



केन्द्रीय विद्यालय संगठन



केन्द्रीय विद्यालय संगठन (मु.)/
Kendriya Vidyalaya Sangathan (HQ)

18 संस्थागत क्षेत्र/18 Institutional Area.

शहीद जीत सिंह मार्ग/Shahed Jeet Singh Marg,

नई दिल्ली - 110016/New Delhi -110016

दूरभाष/Telephone No.: 011-26858570


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फ.स.110239/51/2022/बजट/केवीएस(मुख्या.)/292

दिनांक: 22.11.2022

भारत सरकार,स्वास्थ्य एवं परिवार कल्याण मंत्रालय एवं पेंशन निधि विनियामक एवं विकास प्राधिकरण द्वारा जारी निम्न वर्णित कार्यालय ज्ञापन, सूचना एवं आवश्यक कार्रवाई हेतु केन्द्रीय विद्यालय संगठन की वैबसाइट पर अपलोड किये जा रहे हैं।

1. भारत सरकार स्वास्थ्य एवं परिवार कल्याण मंत्रालय, केन्द्रीय कर्मचारी स्वास्थ्य योजना विभाग का पत्र संख्या F.No. Z/1/2022-DIR(CGHS)-CGHS DEPARTMENT दिनांक 10.11.2022 – Clarification regarding billing by CGHS empanelled Hospitals.
2. पेंशन निधि विनियामक एवं विकास प्राधिकरण का परिपत्र संख्या पीएफआरडीए/2022/32/ASP-EXIT/03 दिनांक 14.11.2022-Parallel Processing of Exit and Annuity components for the benefits of NPS Subscriber.


(अखिलेश कुमार श्रीवास्तव)

सहायक आयुक्त (वित्त)

वितरण :

1. उपायुक्त, के. वी. एस., सभी क्षेत्रीय कार्यालय एवं मुख्यालय ।
2. वित्त अधिकारी, के.वी.एस., सभी क्षेत्रीय कार्यालय एवं मुख्यालय ।
3. सभी अधिकारी/अनुभाग, के. वी. एस. (मु.) ।
4. प्राचार्य, के. वी. काठमांडू, मास्को एवं तेहरान ।
5. महासचिव, सभी मान्य संघ ।
6. निदेशक, जीट ग्वालियर, मुंबई, मैसूर, चंडीगढ़ एवं भूबनेश्वर।
7. उपायुक्त, ई डी पी, के वी एस (मु.) को के वी एस (मु.) की वैबसाइट के शीर्ष " सूचना पट (Announcements)" के अंतर्गत अपलोड करने हेतु प्रेषित ।
8. आर टी आई, के वी एस (मु.)।
9. गार्ड फाइल।



F No Z/1/2022-DIR(CGHS)-CGHS DEPARTMENT
Govt. of India
Min. of Health & Family Welfare
Department of Health & Family Welfare
Directorate General of CGHS

545-A Nirman Bhawan, New Delhi.

Dated the 10th Nov 2022

OFFICE MEMORANDUM

Subject: Clarification regarding billing by CGHS empanelled Hospitals

With reference to the above subject the undersigned is directed to draw attention to the OM No 2-1/201/CGHS/VC/CGHS(P) dated the 1st August 2013 vide which clarifications were issued regarding admissible and non admissible items.

As per para (c) of the above referred OM it was clarified that during in-patient treatment of the CGHS beneficiary , the hospital will not ask the beneficiary or his/her attendant to purchase separately the medicines / sundries / equipment or accessories from outside and will provide the treatment within package rate, fixed by the CGHS which includes the cost of all the items.

Under para 2 of the above referred OM it has also been clarified that expenses incurred on medicines, consumables , sundry accessories , etc., which are purchased from outside , based on specific authorization of treating doctor/staff of the concerned hospital will be reimbursable if they are not falling under the list of non-admissible items. In case the empanelled hospital has asked a CGHS beneficiary for purchase of the said item over and above the package rates, reimbursement shall be made to the beneficiary and the amount shall be recovered from the pending bills of hospital.

2. In view of the clarifications already issued by the Government it is once again reiterated and further clarified that the empanelled hospitals shall not prepare two separate bills for the same period of treatment i.e., one separate bill to claim payment from CGHS /Department and another to be paid by the beneficiary. Any violation of these guidelines shall be viewed seriously and suitable action as per the terms and conditions of MOA, including removal from CGHS panel . shall be taken against erring hospital(s).

