :** eNPS Contribution will not be allowed -

- If PRAN is deactivated / inactivated.
- If contact details are not updated, since Subscriber will not receive OTP.
- Due to reasons such as non-receipt of confirmation from Subscriber's Bank, Debit card is not activated for online payment, interim closure of session etc.

### Through Mobile App

- 1 Subscriber can download Protean CRA's NPS Mobile App called "NPS by Protean".
- 2 Make the contribution by selecting the "contribution" option.
- 3 Alert is sent by Protean CRA to the Subscriber upon contribution credit.
- 4 A Subscriber can even make the contribution without logging into the App.

### Through Nodal Office / Point of Presence (POP)

- 1 Option is available for Subscriber to submit Tier I & Tier II contributions to the associated Nodal Office / to any POP
- 2 Nodal Office / POP will process the contribution received and amount will get credited in PRAN.
- 3 Alert is sent by Protean CRA to the Subscriber upon contribution credit.
- 4 List of POPs and their branches (POP-SPs) is available on CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in))

## Easy ways to **Invest in NPS**

**NPS Mobile App**  
Download the app and contribute at your fingertips

**eNPS**  
Visit the portal and contribute in a few clicks

**Contribute using:**

- Net Banking
- Credit / Debit Cards
- UPI
- Cash / Cheque

**Visit any service provider**

Approach your Nodal Office/ POP-SP or use their online facilities

## EMPOWERING SUBSCRIBERS (BRIDGING THE GAP BETWEEN NPS & ITS SUBSCRIBERS)



CRA has been focusing on enhancing user experience and developing new functionalities / features in CRA system.

In our pursuit to empower Subscribers, along with embracing 'Digital India' vision of the Govt., various features have been made available for Subscribers in the CRA system which comprises of online execution of requests without approaching Nodal Office for execution of the service requests. A Subscriber can manage NPS account anytime with ease by logging to CRA system or through NPS Mobile App.

### 1. UPDATE CONTACT DETAILS (MOBILE NUMBER / EMAIL ID / ADDRESS)

#### ❖ MOBILE NUMBER / EMAIL ID UPDATE

As part of NPS operations, various email & SMS alerts are sent by Protean CRA on the registered Mobile Number and email ID of the Subscriber. Also, for performing different transactions online by Subscriber, One Time Password (OTP) is sent on registered Mobile Number and / or email ID of the Subscriber. Hence, it is utmost important that latest contact details are available in PRAN.

For updation of contact details online, the steps are:

1. Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Select 'Register/Update Email ID/Mobile' option under Menu 'Demographic Changes'.
3. Existing contact details (if any) will be displayed.
4. Update new contact details (Mobile Number / email ID / both, as required) and submit request.
5. New details will get updated in PRAN.
6. Alert is sent by Protean CRA to the Subscriber upon processing of request.

#### ❖ ADDRESS UPDATE

Subscriber can update the latest address registered in CRA. The address can be updated through Aadhaar based KYC i.e. either through online Aadhaar authentication or through upload of offline Aadhaar KYC file, or else through Digilocker. The steps are:

1. Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Select 'Update Personal Details' option, under Menu 'Demographic Changes'.
3. Select option - 'Update Address Details'.
4. Select the relevant option - Online Aadhaar / Offline Aadhaar KYC file (which is downloaded from UIDAI website) / Digilocker and update details.
5. Submit the request through OTP sent on registered Mobile Number.
6. Address (as per Aadhaar / Digilocker) will get updated in CRA.
7. Alert is sent by Protean CRA to the Subscriber upon processing of request.

Alternatively, the Subscriber can submit the physical request (through Form S2) to the associated Nodal Office. Form S2 (Subscriber Details Change Form) can be downloaded from Protean CRA Website ([www.npsra.nsdl.co.in](http://www.npsra.nsdl.co.in)). On receipt of Form S2, the Nodal Office will update these details in PRAN of the Subscriber.

#### NOTE :

- If PRAN is deactivated/ inactivated/freeze, request initiation will not be allowed
- If any existing request is pending for processing in CRA like Bank details, nomination, contact details update then, new request submission will not be allowed

### 2. UPDATION OF BANK DETAILS



As Bank details are one of the critical information pertaining to the Subscriber, the option of online Bank details updation is provided to Subscriber. The steps are:

1. Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Select 'Update Personal Details' option, under Menu 'Demographic Changes'.
3. Select option - 'Bank Details update' as applicable.
4. Update relevant Bank details for Tier I and / or Tier II account.

- You will have to do instant online Bank Account verification (Penny Drop).
- Once penny drop attempt is successful, submit request through OTP Authentication / eSign using Aadhaar.
- On successful OTP Authentication / eSign, the details will get updated in the PRAN.
- In case there is name mismatch (i.e. between Subscribers name registered in CRA and in Bank Account) then, upload of the copy of Bank Proof is mandatory. And in such case, the associated Nodal Office is required to verify & authorise the request in CRA.
- On authorisation by Office, details will get updated in PRAN.
- Alert is sent by Protean CRA to the Subscriber upon processing of request.

