



दक्षिण रेलवे / SOUTHERN RAILWAY

No.P(R)500/NPS/Vol.III

प्रधान कार्यालय / Headquarters Office  
कार्मिक शाखा / Personnel Branch  
चेन्नै / Chennai - 600 003

दि. / Dated: 04-05-2020

पी बी सी सं / PBC No: 61 / 2020

All PHODs / DRMs / CWMs / CEWE / CAO / CPM / Dy.CPOs / Sr DPOs /  
DPOs / SPOs / WPOs / APOs of HQ / Divisions / Workshops / other Units,  
etc..

(As per mailing list -'A' )

विषय/Sub : Partial Withdrawals from National Pension System  
(NPS) for different purpose and procedural guidelines.

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A copy of Railway Board letter No.2016/F(E)III/1(1)/3 dated  
24-04-2020 alongwith with its enclosures on the above subject is enclosed for  
information, guidance and necessary action.

Railway Board's letter dated 27-05-2016 has been issued as  
PBC No. 94 / 2016. Copy of Railway Board's letter dated 23-04-2020 is  
enclosed for reference.

संलग्न/Encl: as above

(T.R. MUKUNTHAN)  
वरिष्ठ कार्मिक अधिकारी/नियम  
Senior Personnel Officer/Gaz.  
For Principal Chief Personnel Officer

प्रतिलिपि / Copy to : The Genl Secy / SRMU  
The Genl Secy / AISCSTREA  
The Genl Secy / AIOBCREA  
The Genl Secy / NFIR  
Ch.S&WI / System to upload in the website

**GOVERNMENT OF INDIA (BHARAT SARKAR)  
MINISTRY OF RAILWAYS (RAIL MANTRALAY)  
(RAILWAY BOARD)**

**No.2016/F(E)III/1(1)/3**

**New Delhi, Dated:24.04.2020.**

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

**Subject: Partial Withdrawals from National Pension System (NPS) for different purpose and procedural guidelines.**

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A copy each of the Pension Fund Regulatory and Development Authority (PFRDA)'s circular, No.PFRDA/2020/7/REG-EXIT/1 dated 09.04.2020 and No.PFRDA/2018/47/Reg-Exit/4 dated 24.05.2018 on partial withdrawals under National Pension System for different purposes, and No.PFRDA/2018/40/Exit. dated 10.01.2018 & No.PFRDA/2016/7/Exit/2 dated 21.03.2016 providing procedural guidelines for partial withdrawals, are enclosed for information and compliance. The instructions contained in these circulars shall apply mutatis mutandis on Railways also.

2. The instructions on Pension Fund Regulatory and Development Authority (Exits and withdrawals under the National Pension System) Regulations, 2015 and amendments thereto mentioned in the above circulars have been adopted on Railways vide letter of even number dated 27.05.2016 & 23.04.2020.

*G. Priya Sudarsani*

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

**D.A.:as above.**

**No.2016/F(E)III/1(1)/3**

**New Delhi, dated:24.04.2020.**

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

*G. Priya Sudarsani*

**For Financial Commissioner/Railways**

**No. 2016/F(E)III/1(1)/3**

**New, Delhi, Dated:24.04.2020.**

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



**For Secretary, Railway Board.**

**No. 2016/F(E)III/1(1)/3**

**New, Delhi, Dated:24.04.2020.**

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

PSOs/Sr.PPSs/PPSs/PSs to Chairman, Railway Board, Financial Commissioner (Railways), Member Traffic, Member Engineering, Member Staff, Member Rolling Stock, Member Traction, Member (Signal & Telecom), Member (Material Management), Secretary, Railway Board.

