

From

Principal Secretary to Government, Haryana,
Finance Department

To

1. All the Heads of Departments in Haryana
2. All the Divisional Commissioner Ambala, Hisar, Rohtak & Gurugram.
3. All the Deputy Commissioners and Sub Divisional Officers (Civil) in Haryana.
4. The Registrar (General), Punjab & Haryana High Court Chandigarh

Memo No. 2/47/2007-1 Pension
Dated: Chandigarh, 16.08.2017

Subject:- Exit & Withdrawal under the New Pension Scheme (NPS).

Sir/Madam

I am directed to invite your attention towards Finance Department's letter No. 2/8/2016-1 Pension, dated 20.04.2017 wherein instructions have been issued regarding release of NPS contributions & missing credits after final withdrawal processed by CRA-NSDL, Mumbai.

Further, Pension Funds Regulatory and Development Authority, New Delhi (PFRDA) has issued Exit & Withdrawals policy under New Pension Scheme Regulation, 2015 and other memos. After due consideration, State Government have adopted the same for the subscribers of NPS of Haryana Government, as per detail below:-

| Sr. No. | Particulars | Remarks |
|---------|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | PFRDA 12/RGL/139/8 Dated 11.05.2015 (Published in the Extra Ordinary Gazette of India) | Notification for Policy regarding Exit & Withdrawal on the New Pension Scheme. |
| 2. | PFRDA/2016/7/exit/2 Dated 21.03.2016 | Circular for Guidelines on process to be followed by subscribers and Nodal Office/POP/Aggregator for processing of partial withdrawal request |
| 3. | CRA/SAB/2016/04/05/001 Dated 05.04.2016 | Circular for Guidelines on processing partial withdrawal requests under NPS |

| | | |
|----|-------------------------------------------------|--------------------------------------------------------------------------------|
| | | (issued by NSDL) |
| 4. | PFRDA/2016/21/exit/7 Dated 24.10.2016 | Circular for Documents to be submitted for availing partial withdrawal. |

The above instructions may kindly be brought to the notice of all concerned. The above order can also be downloaded from the website of Finance Department i.e. www.finhry.gov.in

Anurati

Under Secretary Finance (Pension)
for Principal Secretary to Government Haryana
Finance Department &

A copy is forwarded to the following for information and necessary action to:-

1. Chief Secretary to Govt. Haryana.
2. All the Addl. Chief Secretaries/ Principal Secretaries to Government Haryana

Anurati

Under Secretary Finance (Pension)
for Principal Secretary to Government Haryana
Finance Department &

To

1. Chief Secretary to Government, Haryana.
2. All the Addl. Chief Secretaries/Principal Secretaries to Government, Haryana.

U.O. No. 2/47/2007-1 Pension
Endst. No. 2/47/2007-1 Pension

Dated: Chandigarh, **16.08.2017**
Dated: Chandigarh, **16.08.2017**

A copy is forwarded to the following for information and similar necessary action:-

1. Principal Accountant General (A & E/Audit) Haryana, Chandigarh.
2. Director General, Treasuries & Accounts Department, Haryana, 30 Bays Building, Sector 17, Chandigarh w.r.t. his memo no. TA/HR/DMC/2016/7197 dated 13.12.2016, 7270 dated 17.01.2017, 7350, dated 22/27.02.2017 and 7354 dated 22/27.02.2017.
3. All Treasury Officers/Assistant Treasury Officers in Haryana State.
4. Treasury Officers Haryana, Delhi & Chandigarh.
5. In-Charge, Computer Cell, Finance Department for placing the same on Finance Department's website i.e. www.finhry.gov.in

Anurati

Under Secretary Finance(Pension)
for Principal Secretary to Government Haryana
Finance Department &



पेंशन निधि विनियामक और
विकास प्राधिकरण
सी-14/ए, चाण्डीनि शिवाजी भवन,
कुतुब इस्टिडुमल एरिया,
कटवारिया सराय, नई दिल्ली-110016
दूरभाष : 011-26517503
फैक्स : 011-26517507
वेबसाइट : www.pfrda.org.in

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

CIRCULAR

PFRDA/2016/21/EXIT/7

24.10.2016

To,

NPS Trust, CRA, Pension Funds, Trustee Bank, Govt Nodal Offices, Annuity Service Providers and other stakeholders.