Alternately, the Subscriber can submit the physical request (through Form S2) to the associated Nodal Office. Form S2 (Subscriber Details Change Form) can be downloaded from Protean CRA Website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)). On receipt of Form S2, the Nodal Office will update these details in PRAN of the Subscriber.

**NOTE :**

- If PRAN is deactivated/ inactivated / freeze, request initiation will not be allowed
- If any existing request is pending for processing in CRA like Bank details, nomination update then, new request submission will not be allowed

### 3. UPDATION OF NOMINEE DETAILS



- Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
- Select 'Update Personal Details' option, under Menu 'Demographic Changes'.
- Select option - 'Add / Update Nominee details' as applicable.
- Update relevant Nominee for Tier I and / or Tier II account.
- Submit request through OTP Authentication / eSign using Aadhaar.
- On successful OTP Authentication / eSign, the request will get submitted in CRA system.
- The associated Nodal Office is required to verify and authorise the request in CRA.
- On authorisation by Office, details will get updated in PRAN.
- Alert is sent by Protean CRA to the Subscriber upon processing of request.

Alternately, the Subscriber can submit the physical request (through Form S2) to the associated Nodal Office. Form S2 (Subscriber Details Change Form) can be downloaded from Protean CRA Website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)). On receipt of Form S2, the Nodal Office will update the details in PRAN of the Subscriber.

**NOTE :**

- If PRAN is deactivated/ inactivated / freeze, request initiation will not be allowed
- If any existing request is pending for processing in CRA like Bank details, nomination update then, new request submission will not be allowed

### 4. UPDATION OF OTHER PERSONAL DETAILS / PHOTO / SIGNATURE



- For updation of personal details such as Subscriber's name, Father's name, etc., Subscriber can submit the physical request (through Form S2) to the associated Nodal Office.
- Form S2 (Subscriber Details Change Form) can be downloaded from CRA Website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)).
- On receipt of Form S2, the Nodal Office will update these details in PRAN.
- To update photo/signature, Subscriber can submit Form S7 (i.e. Subscriber Photo and Signature Change Request Form, available on CRA website) to the associated Nodal Office. Nodal Office will then submit this form to CRA facilitation Centre for updation of details in PRAN.

### 5. CHANGE IN PENSION FUND MANAGER (PFM) AND/OR INVESTMENT SCHEME



Government Subscribers can themselves decide who will invest their NPS contributions and how! That means the Subscribers can select a Pension Fund Manager (PFM) and also make scheme choice. Earlier, for Government employees, default scheme was applicable wherein their NPS contributions were invested by three PFMs i.e. SBI, UTI and LIC in a pre-defined ratio. Now, Govt. Subscribers\* are allowed to choose their own PFM and scheme preference.

Select any one PFM out of the available PFMs. PFM can be updated once in a Financial Year.



Select any Investment Scheme out of below three investment schemes. Investment Scheme can be updated two times in a Financial Year



- In life cycle fund, investment is done as per the age of the Subscriber. Please click on the [link](#) - for investment matrix for LC 25 & LC 50
- Rebalancing of portfolio & Asset Allocations is done annually i.e. on the date of birth of the Subscriber as per the investment matrix.
- \*For state government employee, the government has to specifically allow this option for its employees.

#### To update Scheme Preference, follow below steps:

1. Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Select 'Change Scheme Preference' option under 'Transact Online' Menu.
3. Update the required PFM and/or Investment Scheme.
4. Submit request through OTP sent on registered Mobile Number.
5. New Scheme Choice will get updated in PRAN. Also, existing contributions will get shifted to new scheme.
6. Alert is sent by Protean CRA to the Subscriber upon processing of request.

#### Refer the Standard Operating Procedure (SOP) available on CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in))

Alternately, Subscriber can submit the physical request (through Form GoS-S3) to the associated Nodal Office. Form GoS-S3 (Scheme Preference Change Form) can be downloaded from Protean CRA Website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)). On receipt of GoS-S3, the Nodal Office will update the Scheme details in the PRAN of the Subscriber.

#### NOTE :

- If PRAN is deactivated / Inactivated / In freeze status, request initiation will not be allowed
- If any existing request is pending for processing in CRA System, then, new request initiation will not be allowed
- If final exit request is under process in CRA, then new request initiation will not be allowed

Listen to our Podcast - Govt Subscriber can now select their investment option:  
<https://soundcloud.com/nps-ki-pethshala-podcast/4-03-government-subscriber-can-now-select-their-investment-option>



## 8. ONE WAY SWITCH

Subscriber can transfer amount from Tier II to Tier I Account any time. The steps are:

1. Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Select 'One Way Switch' option under 'Transaction' Menu.
3. Enter the amount/units to be switched and confirm.
4. Amount will get transferred within stipulated timelines.
5. Alert is sent by Protean CRA to the Subscriber upon processing of request.

