



## KERALA STATE ELECTRICITY BOARD LIMITED

(Incorporated under the Indian Companies Act, 1956)

Reg. Office: Vydyuthi Bhavanam, Pattom, Thiruvananthapuram – 695 004, Kerala

CIN :U40100KL2011SGC027424

Website: [www.kseb.in](http://www.kseb.in)

Phone: +91 471 2514368, 2514442 Fax: 0471 2441361

E-mail: [snonpskseb@gmail.com](mailto:snonpskseb@gmail.com) Web mail: [snonps@kseb.in](mailto:snonps@kseb.in)

NPS 3/ Exit/Retirement /2019-20

NPS CELL

Corporate Office (HRM)

Dated. 21.12.2019

### CIRCULAR

Sub:- National Pension System in KSEB Limited – General Procedures to be followed in case of Premature Exit and Superannuation of the NPS employees - Guidelines Issued- reg

Ref :- 1. BO(FB) No.843/2013 (PRC/335/2013) dated 09.04.2013

2. BO (FTD) No. 05/2016 (NPS/286/2015-16) dated 01.01.2016

3. B.O. (FTD) No.17 /2019 (NPS 3/GI/2018) Dated, Tvpmm 11/01/2019

4. B.O No. 650/2019(NPS 3/Fin Asst/2019-20) dated 27.08.2019

5. Order No Annual Accounts/AA4/Account Code-26/2018-19 dtd 03.09.2018 of Financial Adviser, KSEBoard Ltd

NPS was implemented in KSEBL with effect from 01.04.2013 vide BO referred 1<sup>st</sup> above. All employees appointed in the service of KSEBL from 01.04.2013 come under the coverage of NPS and shall be enrolled in NPS through HRIS soon after their appointment. During the tenure of nonenrolment, the employees are neither covered under the benefits of National Pension System nor under the KSR, Part III pension scheme. Hence timely enrolment of the newly joined employees has to be ensured.

The Board vide Order referred 2<sup>nd</sup> above had enhanced the retirement age of NPS employees to 60. An employee can exit from NPS on attaining the age of superannuation or can voluntarily retire/exit (Premature Exit) before attaining the age of superannuation. On retirement of NPS employees, KSEBL is bound to pay only Gratuity as per the Payment of Gratuity Act 1972. The accumulated pension wealth in the PRAN account and the returns thereon in lieu of pension are paid by the NPS Trust.

1. For the withdrawal of pension wealth

The Central Record Keeping Agency in NPS, CRA-NSDL has developed an 'Online Withdrawal' module to process 'Withdrawal request' of subscribers exiting NPS. This functionality is available through the website of CRA [www.cra-nsdl.com](http://www.cra-nsdl.com) where the subscriber can file an online withdrawal /exit application and submit the physical application along with the requirements mentioned thereon to the Nodal Office (State Nodal Officer, NPS Cell in KSEBL).

When the subscriber does not file an online Withdrawal /exit application, but submits the physical application to the Nodal Office (State Nodal Officer & Accounts Officer (Pension Sanction), NPS Cell in KSEBL), then the Nodal Office will initiate the withdrawal request on behalf of subscriber. For this, Subscriber has to submit Withdrawal Form - Form 101 GS- in case of Superannuation (***Annexure I A***) or Form 102 GP- in case of Pre mature Exit (***Annexure I B***) as the case may be, along with the requisite documents specified in the Form .

As per PFRDA Exit & Withdrawal Regulations 2017, the subscribers, at the time of exit shall mandatorily purchase annuity providing for a monthly or periodical annuity or pension. In cases where the accumulated pension wealth in the Permanent Retirement Account of the subscriber is equal to or less than a sum of two lakh rupees, the subscriber shall have the option to withdraw the entire accumulated pension wealth without purchasing annuity and shall submit the ***Annexure II form*** also.

2. For the payment of Gratuity

For the payment of eligible Gratuity to the retiring NPS employees as per The Payment of Gratuity Act 1972, the Head of ARU shall obtain and forward the relevant application for Gratuity furnished as ***Annexure III***.

3. The Heads of ARU shall forward the above said application forms along with the supporting documents and Service Book of every retiring NPS employee to the State Nodal Officer & Accounts Officer (Pension Sanction), NPS CELL six months in advance from the date of superannuation. It is also to be ensured that the yearly certificate of verification has been recorded and that the service book is complete in all respects.

In addition to the above, the following documents shall also be forwarded after retirement.

- Consolidated NLC and Last Pay certificate of the employee duly countersigned and affixed with date and office seal.
  - Declaration in Annexure IV duly countersigned.
4. Contribution deduction under NPS made by the employer from the salary of the subscriber shall be stopped at least one month prior to the date of superannuation, so as to ensure smooth and effective exit withdrawal of the subscriber. The employer shall pay such eligible contribution directly to the subscriber along with the monthly salary/ eligible remuneration through the payment module made available through HRIS.
  5. Upon retirement of the employee, the State Nodal Officer (NPS), KSEBL shall authorise the Exit Withdrawal request of the subscribers in the CRA-NSDL online withdrawal module and facilitate the transfer of accumulated pension wealth to the bank account of the retiree and also assist them the choice of annuity.
  6. The State Nodal Officer (NPS), after scrutinizing the application for Gratuity and the requisite documents, shall allot a unique serial number as per Board order referred 4<sup>th</sup> and sanction eligible/admissible Gratuity to the retiree and issue authorisation for payment to the pension payment ARU as opted by the employee.
  7. The State Nodal Officer (NPS), KSEBL shall make necessary entries in the Service Book of the retired NPS employee regarding the Gratuity sanctioned with necessary certification and obtain preaudit approval of the CIA.
  8. The Financial Adviser, KSEBL vide proceedings cited 5<sup>th</sup>, had allocated separate account codes in connection with the payment of Gratuity and Terminal Earned Leave Surrender in respect of the retiring NPS employees as follows:

The expenditure on account of Gratuity is chargeable to the Account code 75.836 and the journal entry for the same will be

**75.836 (Employee Costs – Terminal Benefits-**

**Gratuity to NPS employees) a/c-----Dr**

**To 44.130- (Staff Related Liabilities & Provision-**

**Terminal Benefits- NPS Pensioners) a/c**

The expenditure on account of Terminal Leave Surrender is chargeable to the Account code 75.835 and the journal entry for the same will be

**75.835 (Employee Costs – Other Staff Costs- a/c**

**Terminal Benefits-E/L Surrender(Pensioners)-----Dr**

**To 44.130 – (Staff Related Liabilities & Provision-**

**Terminal Benefits- NPS Pensioners)a/c.**

It may be noted that as per the transfer scheme, the Gratuity and Terminal Earned Leave Surrender of the NPS employees transferred to the Pension Master Trust as on the effective date of second transfer scheme, ie, 31/10/2013 may be paid from the **Pension Master Trust as per the prevailing procedure**. But in the case of employees appointed in the KSEB Ltd after 31/10/2013, the Gratuity and Terminal Leave Surrender may have to be paid **by the company treating as its employee cost**. The above benefits to be paid by the company to the NPS pensioners may be done through the Pension Day Book module available in the Saras Software.

The Head of ARUs shall effect the payments of the sanctioned Financial Assistance , Gratuity and terminal leave surrender as per the above directions and also shall maintain separate accounts for NPS payments.

In case of any queries in this regard, kindly contact the State Nodal Officer (NPS) on Tel No 0471 2514368 or Senior Superintendent, NPS Cell on Tel No 0471 2514442.

  
**P G UNNIKRISHNAN**  
**SECRETARY (ADMINISTRATION)**

Acc: Annexures I to IV

To.

All ARU Heads

Copy to :

1. All Chief Engineers (Ele/Civil)
2. The Financial Advisor
3. The Chief Internal Auditor
4. All Deputy Chief Engineers (Ele/Civil)
5. All Executive Engineers (Ele/Civil)
6. TA to the Chairman & Managing Director
7. TA to the Director (Distribution & Safety)
8. TA to the Director (Transmission & System Operations)
9. TA to the Director (Corporate Planning & Supply Chain Management)
10. TA to the Director (Generation)
11. PA to the Director (Finance)
12. PA to the Secretary (Administration)
13. Fair Copy Section/Record Section/Library/Stock File





Form 101-GS

Annexure A1

Page 1

**National Pension System (NPS)****Withdrawal Form for Claim of Accumulated Pension Wealth on Superannuation for Government****Employees**

(To be filled in by Subscriber - Please fill all the details in CAPITAL LETTERS &amp; in BLACK INK only.)

(FOR OFFICE PURPOSE ONLY-NOT TO BE FILLED IN BY THE SUBSCRIBER)

Date : 

(DD/MM/YYYY)

Acknowledgement Number : 

(Generated by CRA)

DDO Registration No.: PAO/DTO/POP/POP-SP Registration No.: Receipt Number issued by receiving office: Entered By:  Date:  Verified By:  Date: Self attested  
photograph of the  
subscriber

Sir/Madam,

I hereby submit a request for withdrawal under NPS for both Tier-I / Tier-II (please tick as applicable) fund accumulations in my Permanent Retirement Account and give below the necessary details:

**Section A – Subscriber's Personal Details:**1. PRAN \*: 

2. Full Name (As in PRAN Card) \*:

First Name\*

Middle Name

Last Name

3. Father's/Spouse name\*:

First Name\*

Middle Name

Last Name

4. Address\*:

Flat/Unit No, Block no.\*

Name of Premise/Building/Village

Area/Locality/Taluka

District/Town/City\*

State / Union Territory\*

Country\*

Pin Code\* 5. Mobile No. 6. Date of Birth\*(As in PRAN Card): 7. Email ID: 7. Date of retirement\*:

### Tier – I Account:

- | Description | Lump-Sum amount<br>(Maximum of 60%) | Amount to purchase life annuity<br>(Minimum of 40%) | Total |
|-------------|-------------------------------------|---|-------|
| % share     |                                     |   | 100%  |

Description	Phased Lump-Sum Amount Percentage (Minimum 10%)
% share	

### Tier – II Account:

[illegible]



1. Annuity Service Provider (ASP) Name \*:

[illegible]

2. ASP ID\*: 

--	--	--	--	--	--

### 3. ASP Scheme Name \*:

[illegible]