Sub: Documents to be submitted for availing partial withdrawal

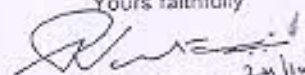
The Authority has notified the PFRDA (Exits and Withdrawals from National Pension System) Regulations, 2015 on 11th May, 2015 and is in force. Reference is drawn to Regulation 8 pertaining to partial withdrawal from National Pension System by subscribers of NPS. Where under the subscribers are availing partial withdrawals as per Regulation 8 of the PFRDA (Exits and Withdrawals from National Pension System) Regulations, 2015.

Based on the withdrawal received and experience gained on the matter it was felt that documents may be prescribed by the Authority for the convenience of the subscribers and for seamless process of partial withdrawal request. Thus, the Authority has examined the matter and in exercise of its powers under section 14 of the Pension Fund Regulatory and Development Authority Act, 2013 read with Regulation 39 of the PFRDA (Exits and Withdrawals from National Pension System) Regulations, 2015 hereby issue the following clarifications (prescribing documents for different types of partial withdrawal as mentioned below:

| Sr. No | Type of Withdrawal | Documents required |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | For Higher education | Copy of admission letter of the Institute along with Fees schedule |
| 2 | For marriage of his or her children | Self-Declaration |
| 3 | For purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse | Photocopy of Title Documents of the Property, Approved Plan and self-declaration OR Loan offer letter from a housing finance company or a Bank and |

| | | self-declaration |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 4 | For treatment of specified illnesses: if the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents | Certificate from Doctor |

Yours faithfully


24/10/16
(Venkateswarlu Peri)
General Manager

National Pension System (NPS)

(Under Regulations 8 of PFRDA (Exit & Withdrawal) Regulations, 2015)

Declaration form for partial withdrawal in case of Marriage or purchase of property

Fields marked with "*" are mandatory.

Section A - Subscriber's Personal Details:

L Name of the Subscriber

M PAN

I Registered mobile number

E Registered Email

Section B - Withdrawal Request Details

Withdrawal Type

A. For marriage of his or her Children

I hereby declare and state that this withdrawal is only for the purpose of _____ as is permitted under PFRDA (Exit and Withdrawal under National Pension System) Regulation, 2015

Aged _____ Date of marriage _____

Address of marriage _____

B.

For purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse

I hereby declare and state that this withdrawal is only for the purpose of _____ as is permitted under PFRDA (Exit and Withdrawal under National Pension System) Regulation, 2015

Property address _____

Date

Place

Signature / Thumb Impression of the Subscriber**

** Left thumb impression in case of Iliterate male claimant and Right thumb impression in case of Iliterate female

sd/



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

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

Circular

PFRDA/2016/7/Exit/2

21.03.2016

**SUBJECT: GUIDELINES ON PROCESS TO BE FOLLOWED BY SUBSCRIBERS
AND NODAL OFFICE/POP/AGGREGATOR FOR PROCESSING OF PARTIAL
WITHDRAWAL REQUEST**

1. Whereas the Authority has notified the Pension Fund Regulatory and Development Authority (Exits and Withdrawals from National Pension System) Regulations, 2015 on 11th May, 2015 and is in force. Chapters III of the said regulations *inter - alia* provide the withdrawals, purpose, frequency and limits under the National Pension System (NPS).
2. Now in exercise of its powers under Section 14 read with sub-clause (b) of sub-section (2) of Section 20 of the Pension Fund Regulatory and Development Authority Act, 2013 and Regulation 7 of the aforementioned regulations, the following guidelines are issued specifying/clarifying the process to be followed by subscribers, intermediaries and concerned government nodal offices, for the purpose of effecting withdrawals from NPS, as allowed under Chapter III of the PFRDA (Exits and Withdrawals from National Pension System) Regulations, 2015
3. As per Regulation 8 of the PFRDA (Exit and withdrawal from National Pension System) Regulations 2015, the partial withdrawals shall be permitted under National Pension System (NPS).-