## 7. TRANSACTION STATEMENT

Transaction Statement provides details of NPS contributions uploaded and units credited to Subscriber's PRAN. Subscriber can view the details of units credited in PRAN, NAV of the pension fund schemes, total value of contributions, return earned on contributions etc. in the Transaction Statement.

To make Subscribers aware about their NPS transactions & balance, monthly Transaction Statement is sent by Protean CRA on Subscriber's registered email ID. CRA also sends annual Transaction Statement at the Subscriber's address registered with CRA or at registered email ID (as opted by Subscriber).

#### Other ways to obtain Transaction Statement:



Transaction Statement can be viewed & downloaded by logging to **NPS Account** ([www.cra-nsdl.com](http://www.cra-nsdl.com)) on an ongoing basis.



Request can be made to the associated Nodal Office to provide a copy of Transaction Statement.



By contacting Protean CRA helpline (1800 222 080).



Through NPS Mobile App (**NPS by Protean**).



Be part of 'Go-Green' initiative and obtain Annual Transaction Statement on Email. [Click here](#)

## 8. CRA LOGIN PASSWORD RESET

As part of Subscriber empowerment, various NPS related activities can be carried out by Subscribers online in their **NPS Account** ([www.cra-nsdl.com](http://www.cra-nsdl.com)) and they need not approach the associated Nodal Office. For this, login credentials are crucial so that Subscriber can access NPS account anytime.

In case Subscriber does not remember login password, Subscriber can reset password (PIN) by clicking on the 'Forgot Password' link available on CRA Website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)) under Subscriber Login window.

Below two alternatives are available for resetting password:

1

#### Reset Password using secret question

Reset password by providing correct answer to the Secret Question (which would have been set earlier for this purpose).

2

#### Instant Set/Reset Password

Reset password by generating OTP, which will be sent either on registered Mobile Number or email ID (as opted)

\*In this alternative, the option of Password reset through Nodal Office is available, wherein password will be reset post Nodal Office authorisation.

\*A Subscriber can request for re-issue of I-PIN/TPIN by submitting duly filled Form S2 to the concerned Nodal Office. This is a chargeable transaction.

## 9. REQUEST FOR RE-PRINT OF PRAN CARD

1. A Subscriber can request for a new PRAN card by logging to **NPS Account** ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Alternatively, Subscriber can submit Form S2 (available on CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in))) to the associated Nodal Office for processing.
3. Alert will be sent by Protean CRA to the Subscriber upon processing of request.
3. PRAN Card re-print request will be a chargeable transaction for the Subscriber.  
**Alternatively, the Subscriber may download ePRAN from CRA system.**

## 10. INTER-SECTOR SHIFTING



One of the key feature of NPS is portability of PRAN across sectors and geographical locations i.e. the Subscriber can continue with the same PRAN till he / she exits from NPS. A Subscriber can shift from one sector to another sector or from one office to another office with the same PRAN.

For example, If the Subscriber is working under Central Govt. and got a new job under State Govt., then he/she need not open a fresh PRAN under State Govt., rather, the PRAN can be shifted from Central Govt. to State Govt. sector.

For shifting PRAN, Initiate Inter Sector Shifting (ISS) request online in CRA system. The steps are:

1. Login to your NPS Account ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
2. Select **Inter Sector Shifting** option under **'Transact Online'** Menu.
3. Capture the request by providing relevant details.
4. Submit request through digital signature, i.e. either through OTP or through eSign using Aadhaar.
5. Upon submission, request will be forwarded online to target office for authorization (i.e. in the above mentioned example to State Govt. office.
6. Then, the source office will confirm the shifting request online in CRA (i.e. in the above mentioned example, Central Govt. office will confirm the request).
7. PRAN along with holdings will automatically get shifted to the new office.
8. Alert is sent by Protean CRA to the Subscriber upon processing of request.