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

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

Copy to Section's Yearly Guard File

**No. 2016/F(E)III/1(1)/3**

**New, Delhi, Dated:24.04.2020.**

**Copy to :-**

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

(Copy to Pension Fund Regulatory and Development Authority (PFRDA) with respect to their circular No.PFRDA/2020/7/REG-EXIT/1 dated 09.04.2020,No.PFRDA/2018/47/Reg-Exit/4 dated 24.05.2018,No.PFRDA/2018/40/Exit.dated 10.01.2018 & No.PFRDA/2016/7/Exit/2 dated 21.03.2016)

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पेंशन निधि विनियामक और  
विकास प्राधिकरण  
ब्लॉक-14 ए, चातुर्पति शिवाजी भवन,  
कुतब इंस्टीटुशनल एरिया,  
कात्वाना सराय, नई दिल्ली-110016  
दूरभाष 011-26517501, 26517503, 26133730  
फैक्स 011-26517507  
वेबसाइट : www.pfrda.org.in

PENSION FUND REGULATORY  
AND DEVELOPMENT AUTHORITY  
B-14 A, Chhatrapati Shivaji Bhawan,  
Qutab Institutional Area,  
Katwana Sarai, New Delhi-110016  
Ph: 011-26517501, 26517503, 26133730  
Fax: 011-26517507  
Website: www.pfrda.org.in

Circular

Circular No. PFRDA/2020/7/REG-EXIT/1.

Date:09.04.2020

To,

All Stakeholders and subscribers under National Pension System (NPS).

**SUBJECT: Permission of Partial withdrawals towards treatment of specified illnesses.**

In continuation of the circular no. PFRDA/2018/47/Reg-Exit/4 dated 24.05.2018, issued on the applicability & handling of partial withdrawals, Authority is issuing this circular referring the terms of sub-regulation 8(1)(A)(d)(xv) of PFRDA(Exits and withdrawals under NPS) Regulations, 2015 and amendments thereunder, prescribes that-

(a). In view of the decision of Government of India, which has declared COVID-19 as a pandemic, It has been decided to declare "COVID-19" as a critical illness which is life threatening in nature.

Hence, in view of the above, the partial withdrawals shall be permitted to fulfil financial needs of the subscribers, if required to him/her against the request placed for partial withdrawals towards treatment of illness of subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents as mentioned in regulation 8(1)(A)(d) of the said regulations.

(b). The other terms and conditions as prescribed under regulation 8 of the PFRDA(Exits and withdrawals under NPS) Regulations, 2015 and amendments thereto shall continue to be applicable regarding defining of limits and frequencies.

**(c). Documentation**

The Nodal Office/PoPs/Aggregators would ensure that the subscriber has provided the following document before authorising partial withdrawals.-

- (1). Medical Certificate
- (2). Formal request for partial withdrawal.

-s/d-

Vikas Kumar Singh  
General Manager

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पेंशन निधि विनियामक और  
विकास प्राधिकरण  
बी-14/ए, छत्रपति शिवाजी भवन,  
कुतुब संस्थानगत क्षेत्र,  
काठवारिया सराय, नई दिल्ली-110016  
दूरभाष : 011-26517501, 26517503, 26133730  
फैक्स : 011-26517507  
वेबसाइट : www.pfrda.org.in

PENSION FUND REGULATORY  
AND DEVELOPMENT AUTHORITY  
B-14/A, Chhatrapati Shivaji Bhawan,  
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Katwaria Sarai, New Delhi-110016.  
Ph : 011-26517501, 26517503, 26133730  
Fax : 011-26517507  
Website : www.pfrda.org.in

### Circular

Circular No. PFRDA/2018/47/Reg-Exit/4

Date: 24.05.2018

To,

All Stakeholders and subscribers under NPS

**Subject: Permission of Partial withdrawal "Towards meeting the expenses by subscriber for skill development/re-skilling or for any other self-development activities and meeting the expenses by subscriber for establishment of own venture or any start-ups"**

In continuation of circular no- PFRDA/2018/40/Exit dated 10.01.2018, issued on applicability & handling of partial withdrawal, we are issuing this circular referring the terms of proviso (f) & (g) of sub-regulation (1)(A) of regulation 8 of Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) (Fourth Amendment) Regulations, 2018, notified w.e.f 18.05.2018. Authority hereby prescribes the following-

1. Partial withdrawal "Towards meeting the expenses by subscriber for skill development/re-skilling or for any other self-development activities".