4. ASP Scheme ID \*: 

--	--	--	--	--	--	--	--

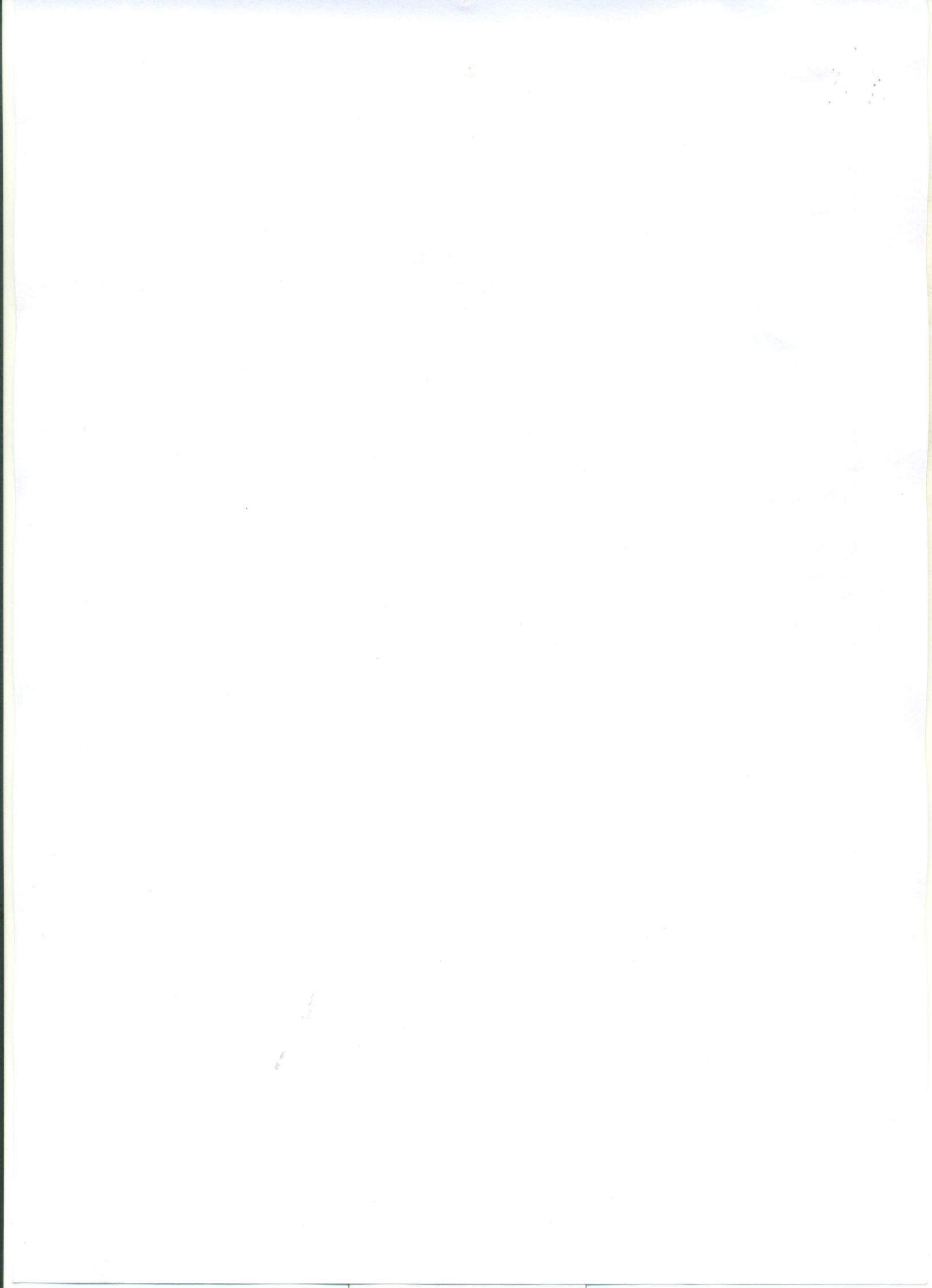
I \_\_\_\_\_, NPS Subscriber, my PRAN is \_\_\_\_\_,  
do hereby declare that the information provided above is true to the best of my knowledge and belief.

Date :

D	D	M	M	Y	YYY	

Signature/Left Thumb  
Impression of the Subscriber

\*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.



**Annexure for Nomination Details****INSTRUCTIONS FOR FILLING IN THE FORM**

The details of nominees to whom the outstanding pension wealth of the subscriber is payable in case of the demise of the subscriber before entire proceeds are withdrawn (Please refer general instruction no: 6) is to be provided hereunder. Also, please note that in case of demise of the subscriber after opting for phased withdrawal, all the outstanding pension wealth-out of the phased lump sum withdrawal in the account of the subscriber will be paid to the nominee(s) as mentioned in this form and the same would be treated as full and final discharge of the obligation. **In case, if you wish to appoint multiple nominees, please fill in the form 401-AN.**

I, \_\_\_\_\_ hereby nominate the person(s) mentioned below who is/are member(s)/non-member(s) of my family to receive the amount that may stand to my credit in the National Pension System as indicated below, in the event of my death before that eligible accumulated pension wealth amount has become payable or having become payable or having become payable has not been paid.