*"ISS is not required when the Subscriber is moving within the same Govt. i.e. between the State Govt. and its Autonomous Bodies or within one office of Central Govt. to another office. In such cases, when the contribution is processed by target office (new office) in CRA, PRAN will get automatically shifted to new office."*

### NOTE :

- If PRAN is deactivated / inactivated / In freeze status, request initiation will not be allowed
- If any existing request is pending for processing in CRA System, then, new request initiation will not be allowed
- If final exit request is under process in CRA, then new request initiation will not be allowed

## 11. TIER II ACTIVATION



Any Subscriber having Tier I account in NPS can activate Tier II account online through eNPS portal of Protean CRA if not already activated at the time of registration. The activation can be completed within minutes by following below steps:

1. Visit **eNPS Website** ([www.enps.nsdl.com](http://www.enps.nsdl.com)) and select "Tier II activation" option under "National Pension System" Tab.
2. Provide PRAN & validate with OTP sent on registered mobile number. Then, furnish the required details.
3. Make payment of initial contribution of minimum ₹ 500.
4. Submit request through digital signature i.e. either through OTP or through eSign using Aadhaar.
5. Upon acceptance in CRA system, Tier II activation process is complete.
6. Alert is sent by Protean CRA to the Subscriber upon processing of request.

→ If PRAN is deactivated/ inactivated/ In freeze status, request initiation will not be allowed



Listen to our Podcast – Tier II Activation:

<https://open.spotify.com/episode/13tG7mmPH4Ukcn765hJl5>



## 12. TIER II TAX SAVER SCHEME (TTS)



Until recently, tax benefits were available only for investing in Tier I account of NPS and Tier II account didn't provide any tax benefits. But now, Govt. of India has come up with Tax Benefits for Investments in Tier II Account, exclusively for the Central Govt. Subscribers. This scheme is the Tier II Tax Saver Scheme, popularly known as TTS Scheme.

### Features of Tier II Tax Saver Scheme:

1. Scheme is only for Central Govt. employees.
2. Investments made in TTS will have a lock-in period of three years and no withdrawal will be allowed during this lock-in period.
3. Investments made in it will be eligible for Tax deduction within overall limit of ₹1.5 lac.
4. Subscribers are free to choose a PFM of their choice (subject to maximum of three PFMs). Subscriber can select separate PFM for each contribution.



Listen to our Podcast on Tier II Tax Saver Scheme (TTS) under NPS:

[https://open.spotify.com/episode/1ltoujFW0\\_s5rncV1tzeXir](https://open.spotify.com/episode/1ltoujFW0_s5rncV1tzeXir)



### Process to activate TTS Account

TTS Account can be activated online in a matter of minutes through eNPS platform.

1. Visit **eNPS Website** ([www.enps.nsdl.com](http://www.enps.nsdl.com)) and select "TTS activation" option under "National Pension System" Tab.
2. Provide PRAN & validate with OTP sent on registered mobile number. Then, furnish the required details.
3. Make payment of initial contribution of minimum ₹1000.
4. Submit request through digital signature i.e. either through OTP or through eSign using Aadhaar.
5. Alert is sent by Protean CRA to the Subscriber upon processing of request.



### NOTE :

- If PRAN is deactivated / inactivated/ In freeze status, request initiation will not be allowed



Listen to our Podcast on How to Activate NPS Tier II Tax Saver Scheme (TTS):

<https://open.spotify.com/episode/7exPM7mch8RE6UuXaCW5oG>





## THE INCOME TAX BENEFITS UNDER NPS

### ON EMPLOYEE'S CONTRIBUTION:

Employee's own contribution is eligible for tax deduction under Sec 80CCD (1) of Income Tax Act up to 10% of salary (Basic + DA). This is within the overall ceiling of ₹ 1.50 lacs under Sec. 80 CCE of the Income Tax Act.

### ON EMPLOYER'S CONTRIBUTION

Up to 10% of Basic & DA (no monetary ceiling) under 80CCD (2). This rebate is over and above 80CCE limit of ₹ 1.50 lacs.

### VOLUNTARY CONTRIBUTION:

Employee can voluntarily invest an additional amount of ₹ 50,000 (or more) to NPS Tier I account and claim tax deduction on the same under section 80CCD (1)(B), subject to a maximum of ₹ 50,000.

## VALUE-ADDED SERVICES

In order to facilitate and resolve queries of Subscribers, Protean CRA has been continuously engaging in process re-engineering, developing and devising various means & tools to assist the end user. Different value-added services have been provided to enrich the experience of the Subscribers.

### ❖ SMS & EMAIL ALERTS

Protean CRA sends periodic and regular alerts for latest developments, NPS related information, policy changes, PRAN generation, contribution, withdrawal, holding status (i.e. value of units) etc., to Subscribers on registered Email ID / Mobile number to keep them updated about their PRAN.

### ❖ MOBILE APP

To further enhance the ease and accessibility of NPS, Protean CRA has made available an NPS Mobile App through which the Subscribers can access their NPS account on the go.

The NPS Mobile App, called "NPS by Protean" is a user-friendly platform, is convenient, and gives users a better and faster experience. Subscriber can login to the App using user ID (PRAN) and password (i.e. using the same credentials that are used to login to NPS Account).