3. In addition, the undersigned is directed to issue the following other guidelines related to treatment and billing in respect of CGHS beneficiaries:

- i) Prescriptions issued by Specialists of empanelled hospitals in respect of medicines must mention generic name.

ii) Specialists of empanelled hospitals shall not prescribe medicines of equivocal value nor items that come under the category of nutritional substances.

iii) Antibiotic policy (of the hospital) must be followed and care should be taken for judicious use of high end antibiotics including anti-fungal agents. High end anti-biotics including antifungal agents should preferably be used on recommendations of a Committee constituted for the same.

iv) There are prescribed guidelines for use of IV Albumin and they should be adhered to.

v) Disposable items must be utilized in optimum quantity.

vi) Medicine is a branch of science and it should be practised scientifically only.

Investigations and treatment provided to the patient must be based on the differential diagnosis and provisional diagnosis arrived at on the basis of complaints, history of the patient and clinical examination findings which must be documented.

Investigations which are repeated must add value to the treatment or commensurate with the treatment.

Well established form of therapy should be used. Procedure/ drug on trial should not be used.

If a new or newer form of drug / procedure is used, it should be specifically indicated for that particular patient because of the decisive superiority over the existing drug / procedure.

4. SUBMISSION OF HOSPITAL BILL – ORDER OF DOCUMENTS

The documents in bill should be arranged as per the following order:

- a. Copy of CGHS Card
- b. Copy of Permission Letter in non-emergencies / beneficiaries upto 75 yrs age
- c. Emergency Certificate – with details
- d. Copy of the Discharge Summary- in detail
- e. Copy of valid NABH/NABL certificate
- f. Hospital Bill for payment – consolidated followed by break-up bill in chronological order
- g. Legible Copy of day to day medical notes signed by treating Doctor and progress chart in chronological order
- h. Copies of investigation in chronological order
- i. Copy of invoice pertaining to Implant along with sticker if any- even if hospital purchased in bulk, copy of invoice relevant to the batch number shall be enclosed.
- j. Any other relevant document

In case documents are not arranged in proper chronological order, the bill may be returned.

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5. CGHS scrutinizes the credit bills received in respect of the above items and if it is considered that there are unjustified use of certain items, they shall be deducted from approved bills. CGHS also reserves the right to take suitable action in case of deviation.

The Additional Directors, CGHS are advised to bring the contents of this letter to the notice of all empanelled HCOs

(Dr. Nikhilesh Chandra)
Director, CGHS

To

AD(HQ)/ Addl.DDG(HQ), CGHS /All Additional Directors, CGHS
Cities/Zones / MSD/ Nodal officer, CGHS(MCTC) for circulation and
ensuring compliance

Dy CEO, NHA

All empanelled HCOs through Additional Director of concerned City., for
strict compliance

Copy for information to

Advisor, CGHS, MoHFW

PS to Hon'ble HFM

PPS to SS& DG, CGHS, MoHFW

PPS to JS(MK), MOHFW



CIRCULAR

PFRDA/2022/32/ASP-EXIT/03

14 Nov 2022

To

All NPS Stake Holders

Subject: Parallel Processing of Exit and Annuity components for the benefit of NPS Subscribers

PFRDA provides digitally enabled exit solutions for its Subscribers through Aadhaar / Two Factor Authentication (2FA). Under NPS, the Subscribers at the time of exit can avail of a defined amount as a lump sum and the balance amount has to be utilized for the purchase of immediate Annuity from the empanelled Annuity Service Providers (ASP). ASPs are Life Insurance Companies under the regulatory ambit of the Insurance Regulatory & Development Authority of India (IRDAI).

2. Hitherto, Subscribers under NPS at the time of their exit submit the online/offline withdrawal form (Annexure A) to the associated intermediaries viz nodal offices, POPs etc. The NPS withdrawal form is quite exhaustive and contains all the required information for issuing an Annuity and processing the lump sum. Post-processing of the withdrawal, the eligible amount is paid as a lump sum to the Subscribers' Bank Account and the information of those Subscribers is shared with ASPs for processing the Annuity request. ASPs engage with the Subscribers for obtaining the application for the issue of Annuity i.e. Proposal form and complete the other formalities. In the existing process, the Subscribers submit the exit form to the intermediaries of PFRDA and apply for an annuity to the ASPs selected by them.

3. PFRDA engaged with IRDAI on *simplifying the process of issuing an Annuity by considering the NPS withdrawal form as the Annuity Proposal* and the same was agreed by IRDAI after due consultation with the Insurance industry. The communication issued by IRDAI on Immediate Annuity Products dt. 13.09.2022 is provided at Annexure B.