## 1. Name of the Nominee:

First Name*	Middle Name	Surname/last name

## 2. Nominee's current communication Address

Flat/Unit No, Block no*			
Name of Premise/Building/Village			
Area/Locality/Taluka			
District/Town/City*			
State / Union Territory*			
Country*	Pin Code*	Email ID:	Mobile No.:

## 3. Date of Birth of the Nominee\* (Only in case of a minor):

--	--	--	--	--	--	--	--

## 4. Relationship of the nominee with the Subscriber\*:

(e.g. If nominee is son, subscriber should fill the relationship as 'Son')

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

## 5. Nominee's Guardian Details\*(only in case of a minor):

First Name*	Middle Name	Last Name

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ at \_\_\_\_\_.

in the presence of the following witnesses:

Particulars	1 <sup>st</sup> Witness	2 <sup>nd</sup> Witness
Name		
Address		
Signature		

Signature/Left Thumb Impression of the Subscriber

\*Note: Left thumb impression in case of illiterate male Subscriber and Right thumb impression in case of illiterate female subscriber must be obtained.

Certified that the above declaration and nomination details has been signed / thumb impressed before me by Sh/Smt/Ms. \_\_\_\_\_ after he / she have read the entries / entries have been read over to him / her by me and got confirmed by him / her. **Also certify that the date of retirement is as per employee records available with the Department. The date of retirement of the subscriber as per government record is as given below:**

--	--	--	--	--	--	--	--

(DDMMYYYY)

Rubber Stamp of the DDO/POP-SP

Signature of the Authorised Person

Designation of the Authorised Person : \_\_\_\_\_

Date :

D	D	M	M	Y	Y	Y	Y

DDO/POP-SP Office Name: \_\_\_\_\_

PAO/DTO/POP/POP-SP Registration Number (Allotted by CRA):

Signature of the Authorised Person

## CLAIM FOR THE WITHDRAWAL OF ACCUMULATED PENSION WEALTH OF THE SUBSCRIBER UNDER NATIONAL PENSION SYSTEM

### Advanced Stamped Receipt

I \_\_\_\_\_ covered under the National Pension System with Permanent Retirement Account Number (PRAN) \_\_\_\_\_ has received a sum of Rs. \_\_\_\_\_ /- (Rupees \_\_\_\_\_ only) from National Pension System / National Pension System Trust by deposit in my Saving Bank / Current Account towards the settlement of my National Pension System (NPS) account.

Affix 1 Rupee  
Revenue Stamp and  
sign across

Signature or Left/ Right hand thumb impression of the NPS Subscriber\*

(\*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.)

## ACKNOWLEDGMENT RECEIPT

Acknowledgment slip to the NPS Subscriber on receipt of completed application form for Withdrawal on Superannuation  
(To be filled by PAO/DTO/POP/POP-SP)

[illegible]

DDO Registration Number : \_\_\_\_\_ PAO/DTO/POP/POP-SP Registration Number: \_\_\_\_\_

Received at: \_\_\_\_\_ Date : \_\_\_\_\_ Time: \_\_\_\_\_

[illegible]



## INSTRUCTIONS FOR FILLING UP THE FORM

**This application should be filled by the Subscriber seeking to withdraw pension wealth benefits upon Superannuation from Government Service.**

**Documents to be enclosed along with this application:-**

1. PRAN card in original. In case PRAN card is not available, the subscriber needs to submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
2. Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate Containing Name, Bank Account Number and IFSC code, for direct credit or electronic transfer.
3. A pre-signed receipt acknowledging the receipt of the proceed under NPS by the subscriber
4. In addition to the PRAN card any other Identification and address proof of the subscriber. The photocopies of documents (Sr. No. a to i) and original document (Sr No. j) that can be provided as identification and address proof are as mentioned below:
  - a) Ration Card with photograph of the subscriber and residential address
  - b) Bank Passbook with photograph and residential address
  - c) Credit Card with photograph, any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
  - d) Passport
  - e) Aadhar Card issued by UIAD
  - f) Voter's Photo Identity Card with residential address
  - g) Driving license with photograph and residential address
  - h) PAN card and any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
  - i) Final relieving certificate from government service on superannuation, if the application for withdrawal is submitted through the Points of Presence (POP).
  - j) Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer and any other address proof like latest telephone bill, electricity bill in the name of the subscriber (to be provided original)

In case if the address is not present on any of the above documents or differs with address provided in this form, proof in respect of current residential address like latest telephone bill, electricity bill in the name of the subscriber should be submitted.

**GENERAL INSTRUCTIONS:**

1. All the columns in the form should be filled with black ink pen without any overwriting.
2. Fields marked with (\*) are mandatory.
3. Correct postal address, including the pin code should be provided.
4. Percentage of allocation for amount to be withdrawn as Lump-sum and amount to purchase life annuity. Subscriber can withdraw maximum 60% of pension wealth and is required to transfer minimum 40% of pension wealth to annuity. For example, for a total corpus of Rs.1000, if subscriber wants Rs.300 as lump-sum and Rs.700 for annuitisation, subscriber to select 30% and 70%.
5. Please select the type of lump-sum withdrawal as one-time or phased. For e.g. for a total corpus of Rs. 1000/- subscriber has selected Rs. 300 as lump-sum amount. For one time withdrawal subscriber will be given Rs. 300 as lump-sum amount on processing of withdrawal request. For phased withdrawal subscriber will be given minimum of 10% i.e. Rs. 30 for the period of 10 years, at the age of 70 years, subscriber would compulsorily withdraw any amount lying to their credit.
6. Instructions for nomination
  - Subscriber can nominate maximum of three nominees.
  - Subscriber cannot fill the same nominee details more than once.
  - Percentage share value for all the nominees must be integer. Fractional value will not be accepted.
  - Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.
  - If a nominee is a minor, then nominee's guardian details will be mandatory

**For the purpose of this document Pension Wealth means:** The total amount of contributions made by the subscriber in the scheme plus the investment income derived from the investment of the contributions made by the subscriber from the date of joining of New Pension System till the date of execution of withdrawal request in the CRA System.