## THE FOLLOWING SERVICES CAN BE AVAILABLE THROUGH MOBILE APP

- Online Registration
- Investing in Account
- Tier II Withdrawal
- Change Scheme Preference
- Update contact details to get regular updates
- Request for Transaction Statement via email
- View Pension Calculator and Returns Calculator
- Raise grievance and view status of grievance
- Reset password or change security questions
- View Account details
- View holdings / recent investment details

- ◆ Bilingual - available in English and हिंदी
- ◆ Available on Government's Master Mobile Application - UMANG

## Download the NPS App - "NPS by Protean"



### ❖ CHATBOT

You can now get information about NPS within seconds and that too without calling anyone or raising query. Protean CRA has introduced its dedicated Chatbot "KYNA" which is like your online assistant who can provide you the NPS information whenever you want. It is a facility where a person can chat online similar to human conversation and get a real-time response or information from Protean CRA about NPS. KYNA is available round the clock.

To get the queries resolved in a faster and efficient manner, you can access KYNA at:

- ◆ Protean CRA Corporate website "[www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)"
- ◆ Subscriber's login website "[www.cra-nsdl.com](http://www.cra-nsdl.com)"
- ◆ NPS Mobile App called "NPS by Protean"



## ❖ PROTEAN CRA'S WEBSITE

Protean CRA's website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)) is a one stop destination for information on NPS. Acting like a front door for Subscribers, it is designed to offer holistic insight on NPS in a comprehensive and appealing manner.

The website hosts detailed awareness literature on NPS and the content is supported by Frequently Asked Questions (FAQs), Standard Operating Procedures (SOPs), forms and utilities for both Subscribers as well as other NPS intermediaries. A dedicated Subscriber Corner is created to act as a guide for various processes right from joining to exit from NPS.

- ◆ Bilingual - available in English and हिंदी
- ◆ Mobile Responsive



## ❖ NPS PROSPERITY PLANNER (NPP)

As an initiative of PFRDA, Protean CRA has launched NPS Prosperity Planner (NPP) which is a Personalized Planning Calculator that will assist in understanding the projected monthly Pension amount an NPS Subscriber may expect on maturity, based on historical data in their respective PRAN.

NPP also provides the appropriate projections on the accelerated yearly contributions required to be invested by the Subscriber, to generate enough corpus to be self-sufficient at the time of retirement.

Subscribers can find link for NPP in Protean CRA's website ([www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in)) under Subscriber's Corner.



Listen to our podcast on NPP:

<https://open.spotify.com/episode/4bklVATfAlm4Pkvj3oXovwZtE8R8R0d4e5Sn66RRA>



### NPP WILL ASSIST IN :

Knowing status of how financially ready one is for retirement

Understanding why Retirement planning is important



Understanding how much one needs to contribute to reach a financial milestone

Investing online in a Simple, Safe and Secured manner

**Be Financially Ready. Plan Your Retirement With**

**NPS Prosperity Planner**

Calculate Pension one shall get

Arrive at Pension one shall need

Know what one shall do

Protean eGov Technologies Limited  
(formerly NSDL e-Governance Infrastructure Limited)

## EXIT FROM NPS

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015 & amendments thereto, Exit from NPS will happen upon Retirement (i.e. attaining the age of superannuation) or Resignation (before the retirement, voluntarily retires or exits) or upon Death of the Subscriber.

The different guidelines / conditions applicable for Exit from NPS are provided in below table:

Category	Premature Exit / Voluntary Retirement (Exit before Superannuation)	Normal exit (On Retirement /Superannuation)	Unfortunate Death (Before normal exit / Retirement / Superannuation)
Exit From NPS	<p>Complete (100%) lump sum withdrawal allowed if the corpus is equal to or below ₹ 2.5 Lakh.</p> <p>If the corpus higher than ₹ 2.5 Lakh, at least 80% of the accumulated pension wealth has to be utilized for Annuity providing for periodic pension to the Subscriber and the balance 20% is paid as lump sum to the Subscriber.</p> <p>Subscribers can also opt to continue in NPS under All Citizens of India sector post carrying out Inter Sector Shifting(ISS).</p>	<p>Complete (100%) Lump sum withdrawal allowed if the corpus is equal to or below ₹ 5 Lakh</p> <p>If the corpus is more than ₹ 5 Lakh, at least 40% of the accumulated pension wealth of the Subscriber has to be utilized for Annuity providing for periodic pension to the Subscriber and the balance 60% is paid as lump sum to the Subscriber.</p> <p>In case of death after retirement, 60% lump sum will be paid to the nominees and 40% for default annuity by dependents.</p>	<p>Complete (100%) withdrawal of corpus to nominees/legal heirs if the corpus is less than or equal to ₹ 5 Lakh. However, the nominees can opt for annuity if desired.</p> <p>If the corpus is higher than ₹ 5 Lakh, at least 80% of the accumulated pension wealth of the Subscriber has to be utilized for default Annuity by dependents and the balance 20% is paid as lump sum to the nominee/legal heir.</p> <p>If none of the family members (spouse, mother &amp; father) are alive or if mother &amp; father are not dependents, then 80% Annuity corpus will be returned to the surviving children of the Subscriber and in the absence of children, to the legal heirs.</p>
Unfortunate death of NPS Subscriber post payment of the lump sum but annuity not issued.	Default annuity is to be bought by the dependents. If none of the dependent family members (spouse, mother & father) are alive or if mother & father are not dependents, then the Annuity corpus will be returned to the surviving children of the Subscriber and in the absence of children, to the legal heirs.		
<p><b>Note:</b> In case of death of NPS Subscriber, Default Annuity Scheme shall be applicable. Annuity (Pension) will be disbursed in the below mentioned manner as per the Exit Regulations:</p> <ol style="list-style-type: none"><li>1. To spouse of the Subscriber (if Subscriber was married and spouse is alive).</li><li>2. If Spouse is not alive or Subscriber was not married, Annuity will be issued to dependent mother of deceased Subscriber (if alive) and then to dependent father of deceased Subscriber (if alive).</li><li>3. If none of the family members (spouse, mother, father) are alive, then annuity corpus (i.e. 80% NPS corpus) shall be returned to the surviving children of the Subscriber and in absence of children, to the legal heirs of the Subscriber, as may be applicable.</li></ol>			