A partial withdrawal of accumulated pension wealth of the subscriber, not exceeding twenty-five per cent of the contributions made by the subscriber and excluding contribution made by employer, if any, at any time before exit from National Pension System subject to the terms and conditions, purpose, frequency and limits specified below:-

(A) Purpose:

A subscriber on the date of submission of the withdrawal form, shall be permitted to withdraw not exceeding twenty-five percent of the contributions made by such subscriber to his individual pension account, for any of the following purposes only:-

9/2

- a) For Higher education of his or her children including a legally adopted child;
- b) For the marriage of his or her children, including a legally adopted child;
- c) For the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under these regulations shall be permitted;
- d) for treatment of specified illnesses: if the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents suffer from any specified illness, which shall comprise of hospitalization and treatment in respect of the following diseases:

- i. Cancer;
- ii. Kidney Failure (End Stage Renal Failure);
- iii. Primary Pulmonary Arterial Hypertension;
- iv. Multiple Sclerosis;
- v. Major Organ Transplant;
- vi. Coronary Artery Bypass Graft;
- vii. Aorta Graft Surgery;
- viii. Heart Valve Surgery;
- ix. Stroke;
- x. Myocardial Infarction
- xi. Coma;
- xii. Total blindness;
- xiii. Paralysis;
- xiv. Accident of serious/ life threatening nature;
- xv. Any other critical illness of a life threatening nature as stipulated in the circulars, guidelines or notifications issued by the Authority from time to time.

(B) Limits:

The permitted withdrawal shall be allowed only if the following eligibility criteria and limit for availing the benefit are complied with by the subscriber:-

- (a) The subscriber shall have been in the National Pension System at least for a period of last ten years from the date of his or her joining. In case the subscriber is mandatorily covered under NPS the period of ten years for partial withdrawal will be considered from the date of applicability of NPS for such subscribers. However, in case of inter-sector/intra-sector shifting of subscriber previous tenure in NPS will also be considered.



- (b) The subscriber shall be permitted to withdraw accumulations not exceeding twenty-five per cent of the contributions made by him or her and standing to his or her credit in his or her individual pension account, as on the date of application for withdrawal:

(C) Frequency:

The subscriber shall be allowed to withdraw only a maximum of three times during the entire tenure of subscription under the National Pension System and not less than a period of five years shall have elapsed from the last date of each of such withdrawal. The mandatory requirement of five years having elapsed between two withdrawals shall not apply in case of treatment for specified illnesses or in case of withdrawal arising out of exit from National Pension System due to the death of the subscriber. For subsequent withdrawal only the incremental contributions made by the subscriber after the date of first/next subsequent withdrawal as the case may be will be allowed. The request for withdrawal in the specified form shall be submitted by the subscriber, along with relevant documents to the central recordkeeping agency or the National Pension System Trust, as may be specified, for processing of such withdrawal claim. Provided that where a subscriber is suffering from any illness, specified in sub-clause (d), the request for withdrawal may be submitted, through any family member of such subscriber.

At the time of superannuation/pre-mature/death the amount withdrawn under partial withdrawal till date will be adjusted against the payment of lump sum amount and balance if any will be paid to subscriber.

(4) Partial Withdrawal process:

Partial Withdrawal request is required to be submitted by subscriber to CRA through his/her Nodal Office/POP/Aggregator, as may be applicable. The Nodal Office/POP/Aggregator should satisfy itself about the genuineness of the requirement for partial withdrawal by the subscriber and after satisfying itself forward the withdrawal application for release of funds by CRA. On receipt of Partial Withdrawal request, CRA will process the withdrawal request in the CRA system. Following are the steps which will be followed by subscriber and Nodal Office/POP/Aggregator for submitting the 'Partial Withdrawal' request:

Role of the Subscriber:

AS

1. If the subscriber has completed 10 years under NPS, subscriber will fill up the 'Partial Withdrawal' Form – PW – 601 and submit the same to his/her mapped Nodal Office/POP/Aggregator for processing.
2. Subscriber will provide the following details in the Form:
 - a. Percentage of Partial Withdrawal (maximum 25%)
 - b. Purpose of withdrawal along with the proof
 - c. Bank detail along with the bank proof (cancelled cheque /copy of bank passbook/bank certificate). Before submitting the withdrawal form, subscriber shall ensure that the bank account details are correct.
3. Subscriber will affix his/her signature/Thumb impression on the Form at the designated place and submit the same to his/her mapped Nodal Office/POP/Aggregator.

Role of the Nodal Office/POP/Aggregator:

1. The concerned Nodal Office/POP/Aggregator will check the request submitted by the subscriber with respect to completeness;
2. The Nodal Office/POP/Aggregator must also verify the veracity of the claim with respect to purpose of the partial withdrawal along with supporting documents;
3. The Nodal officer/POP/Aggregator must verify the details of the bank account of subscriber;
4. If request is complete in all respect, it will authorize the request and will send the same to CRA for processing;
5. Where the claim of partial withdrawal is submitted by the authorized representative of the subscriber (in case the subscriber is unable to submit such claim) Nodal officer/POP/Aggregator must satisfy themselves about the genuineness of such claim and ensure that the bank account provided is that of the subscriber.
6. The Nodal Officer/ POP/ Aggregator should process the partial claims within three working days of receipt of the claim excepting in cases where the partial withdrawal claim has been requested because of medical reasons in which case the claim would have to be processed on the same day of receipt of the claim.

Role of CRA:


1. Once CRA receives the request, it will process the request submitted by The Nodal Office/POP/Aggregator.

2. As per stipulated process, funds will be transferred to subscriber's bank account through electronic mode on T+3 basis. T – being the date of receipt of the verified and approved claim in CRA system.
3. Physical withdrawal request will be stored by CRA
5. These guidelines shall take effect immediately and all withdrawals shall thereafter be processed in the manner mentioned under these guidelines. Any clarification required in relation to implementation of these guidelines, for which sufficient guidance is not available, either under the regulations or these guidelines shall only be referred by the Intermediaries or the concerned nodal office to the Authority for its examination and disposal and queries of a routine nature or pertaining to internal processes of the concerned intermediary, shall be avoided. The decision of the Authority shall be final in this regard

Intermediaries and Nodal offices are expected to keep the infrastructure and processes in readiness so as to give effect to these guidelines and ensure seamless facility to the subscribers.

Note: The online module for partial withdrawal is under development and is likely to go live by May 2016. Meanwhile, subscribers can request partial withdrawal through their respective Nodal Office/POP/Aggregator who should contact CRA for processing such requests.

Yours faithfully



(Subroto Das)
Chief General Manager

To,

CEO, National Pension System Trust
Central recordkeeping Agency
Pension Funds
Trustee Bank
Govt Nodal Offices
Annuity Service Providers

Circular

Circular No: CRA/SNPSL/SG/2016/61

April 5, 2016

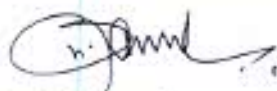
Sub: Guidelines on processing Partial Withdrawal requests under National Pension System (NPS)

All Nodal Offices (DTA/DTO) are hereby informed that Pension Fund Regulatory & Development Authority (PFRDA) has issued guidelines regarding process to be followed by subscribers and Nodal Offices for processing partial withdrawal requests under NPS. Circular issued by PFRDA in this regard is enclosed as Annexure.

As per the guidelines, a subscriber can partially withdraw his/her accumulated pension wealth, not exceeding twenty-five per cent of the contributions made by the subscriber and excluding contributions made by the employer, if any, at any time before exit from NPS. The aforesaid guidelines issued by PFRDA provide terms & conditions, purpose, frequency and limits for partial withdrawal under NPS.

In case of any further clarification in this regard, you may contact Mr. Abhishek Dhuri at 022-24994266 (E-mail ID – abhishekd@nsdl.co.in) or Mr. Akik Desai at 022-24994751 (E-mail ID – akikd@nsdl.co.in).