Form 102-GP

Page 1

**National Pension System (NPS)****Withdrawal Form for Claim of Accumulated Pension Wealth on exiting before the age of normal superannuation for Government Employees**

(To be filled in by Subscriber - Please fill all the details in CAPITAL LETTERS &amp; in BLACK INK only.)

(FOR OFFICE PURPOSE ONLY-NOT TO BE FILLED IN BY THE SUBSCRIBER)

Date : 

(DD/MM/YYYY)

Acknowledgement Number : 

(Generated by CRA)

DDO Registration No.:  PAO/DTO/POP/POP-SP Registration No.: Receipt Number issued by receiving office: Entered By:  Date:  Verified By:  Date: Self attested  
photograph of the  
subscriber

Sir/Madam,

I hereby submit a request for withdrawal under NPS for both Tier-I and Tier-II fund accumulations in my Permanent Retirement Account and give below the necessary details:

**Section A – Subscriber's Personal Details:**1. PRAN \*: 

2. Full Name (As in PRAN Card) \*:

First Name\*

Middle Name

Last Name

3. Father's/Spouse name\*:

First Name\*

Middle Name

Last Name

4. Address\*:

Flat/Unit No, Block no.\*

Name of Premise/Building/Village

Area/Locality/Taluka

District/Town/City\*

State / Union Territory\*

Country\*

Pin Code\* 5. Mobile No. 6. Date of Birth\*(As in PRAN Card): 7. Email ID: 7. Date of resignation\*:

**Section B – Subscriber's Withdrawal Details:****Tier – I Account:**

1. The Lump-sum amount to be withdrawn and amount to purchase annuity in case of normal withdrawal\*(Please refer General Instruction no.4)

Description	Lump-Sum amount (Maximum of 20%)	Amount to purchase life annuity (Minimum of 80%)	Total
% share			100%

**Note:** A separate form needs to be filled in for purchase of Annuity and for arranging the monthly pension/annuity. The subscriber is required to follow the procedure laid down by Annuity Service Provider (ASP)

**Tier – II Account:**

The entire accumulated pension wealth would be paid out in single lump sum along with the withdrawal/payment of the Tier-I account.

**Section C – Subscriber's Bank Details:**

1. For Electronic transfer or Direct Credit through ECS/NEFT/RTGS, Proof attached for Bank Details\*:

Cancelled Cheque

☐

Bank Certificate

☐

(Please note that Mode of remittance of funds would be through ECS/NEFT/RTGS/Electronic Transfer only and bank charges, if any, for direct credit would be deducted from pension wealth)

2. Type of Bank Account\*: Savings A/c

☐

Current A/c

☐

3. Bank A/c Number\*

4. Bank Name\*

5. Bank Branch\*

6. Bank Address\*

7. Pin Code\*

8. Bank IFS Code\*

9. Bank MICR Code (Wherever applicable)

**Section D – Subscriber's Annuity Details:**

1. Annuity Service Provider (ASP) Name \*:

2. ASP ID \*:

3. ASP Scheme Name \*:

4. ASP Scheme ID \*:

**Declaration:**

I \_\_\_\_\_, NPS Subscriber, my PRAN is \_\_\_\_\_  
do hereby declare that the information provided above is true to the best of my knowledge and belief.

Date :

D	D	M	M	Y	Y	Y	Y

\*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.

Signature/Left Thumb  
Impression of the Subscriber



## INSTRUCTIONS FOR FILLING IN THE FORM

I, \_\_\_\_\_ hereby nominate the person(s) mentioned below who is/are member(s)/non-member(s) of my family to receive the amount that may stand to my credit in the National Pension System as indicated below, in the event of my death before that eligible accumulated pension wealth amount has become payable or having become payable or having become payable has not been paid.

[illegible]

Flat/Unit No, Block no\* \_\_\_\_\_

Name of Premise/Building/Village \_\_\_\_\_

Area/Locality/Taluka \_\_\_\_\_

District/Town/City\* \_\_\_\_\_

State / Union Territory\* \_\_\_\_\_

Country\* \_\_\_\_\_ Pin Code\* \_\_\_\_\_ Email ID: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

4. Relationship of the nominee with the Subscriber\*:  
(e.g. If nominee is son, subscriber should fill the relationship as 'Son')

First Name*	Middle Name	Last Name

Signature/Left Thumb  
Impression of the Subscriber

<b>Particulars</b>	<b>1<sup>st</sup> Witness</b>	<b>2<sup>nd</sup> Witness</b>
<b>Name</b>		
<b>Address</b>		
<b>Signature</b>		

\*Note: Left thumb impression in case of illiterate male Subscriber and Right thumb impression in case of illiterate female subscriber must be obtained.