<b>Exit &amp; withdrawal due to disability and in-capacitation</b>	If the employer certifies that the Subscriber has been discharged from services of the concerned office on account of invalidation or disability, in such case, exit shall be handled as per Normal Exit upon Retirement / Superannuation.	
<b>Annuity (Pension) under NPS:</b>	<ul style="list-style-type: none"><li>❶ Annuity refers to the periodic pension that will be received by the Subscriber or family members (in case of death of the Subscriber) from the Annuity Service Provider (ASP) after exit.</li><li>❷ Multiple options of annuity schemes are available. The amount of annuity is dependent on the pension wealth accumulated in the PRAN till exit from NPS, the vesting period and annuity scheme opted by the Subscriber / family member.</li><li>❸ Subscriber can buy Annuity from any one of the ASPs that are empanelled by PFRDA. The list of ASPs empanelled, their contact details and Annuity Calculator (for Annuity rates) are available at <a href="https://www.npsra.nsdl.co.in/annuity-service-provider.php">https://www.npsra.nsdl.co.in/annuity-service-provider.php</a></li><li>❹ Subscriber / family member need to select ASP and annuity scheme as part of Exit request if annuity is applicable / opted.</li></ul>	
<b>Allocation of corpus among lump sum &amp; annuity at the time of exit</b>	<b>Types of Exit</b>	<b>Criteria for calculation of Lump sum/Annuity</b>
	<b>Premature Exit / Voluntary Retirement / Normal Exit (Retirement / Superannuation)</b>	The corpus in the PRAN as on the date of initiation of withdrawal request shall be the criteria for allocating the corpus for the lump sum or annuity and both as the case may be.
	<b>Upon Death</b>	The corpus accumulated in PRAN as on the date of death of Subscriber shall be criteria for allocating the same among the lump sum or annuity and both as the case may be.
<b>Note:</b> The percentage of the corpus mentioned in the table for buying annuity is minimum whereas for lump sum it is maximum. It means the entire corpus can be used for buying annuity whereas the lump sum component has the maximum cap as the case may be.		
<b>Option of Family Pension provided by the employer</b>	In case disability / family pension is applicable, the Subscriber or the family members, as applicable need to approach the associated Nodal Office of the Subscriber.	
Refer Exit Regulations / Guidelines / Circulars / FAQs available on CRA website ( <a href="http://www.npsra.nsdl.co.in">www.npsra.nsdl.co.in</a> ) as well as PFRDA website ( <a href="http://www.pfrda.org.in">www.pfrda.org.in</a> ).		

## DEFERMENT / CONTINUATION UNDER NPS



At the time of retirement / superannuation, Subscriber has following options:

CONTINUATION OF NPS ACCOUNT	DEFERMENT OF WITHDRAWAL
<p>a. Subscriber can opt to continue in NPS till 75 years of age and also contribute to avail exclusive tax benefits.</p> <p>b. All the facilities and options of normal NPS account like access to CRA system, option to switch fund managers and assets class etc. will be available.</p> <p>c. Subscriber can exit from NPS and start pension anytime during the period of continuation.</p>	<p>a. Subscriber can defer withdrawal and stay invested in NPS till he / she turns 75 years.</p> <p>b. Multiple deferment options are available - Defer Lump-sum or Defer Annuity or Defer Both Lump-sum &amp; Annuity.</p> <p>c. Subscriber can withdraw NPS wealth as per will in a phased manner over the period of 15 years. Subscriber has option to exit from NPS anytime during Deferment.</p>

### Note :

- Subscriber can download Continuation Form from Protean CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)). Request needs to be initiated at least 15 days before attainment of retirement.
- If the Subscriber has opted for deferment, he / she will not be able to contribute.
- CRA Account maintenance charges need to be borne by the Subscribers post deferment/continuation.



