

NEW **NPS**
withdrawal rules



Upon superannuation

- Use 40 per cent of accumulated pension corpus to purchase an annuity for regular monthly pension
- The remaining funds can be withdrawn as a lump sum
- If the total accumulated pension corpus is \leq Rs 5 lakh, the subscriber can opt for a 100 per cent lump sum withdrawal



NPS withdrawal limit

Up to 60 per cent of pension corpus through the systematic lump sum withdrawal facility on a monthly, quarterly, or half-yearly basis



Pre-mature exit

- At least 80 per cent of the accumulated pension corpus to be used for the purchase of an annuity for regular monthly pension
- The remaining funds can be withdrawn as a lump sum
- If the total corpus is \leq Rs. 2.5 lakh, subscribers can opt for a 100 per cent lump-sum withdrawal

P.S. You can exit NPS only after completing 5 years

Upon death of the subscriber

The entire accumulated pension corpus (100 per cent) to be paid to the nominee of the subscriber

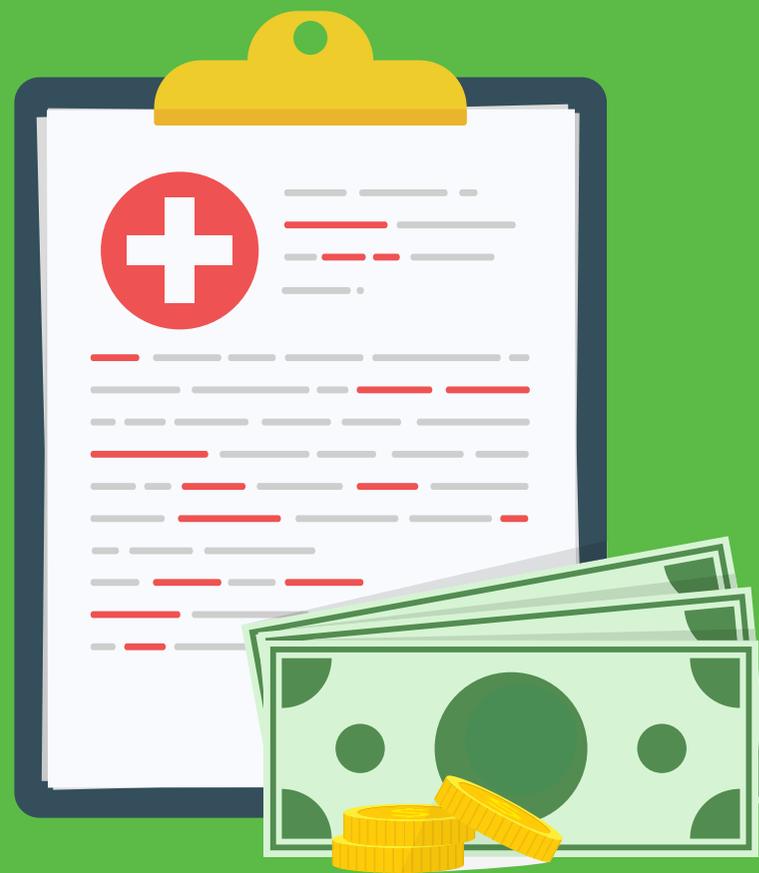


Partial withdrawal

An NPS account holder can withdraw up to **25% of his contributions**, for:

- Education or marriage of children (applies for adopted children also)
- Construction of first house
- Treatment & hospitalization for specified illnesses

- For expenses arising from disability or incapacitation
- For skill development or any other self-development activities.
- For establishment of ventures or any startups



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