4. The benefits of the *coordinated action by both financial regulators* are manifold towards the benefit of Subscribers & stakeholders as described below:

- a. Ease of Annuity and speed of its issuance
- b. Parallel Processing of Lump sum payment and Annuity issuance
- c. Payment of Retirement Income through Annuity immediately after one's retirement and hence uninterrupted income flow to the retirees ensured.
- d. Ease of Old Age Income Support.
- e. Ease of doing business for the associated stake holders.

5. All Subscribers are hereby informed that at the time of initiation of the exit request, the *completely filled proposal form along with the specified supporting documents including KYC (Refer Page no. 5 of Annexure A) is to be uploaded in the respective CRA system through their login credentials.* The nodal officers, POPs & NPST are advised to ensure the same for the benefit of Subscribers.

6. Based on the response and feedback on the common proposal from the stakeholders & subscribers, PFRDA proposes to make the upload of the Withdrawal form/document mandatory at a future date.

7. In order to facilitate ease of living for all senior citizens including NPS Retirees who are receiving periodical annuity payments, Aadhar-enabled authentication for life verification certification viz Jeevan Praman (Govt. of India's initiative on bio metric enabled digital service for pensioners) shall be provided.

This circular is being issued to protect the interests of subscribers and to regulate, promote and ensure orderly growth of the National Pension System and pension schemes to which the Act applies.

Digitally signed by
K MOHAN GANDHI
Chief General Manager

परिपत्र

परिपत्र संख्या: पीएफआरडीए/2022/32/ASP-EXIT/03

14 नवम्बर ,2022

प्रति,

सभी एनपीएस हितधारक

विषय : एनपीएस अभिदाताओं के लाभ के लिए निकास और वार्षिकी घटकों का समानान्तर प्रसंस्करण

पीएफआरडीए, आधार / टू फैक्टर ऑथेंटिकेशन (2एफए) के माध्यम से अपने अभिदाताओं के लिए डिजिटल रूप से सक्षम निकास समाधान प्रदान करता है। एनपीएस के तहत, निकास के समय अभिदाता एकमुश्त के रूप में परिभाषित राशि प्राप्त कर सकते हैं और शेष राशि का उपयोग सूचीबद्ध वार्षिकी सेवा प्रदाताओं (एएसपी) से तत्काल वार्षिकी की खरीद के लिए किया जाना चाहिए। वार्षिकी सेवा प्रदाता (एएसपी) भारतीय बीमा विनियामक और विकास प्राधिकरण (आईआरडीआई) के नियामक क्षेत्र के तहत आने वाली जीवन बीमा कंपनियां हैं।

- अभी तक, एनपीएस के तहत अभिदाता अपने निकासी के समय संबंधित मध्यस्थों जैसे नोडल कार्यालयों, पीओपी आदि को ऑनलाइन/ऑफलाइन निकासी फॉर्म (अनुलग्नक ए) जमा करते हैं। एनपीएस निकासी फॉर्म काफी विस्तृत है और इसमें वार्षिकी जारी करने और एकमुश्त राशि को संसाधित करने के लिए सभी आवश्यक जानकारियाँ शामिल हैं। प्रत्याहरण राशि के प्रसंस्करण के बाद उपयुक्त राशि का भुगतान अभिदाताओं के बैंक खाते में एकमुश्त राशि के रूप में किया जाता है और आगे वार्षिकी अनुरोध के संसाधन के लिए उन अभिदाताओं की सूचना एएसपी के साथ साझा की जाती है। वार्षिकी सेवा प्रदाता (एएसपी) वार्षिकी जारी करने हेतु आवेदन अर्थात् प्रस्ताव फॉर्म प्राप्त करने के लिए अभिदाताओं के साथ जुड़ते हैं और अन्य औपचारिकताओं को पूर्ण करते हैं। मौजूदा प्रक्रिया में, अभिदाता पीएफआरडीए के मध्यस्थों को निकास फॉर्म जमा करते हैं और उनके द्वारा चुने गए एएसपी को वार्षिकी के लिए आवेदन करते हैं।
- पीएफआरडीए ने एनपीएस निकासी फॉर्म को वार्षिकी प्रस्ताव के रूप में मानकर, वार्षिकी जारी करने की प्रक्रिया को सरल बनाने के लिए आईआरडीआई के साथ बातचीत की और बीमा उद्योग के साथ उचित परामर्श के बाद आईआरडीआई द्वारा इस पर सहमति व्यक्त की गई। आईआरडीआई द्वारा तत्काल वार्षिकी उत्पाद पर जारी पत्र दिनांकित 13.09.2022 अनुलग्नक बी में प्रदान किया गया है।
- दोनों वित्तीय नियामकों द्वारा समन्वित कार्रवाई से हुए लाभों द्वारा अभिदाताओं और हितधारकों को कई गुना अधिक लाभ प्राप्त हुए, जो कि निम्नानुसार वर्णित किए गए हैं :