**TO BE FILLED/ATTESTED BY DDO/POP-SP**

Certified that the above declaration and nomination details have been signed / thumb impressed before me by Sh/Smt/Ms \_\_\_\_\_ after he / she have read the entries / entries have been read over to him / her by me and got confirmed by him / her. Also certify that the date of relieving is as per employee records available with the Department. The date of relieving of the subscriber as per government/employer record is as given below:

D	D	M	M	Y	Y	Y	Y

Rubber Stamp of the DDO/POP-SP

Signature of the Authorised Person

DDO/POP-SP Registration Number \_\_\_\_\_  
(Allotted by CRA)

Designation of the Authorised Person : \_\_\_\_\_

Date :

D	D	M	M	Y	Y	Y

DDO/POP-SP Office Name : \_\_\_\_\_

**TO BE FILLED/ATTESTED BY PAO/DTO/POP/POP-SP**

PAO/DTO/POP/POP-SP Registration Number (Allotted by CRA):

\_\_\_\_\_

Rubber Stamp of the PAO/DTO/POP/POP-SP

Signature of the Authorised Person



### Advanced Stamped Receipt

Affix 1 Rupee  
Revenue Stamp  
and sign across

(\*Note: Left thumb impression in case of illiterate male claimants and Right thumb impression in case of illiterate female claimants must be obtained.)

## ACKNOWLEDGMENT RECEIPT

[illegible]

## INSTRUCTIONS FOR FILLING UP THE FORM

**This application should be filled by the Subscriber seeking to withdraw pension wealth benefits before attaining the age of normal superannuation from Government Service**

**Documents to be enclosed along with this application:-**

1. PRAN card in original. In case PRAN card is not available, the subscriber needs to submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
2. Cancelled cheque (containing Subscriber Name, Bank Account Number and IFS Code) or Bank Certificate Containing Name, Bank Account Number and IFSC code, for direct credit or electronic transfer.
3. A pre-signed receipt acknowledging the receipt of the proceed under NPS by the subscriber
4. In addition to the PRAN card any other Identification and address proof of the subscriber. The photocopies of documents (Sr. No. a to i) and original document (Sr. No. j) that can be provided as identification and address proof are as mentioned below:
  - a) Ration Card with photograph of the subscriber and residential address
  - b) Bank Passbook with photograph and residential address
  - c) Credit Card with photograph, any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
  - d) Passport
  - e) Aadhar Card issued by UIAD
  - f) Voter's Photo Identity Card with residential address
  - g) Driving license with photograph and residential address
  - h) PAN card and any other address proof like latest telephone bill, electricity bill in the name of the subscriber.
  - i) Final relieving certificate from government service on superannuation, if the application for withdrawal is submitted through the Points of Presence (POP).
  - j) Certificate of identity with photograph signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councilor or a Gazetted Officer and any other address proof like latest telephone bill, electricity bill in the name of the subscriber (to be provided original)

In case if the address is not present on any of the above documents or differs with address provided in this form, proof in respect of current residential address like latest telephone bill, electricity bill in the name of the subscriber should be submitted.

**GENERAL INSTRUCTIONS:**

1. All the columns in the form should be filled with black ink pen without any overwriting.
2. Fields marked with (\*) are mandatory.
3. Correct postal address, including the pin code should be provided.
4. Percentage of allocation for amount to be withdrawn as Lump-sum and amount to purchase life annuity. Subscriber can withdraw maximum 20% of pension wealth and is required to transfer minimum 80% of pension wealth to annuity. For example, for a total corpus of Rs.1000/-, if subscriber wants Rs.100 as lump-sum and Rs.900 for annuitisation, subscriber to select 10% and 90%.
5. Instructions for nomination
  - Subscriber can nominate maximum of three nominees.
  - Subscriber cannot fill the same nominee details more than once.
  - Percentage share value for all the nominees must be integer. Fractional value will not be accepted.
  - Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.
  - If a nominee is a minor, then nominee's guardian details will be mandatory

**For the purpose of this document Pension Wealth means:** The total amount of contributions made by the subscriber in the scheme plus the investment income derived from the investment of the contributions made by the subscriber from the date of joining of National Pension System till the date of execution of withdrawal request in the CRA System.

## Annexure II

(As per Regulation 3(b) of PFRDA (Exits & Withdrawals) Regulations, 2015)

**REQUEST CUM UNDER TAKING FORM FOR WITHDRAWAL OF TOTAL PENSION WEALTH BEFORE SUPERANNUATION AND WHERE THE TOTAL PENSION WEALTH IS EQUAL TO OR LESS THAN RS.**

**100, 000/-**

I, .....S/D/W/O....., aged about .....years, residing at....., do hereby solemnly affirm and declare as under:

1. That I am a subscriber of National Pension System, holding PRAN .....
2. That since the total amount receivable by me as the benefit receivable upon exit from NPS is Rs. ...., which is less than/equal to the limit of Rs. 1,00,000/-, I understand that I am eligible to opt for withdrawal of the total pension wealth under NPS rules/guidelines,

Basing on the above, I hereby opt to withdraw my complete pension wealth lying to my credit in my aforesaid PRAN account being the full and final benefits receivable by me.