(i). **Definition:**

"Self-development/Skill Development/Re-skilling" of an employee defines the value addition to the employee in terms of knowledge and acquiring new skills related to job & personality development. Value addition in the skills of the employee not only add value for the organization but also for own development of the employee to increase the opportunity for his/her professional career by gaining higher education/professional qualifications/technical courses etc. It also enables the employee to undergo, in or out of India, for a special course consisting of higher studies or specialized training in a professional or a technical subject and having a direct & close connection with the sphere of his duty

(ii). **Coverage :**

a). Skill Development/Re-skilling of employee/Self-development activities (on request of employee) sponsored by employer for employee **shall not be covered for eligible class for partial withdrawal** because in such programmes employer bears all the expenses .

b). Skill Development/Re-skilling of employee/Self-development activities (on request of employee) wherein employee-employer relationship is established, following will be eligible for partial withdrawal.

Course/degree/diploma/certificate for Self-development activities/Skill Development/Re-skilling of an employee which are not sponsored by employer will be eligible for partial withdrawal on the request of the employee, provided following conditions are fulfilled

- (a) A "No objection Certificate " should be provided by employer if the employee-employer service rules/regulations/guidelines provide for the same.
- (b) In respect of identification of the course/degree/diploma/certificate for higher education/professional qualifications/skill development programs etc . the duration of the same should be 3 months or more .
- (c) The course should be recognised by University/approved organisation /recognised institutes/registered centres such as AICTE/UGC/NISM/NIBM/ICAI/IIM/other accredited bodies.
- (d) The course should be either a regular program or a distance education program or a skill development program.
- (e) Documents should be verified by the processing nodal office/PoPs/Aggregators before authorising partial withdrawal.
- (f) Amount which can be releases under this clause shall be subject to the actual fee of the course /training , subject to the maximum ceiling of 25 % of employee's own contributions, without considering the returns thereto.

(iii). **Documentation:**

The Nodal office/PoP/Aggregator would ensure that the subscriber has provided following documents before authorizing partial withdrawal :

- a. Admission /sanctions letter from university in India/abroad with fee details.
- b. For distance learning programs , copy/s of invoice/s which confirm the payment of required fee for desired course .
- c. For other skill development programmes, copy of invoices confirming payment of fee for the desired course

- d. Study leave sanction letter/NOC provided by the organisation/department/ministry, if required in terms of the employee's service conditions

2. Partial withdrawal "Towards meeting the expenses by subscriber for establishment of own venture or any start-ups"

(i). **Definition :**

"Start-ups/establishment of own business" means setting up a new entity / bringing existing business under any registration guidelines issued by Government of India.

(ii). **Coverage :**

a). **Partial withdrawal under this clause shall not be applicable where employee- employer relationship exists.**

b). **For subscribers who are registered under All Citizen Model (In an Individual Capacity) :** Following shall be covered under this clause :

- (a) Start-ups/establishment of new business.
- (b) Managing family business ( in the name of the subscriber ) with valid registration with government authorities like GST/Income Tax/Govt. Departments
- (c) Existing business (in the name of the subscriber ) under the registration issued by Government authorities like GST/Income Tax/Govt. Departments.
- (d) Acquiring existing business (from others ) with valid registration in his/her name.
- (e) Entity should be classified as either a proprietorship or a partnership only.
- (f) Professionals
- (g) Self-employed individuals.

(iii). **Documentation :**

For the purpose of identification for grant of partial withdrawal; nodal office/PoP/Aggregator would ensure before authorizing partial withdrawal that the subscriber has provided the following documents

- a. Registration Certificate of entity.
- b. Proof of ownership of the entity ( it should be in the name of the subscriber )
- c. Registration number issued by Government authorities like GST/Income Tax/Govt. Departments.















































