Watch video on 'Continuation & Deferment Process' available on your YouTube channel 'NPS Ki Pathshala' : <https://bit.ly/2ZLzTK8>



## PROCESS FOR SUPERANNUATION / PRE-MATURE EXIT

Exit process is completely paperless and Steps are:

- Login to **NPS Account** ([www.cra-nsdl.com](http://www.cra-nsdl.com)). Select "Exit from NPS" Menu & then initiate exit request.
- Most of the registered details like address, Bank details, nominee details etc. will be auto-populated.
- Capture the relevant details such as percentage allocation for lump-sum and annuity, Annuity Service Provider (ASP), Annuity Scheme etc.
- Submit request through OTP / eSign. Request will get accepted in CRA system.
- Request will be electronically sent to the Nodal Office i.e. to PAO in Central Govt. & to DTA or DTO in State Govt., for authorisation.
- Nodal Office will verify details and authorize the Exit request online in CRA.
- On processing of request in CRA, lump sum corpus will be credited to bank account as per stipulated timelines.
- If annuity is applicable, Subscriber's details & documents will be shared with the selected ASP for start of pension. On receipt of confirmation from ASP, the annuity corpus lying in the PRAN will be transferred to ASP for issuance of pension.
- Alert is sent by Protean CRA to the Subscriber upon processing of request.



- Superannuation Exit Request can be initiated anytime six months before retirement. However, it will get processed after retirement.
- Pre-mature exit request can be initiated after obtaining Claim ID from Nodal Office.
- Alternatively, physical withdrawal form along with relevant supporting documents can be submitted to the Nodal Office for processing exit request in CRA.

Withdrawal Forms are available on Protean CRA Website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)).



Listen to our Podcast on - Paperless Exit Process for Govt. Subscribers - <https://open.spotify.com/episode/5xhmltzhR5Gur7NnaXeah>



## PROCESS FOR EXIT UPON DEATH OF SUBSCRIBER

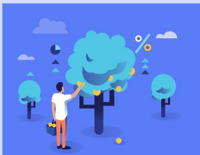
- The nominee / claimant needs to approach the associated Nodal Office (DOO/PAO/DTO) of the deceased Subscriber and submit Form for "Exit from National Pension System Due to Death" along with supporting documents mentioned in Form.
- The Death Exit Form can be downloaded from Protean CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)).
- On receipt of physical documents, the Nodal Office will verify the Form & supporting documents. After due diligence, office will process the exit request in CRA system.
- On processing of request in CRA system, lump sum corpus will be credited to the nominees / claimants bank account as per stipulated timelines.
- If annuity is applicable, the family members' details will be shared with the selected ASP. On receipt of confirmation from ASP, the annuity corpus lying in the PRAN will be transferred to ASP for issuance of pension to the family members.

## PARTIAL WITHDRAWAL

As per PFRDA Exit Regulations, Subscriber can opt for Partial Withdrawal of accumulated pension wealth, not exceeding 25% of contributions made by him/her and excluding contributions made by employer, at any time before exit.

The details regarding purpose of Partial Withdrawal and the related conditions are provided below:

- Subscriber shall have been in the NPS at least for the period of three years from the date of joining.
- Subscriber can opt for withdrawal not exceeding 25% of contributions made by him/her.
- Subscriber is allowed to withdraw upto only a maximum of three times during the entire tenure of subscription.
- Partial Withdrawal is permitted for specific purposes such as higher education or marriage of children, treatment of specified illness, for the purchase or construction of a residential house or flat etc.
- No supporting documents (w.r.t. stated withdrawal reason) are required to be submitted by the Subscriber for availing Partial Withdrawal. **The Subscriber is required to accept only the "Self-declaration" for Partial Withdrawal.**



## PROCESS FOR PARTIAL WITHDRAWAL

- The Subscriber needs to submit physical Partial Withdrawal Form to the associated Nodal Office (i.e. to associated DDO). Partial Withdrawal Form is available on Protean CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)).
- DDO/PAO will capture the request in CRA and on authorisation of request by PAO, request will get processed in CRA.
- On processing of request in CRA, amount will be credited in Subscriber's Bank Account as per stipulated timelines.
- Alert is sent by Protean CRA to the Subscriber upon processing of request.