I also understand that with the aforesaid withdrawal, I or my family members shall not be entitled to receive any other or further benefits under the National Pension System (NPS) including the benefits as provided under PFRDA (Exits and Withdrawals under the National Pension System) Regulations 2015.

Date:

Place:

**Signature/Thumb Impression of the Subscriber\***

**Attested by:**

Signature of the PAO/DDO/DTO : .....

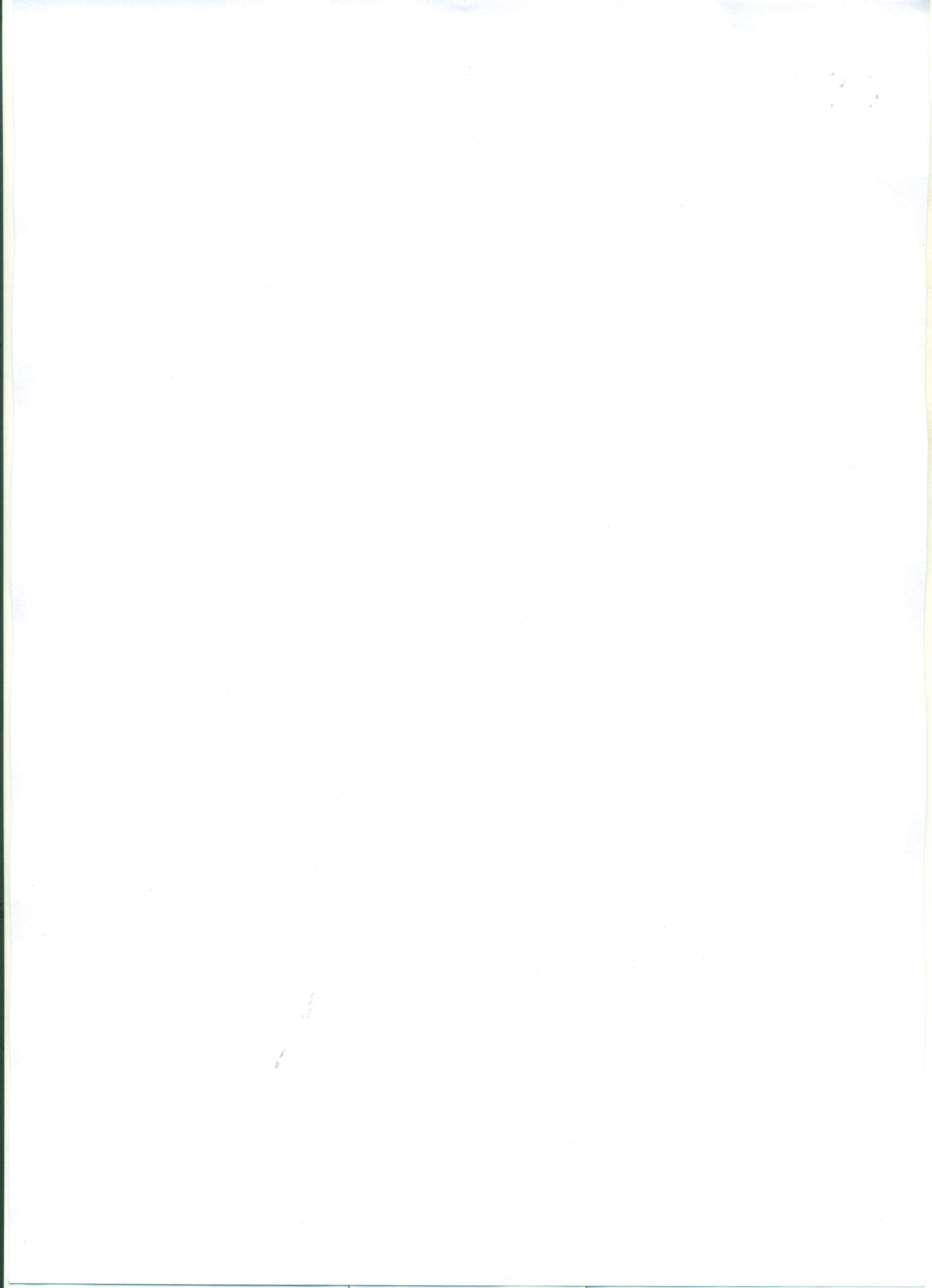
Name of the designated Official: .....

PAO/DDO/DTO Registration Number .....

Rubber Stamp of the PAO/DDO/DTO .....

*\*In case of female, Right Thumb Impression and in case of males Left Thumb Impression may be taken*





## Payment of Gratuity (Central) Rules FORM 'I'

See sub-rule (1) of Rule 7

### Application for Gratuity by an Employee

To,

(Give here name or description of the establishment with full address)

Sir/Gentlemen, \_\_\_\_\_

I beg to apply for payment of gratuity to which I am entitled under sub-section (1) of Section 4 of the Payment of Gratuity Act, 1972 on account of my superannuation/retirement/resignation after completion of not less than five years of continuous service/total disablement due to accident/total disablement due to disease with effect from the \_\_\_\_\_ Necessary particulars relating to my appointment are given in the statement below.