For and on behalf of
NSDL e-Governance Infrastructure Limited



Sunil Samuel
Assistant Vice President

Encl: a/a

FORM: 601 PW

National Pension System (NPS)
 (Under Regulations & of PFRDA (Exits & Withdrawals) Regulations, 2015)
Partial Withdrawal form for Tier I account under NPS
 [Please fill all the details in CAPITAL LETTERS & in BLACK INK only]

For Nodal Office use

PAG/OTC/POP/POP-SP Reg. No.

Region No.

PAN

Act No.

(Generated by CRA System)

Entered By:

Date:

Verified By:

Date:

Please select your Category (please tick ✓)

 Government Sector Corporate Sector All Citizen of India NPS Lite/ SwavalambanTo,
NPS Trust

Sir/Madam,

_____ holding a Permanent Retirement Account under National Pension System, hereby submit partial withdrawal request for withdrawal from my Tier I account under NPS and give below the necessary details:

Section A - Subscriber Personal Details:

| | |
|-------------------------|--|
| PAN* | |
| Name of the Subscriber* | |
| Mobile No.# | |
| Email ID# | |

* Subscriber's Mobile No. and Email ID provided here will not be updated in CRA records. For updation of Mobile No. and Email ID in CRA records, subscriber is required to submit S2 Form.

a. % of Partial Withdrawal*

 %

(Maximum 25% of own contribution (without accrued income earned thereon) only)

b. Purpose of withdrawal* (please tick ✓ on box below with reason applicable & submit the supporting documents)

- | | |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | 1. For higher education of children including a legally adopted child |
| <input type="checkbox"/> | 2. For the marriage of children, including a legally adopted child |
| <input type="checkbox"/> | 3. For the purchase or construction of a residential house or flat in own name or in a joint name with legally wedded spouse |
| <input type="checkbox"/> | 4. For treatment of specified illnesses (please tick ✓) |

- | | |
|--------------------------|-------------------------------------------------|
| <input type="checkbox"/> | a. Cancer |
| <input type="checkbox"/> | b. Kidney Failure (End Stage Renal Failure) |
| <input type="checkbox"/> | c. Primary Pulmonary Arterial Hypertension |
| <input type="checkbox"/> | d. Multiple Sclerosis |
| <input type="checkbox"/> | e. Major Organ Transplant |
| <input type="checkbox"/> | f. Coronary Artery Bypass Graft |
| <input type="checkbox"/> | g. Aorta Graft Surgery |
| <input type="checkbox"/> | h. Heart Valve Surgery |
| <input type="checkbox"/> | i. Stroke |
| <input type="checkbox"/> | j. Myocardial Infarction |
| <input type="checkbox"/> | k. Coma |
| <input type="checkbox"/> | l. Total Blindness |
| <input type="checkbox"/> | m. Paralysis |
| <input type="checkbox"/> | n. Accident of serious/ life threatening nature |

c. Bank account details of the subscriber (please provide the details of the bank where the withdrawal amount shall be credited, tick ✓ as applicable & submit the bank proof)

 same bank account already registered under NPS another Bank account, please provide the details below

| | | | | | | | | | | | | | | | |
|-----------------------|---------------------|--|--|--|--|---------------------|--|--|--|--|--|--|--|--|--|
| Bank Account Number | | | | | | | | | | | | | | | |
| Bank Name | | | | | | | | | | | | | | | |
| Type of Bank Account | Savings Account () | | | | | Current Account () | | | | | | | | | |
| Branch Name & Address | | | | | | | | | | | | | | | |
| IFSC Code | | | | | | | | | | | | | | | |

(Under Regulation 8 of PFRDA Exits & Withdrawals Regulations, 2015)

Instructions Page

Instructions for filling up the form:

1. All fields marked with * are mandatory. All dates should be in DDMMYYYY format.
2. The Subscriber shall submit the application to the respective Nodal Office/POP/Aggregator for processing of request.
3. Before submitting the withdrawal form, subscriber should ensure that the bank account details are matched from the bank passbook/ bank statement or cheque etc to ensure that the details are correct. Subscriber should also attach the bank proof (cancelled cheque/copy of bank passbook/bank certificate) with the Partial Withdrawal Form submitted.
4. Subscriber should specify the purpose of Partial Withdrawal and a proof need to be submitted for the same.
5. Subscriber should be in the NPS atleast for a period of 10 years.
A subscriber shall be permitted to withdraw not exceeding 25% of the contributions made by such subscriber to his/her individual pension account,
6. The Nodal officer/POP/Aggregator must verify the details of the bank account of subscriber.
7. Withdrawal amount received after the execution of the withdrawal request can be different from the requested amount to the extent of difference in NAV of two different days.
8. The withdrawal amount shall directly be credited to the bank account of the subscriber as mentioned in the withdrawal form.
9. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under PFRDA regulations is permitted.
10. Treatment of specific illness covers the subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents suffer from the specified illness, which shall comprise of hospitalization and treatment.
11. The permitted withdrawal shall be allowed only if the eligibility criteria and limit for availing the benefit are complied with by the subscriber.
12. Frequency: the subscriber shall be allowed to withdraw only a maximum of three times during the entire tenure of subscription under the National Pension System and not less than a period of five years shall have elapsed from the last date of each of such withdrawal. Five years should have elapsed between two withdrawals shall not apply in case of "treatment for specified illnesses or in case of withdrawal arising out of exit from National Pension System due to the death of the subscriber.
13. For more detailed description of Partial Withdrawal option under NPS, please refer Regulation 8 of PFRDA (Exits & Withdrawals) Regulations, 2015.
14. The Nodal office/POP/Aggregator shall capture the details of the subscriber mentioned on the form and forward the same to NPS Claims Processing Cell (NPS CPC) at address mentioned below:
NPS Claim Processing Cell,
Central Record Keeping Agency, NSDL,
10th Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel West, Mumbai - 400013



भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग III—खण्ड 4

PART III—Section 4

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

सं. 159]

नई दिल्ली, सोमवार, मई 11, 2015/वैशाख 21, 1937

No. 159]

NEW DELHI, MONDAY, MAY 11, 2015/VAISAKHA 21, 1937

पेंशन निधि विनियामक और विकास प्राधिकरण

अधिसूचना

पेंशन निधि विनियामक और विकास प्राधिकरण

(राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) विनियम, 2015

नई दिल्ली, 11 मई, 2015

सं. पीएफआरडीए/12/आरजीएल/139/8.—पेंशन निधि विनियामक और विकास प्राधिकरण, पेंशन निधि विनियामक और विकास प्राधिकरण अधिनियम, 2013 (2013 का 23) की धारा 52 की उपधारा (2) के खंड (छ), खंड (ज) और खंड (झ) के साथ पठित उसकी उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित विनियम बनाता है, अर्थात् :-

अध्याय 1

प्रारंभिक

1. संक्षिप्त नाम और प्रारंभ.—(1) इन विनियमों का संक्षिप्त नाम पेंशन निधि विनियामक और विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) विनियम, 2015 है।

"इन विनियमों का उद्देश्य राष्ट्रीय पेंशन प्रणाली से निकास और प्रत्याहरण के समय अभिदाताओं के हित में एक प्रभावी तंत्र जिसमें व्यक्तिगत पेंशन खाता से प्रत्याहरण के लिए निबंधनों, उद्देश्य, आवृत्ति और सीमाएं शामिल हैं साथ ही वे शर्तें भी जिनके आधार पर अभिदाता राष्ट्रीय पेंशन प्रणाली से निकास और उसके पश्चात् वार्षिकी का क्रय करेगा, उपलब्ध कराना है।"

(2) ये राजपत्र में उनके प्रकाशन की तारीख को प्रवृत्त होंगे।

2. परिभाषाएं—(1) इन विनियमों में, जब तक संदर्भ से अन्यथा अपेक्षित न हो,-