Listen to our Podcast on Is Partial Withdrawal allowed in NPS? - [https://open.spotify.com/episodes/t0KpMM1dINfmmHl\\_vjiae](https://open.spotify.com/episodes/t0KpMM1dINfmmHl_vjiae)



## QUERIES / GRIEVANCE REDRESSAL

### Online Mode

Subscriber can raise queries / grievances against any entity under NPS through the Central Grievance Management System (CGMS) by logging to NPS Account or by visiting Protean CRA website ([www.npskra.nsdl.co.in](http://www.npskra.nsdl.co.in)).

### Call Centre or IVR

Subscriber can call at Protean CRA Call Centre (on Toll free number 1800 222 080) and get query / grievance registered / resolved through Call Center Executive or Interactive Voice Response (IVR).

### Physical Mode

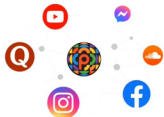
Subscriber can raise queries / grievances under NPS by submitting Grievance Registration Form (G1 Form- available on Protean CRA website) to Nodal Office / CRA or can also submit the grievance in writing.

Subscriber can find the detailed **Grievance Redressal Policy** on Protean CRA's website under Subscriber's Corner.

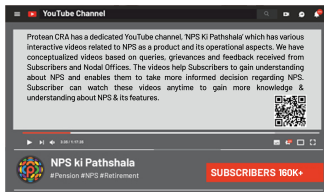
## CRA SERVICE CHARGES

- In case of Government Subscribers, CRA Service charges towards Account Opening, Annual Maintenance Charges and Transaction Charges are borne by the Government.
- Subscriber is required to pay the charges pertaining to voluntary contributions, partial/conditional withdrawal, Scheme Preference Change, request for reprint of PRAN Card etc. The charges are recovered from NPS account by way of unit deduction on a quarterly basis.
- Subscriber may refer the details of NPS charges available on Protean CRA Website at link - [www.npskra.nsdl.co.in/nps-charges/](http://www.npskra.nsdl.co.in/nps-charges/)

## PROTEAN CRA'S SOCIAL MEDIA ENGAGEMENT WITH SUBSCRIBERS:



Protean CRA has made significant presence in the digital space given the increasing reach of audience using the platforms. We are actively present on four most powerful digital platforms. This has enabled us to build a strong association with our Subscribers / Stakeholders, increase traction on our website and be the authentic source of information about the product on social platforms.



Podcast refers to series of spoken words, audio episodes which are focussed on a particular theme or topic. The benefit of podcast is that it allows the user / listener to multitask since the podcast (audio information) can be accessible during driving, while at work, during exercising, or any other time. The podcasts are currently available on Soundcloud and Spotify (through dedicated channel, called NPS Ki Pathshala) and has NPS and retirement related topics such as pension plans available in NPS, Online withdrawal processing, why to invest in NPS etc.



Protean CRA's Facebook page offers comprehensive and exclusive online content on NPS, providing users with all the latest updates they need to know about NPS. Protean CRA's Facebook page has become a common unified knowledge forum on NPS and facilitates easy and mass flow of information.



Protean CRA actively promotes NPS through the Instagram handle [protean.cra](https://www.instagram.com/protean.cra). Messages are imparted on Instagram on various topics that include retirement planning and also information regarding NPS. There are also regular posts and stories which addresses FADs, benefits of investing early and so on.

**11.7K+**  
Followers and growing

[protean.cra](https://www.protean.cra)



Protean CRA chose to be on the Quora Platform as there are a number of people seeking answers to their queries on NPS. Protean CRA's Quora page has emerged as a key driver in encouraging discussion on NPS. By creating a personalized feed of answers to varied questions on NPS, Protean CRA has become a source of credible and definitive information on the platform. Insightful answers enable readers to understand NPS and broaden their perspective about the scheme.

**820+**  
Answers provided

**2.3M**  
Views



## **ACKNOWLEDGEMENT**

Pension Fund Regulatory and Development Authority (PFRDA) is the regulator for NPS and has put in place an unbundled architecture through a set of intermediaries [such as **Central Recordkeeping Agency, Pension Fund Manager, Trustee Bank, Point of Presence (POP) etc.**], who have expertise in their respective areas of operations. In its regulatory capacity, PFRDA has notified regulations for the intermediaries and processes under NPS, giving NPS the status of regulated product. Efforts are continuously being undertaken by PFRDA in order to strengthen NPS and make it more efficient. Similarly, rigorous marketing and promotional activities are undertaken by PFRDA in order to popularise NPS. PFRDA also provides constant support and guidance to the different intermediaries, thereby enabling smooth and effective functioning of NPS.



### **Protean eGov Technologies Ltd.**

formerly NSDL e-Governance Infrastructure Limited  
Central Recordkeeping Agency (National Pension System)

CIN: U72900MH1995PLC095642

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg,  
Lower Parel (W), Mumbai - 400013.

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