#### Statement

1. Name in full \_\_\_\_\_
2. Address in full \_\_\_\_\_  
\_\_\_\_\_
3. Department/Branch/Section where last employed \_\_\_\_\_
4. Post held with Ticket No., or Serial No., if any \_\_\_\_\_
5. Date of appointment \_\_\_\_\_
6. Date and cause of termination of service \_\_\_\_\_
7. Total period of service \_\_\_\_\_
8. Amount of wages last drawn \_\_\_\_\_
9. Amount of gratuity claimed \_\_\_\_\_

2. I was rendered totally disabled as a result of---

(Here give the details of the nature of disease or accident) \_\_\_\_\_  
\_\_\_\_\_

The evidences/witnesses in support of my total disablement are as follows:--

(Here give details) \_\_\_\_\_  
\_\_\_\_\_

3. Payment may please be made in cash/open or crossed bank cheque.
4. As the amount of gratuity payable is less than rupees one thousand, I shall request you to arrange for payment of the sum due to me by Postal Money Order at the address mentioned above after deducting postal money order commission therefrom.

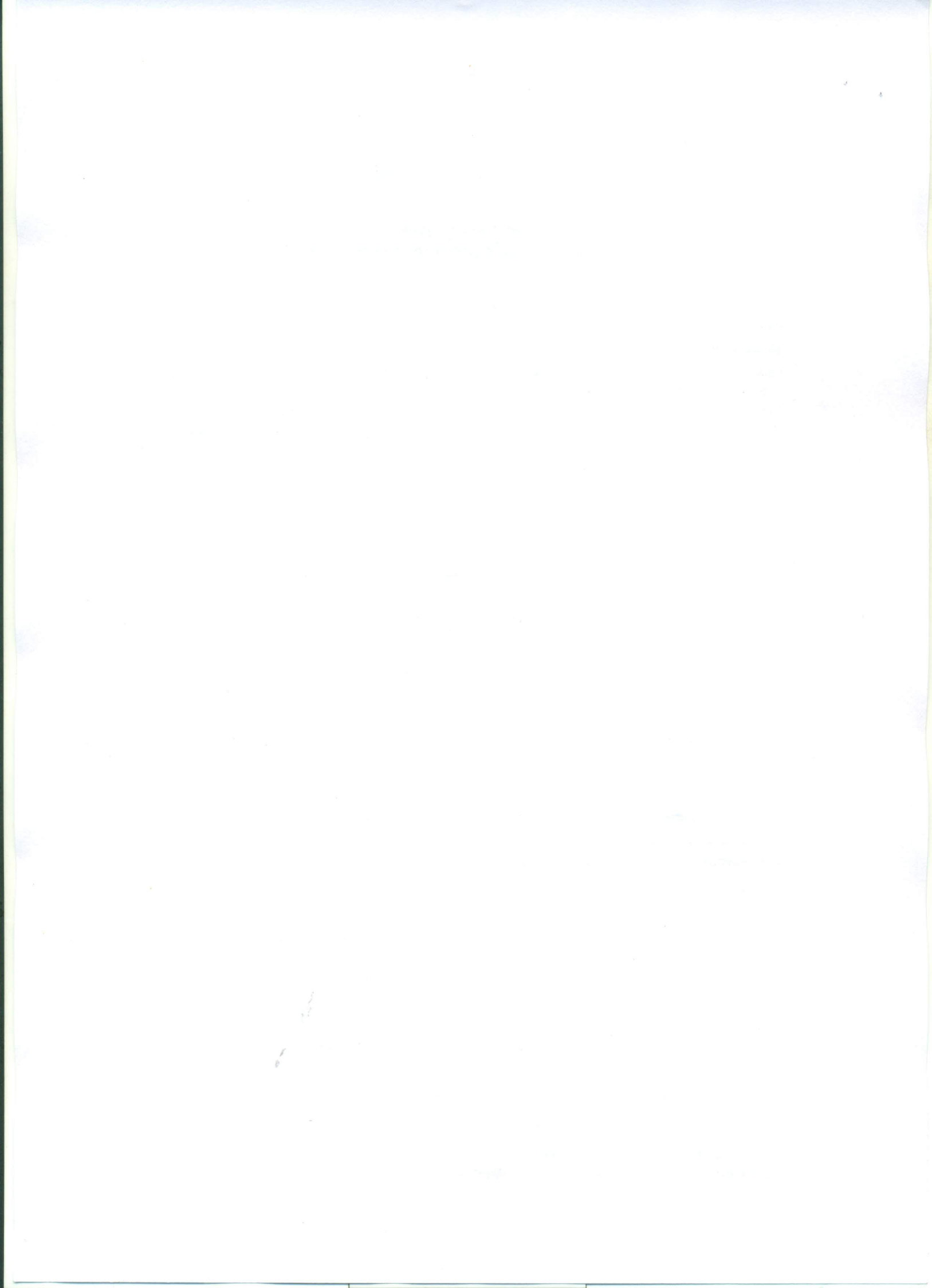
Yours faithfully,  
Signature/Thumb-impression of the  
applicant employee.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Notes.—(1) *Strike out the words not applicable.*  
(2) *Strike out paragraph or paragraphs not applicable.*





**DECLARATION**

I hereby declare that any amount drawn towards **Gratuity** if later found in excess, shall be refunded by me in lump.

Place:

Signature:

Date :

Name:

**Countersigned**