क). वार्षिकी और इसको जारी करने की गति बढ़ाने में सरलता

ख). एकमुश्त भुगतान और वार्षिकी जारी करने के लिए समानांतर प्रसंस्करण

ग). सेवानिवृत्ति के तुरंत बाद वार्षिकी के माध्यम से सेवानिवृत्ति आय का भुगतान और परिणामस्वरूप सेवानिवृत्त लोगों को निर्बाध आय प्रवाह सुनिश्चित किया गया।

घ). वृद्धावस्था आय सहायता में सरलता।

ड). सम्बंधित हितधारकों के लिए व्यापार में सरलता।

5. सभी अभिदाताओं को सूचित किया जाता है कि निकास अनुरोध शुरू करते समय, केवाईसी (अनुलग्नक ए के पृष्ठ संख्या 5 देखें) सहित निर्दिष्ट सहायक दस्तावेजों के साथ विधिवत् रूप से भरे हुए प्रस्ताव फॉर्म को उनके लॉगिन क्रेडेंशियल्स के माध्यम से संबंधित सीआरए प्रणाली में अपलोड किया जाना है। नोडल अधिकारियों, पीओपी और एनपीएसटी को अभिदाता के लाभ के लिए इसे सुनिश्चित करने की सलाह दी जाती है।
6. हितधारकों और अभिदाताओं से साझा प्रस्ताव पर प्रतिक्रिया और प्रतिपुष्टि के आधार पर पीएफआरडीए ने भविष्य में निकासी फॉर्म/दस्तावेज अपलोड करना अनिवार्य बनाने का प्रस्ताव किया है।
7. एनपीएस सेवानिवृत्त लोगों सहित सभी वरिष्ठ नागरिक, जो आवधिक वार्षिकी भुगतान प्राप्त कर रहे हैं, उनके लिए जीवन यापन की सुविधा हेतु जीवन सत्यापन प्रमाणन के लिए आधार-सक्षम प्रमाणीकरण अर्थात् जीवन प्रमाण (पेंशनभोगियों के लिए बायोमीट्रिक सक्षम डिजिटल सेवा के रूप में भारत सरकार की पहल) प्रदान किया जाएगा।

यह परिपत्र अभिदाताओं के हितों की रक्षा करने और राष्ट्रीय पेंशन प्रणाली और पेंशन योजनाओं, जिन पर अधिनियम लागू होता है, उनके व्यवस्थित विकास को विनियमित करने, बढ़ावा देने और सुनिश्चित करने के लिए जारी किया जा रहा है।

Digitally signed by K
MOHAN GANDHI

मुख्य महा प्रबन्धक

NATIONAL PENSION SYSTEM (NPS)

Exit from National Pension System Due to Superannuation/Incapacitation

Candidate No. _____ Acknowledgement No. _____
 To: _____
 NPS Fund _____
 Sir/Madam _____

Signature / Thumb Impression
 of the Subscriber

I, _____ hereby apply for the payment of the accumulated pension wealth in my NPS Tier I account as per the relevant provisions of the PFRDA (Exit and Withdrawals under NPS) Regulations, 2015 as amended.

Tier II - The entire accumulated pension wealth in Tier II account would be paid along with lumpsum withdrawal of Tier I account

I herewith give below the necessary details.

*In case of female right thumb Impression and in case of male left thumb Impression may be taken.

Signature / Thumb Impression
of the Subscriber

Sr.No	Particular	Remarks
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Section A - Subscriber's Personal Details

	Subscriber Sector*	1. Govt. Sector 2. All India citizens/corporate 3. NPS Lite / GDS
1.	Organisation Name* (PAO/DTO/CHO/NLAO Name)	
2.	PRAN*	
3.	Full Name*	
4.	Subscriber Gender*	Male <input type="checkbox"/> Female <input type="checkbox"/>
5.	Father's Name*	
6.	Marital Status*	Married <input type="checkbox"/> Unmarried/Others <input type="checkbox"/>
7.	Maiden Name (In case of female married subscriber)	
8.	Spouse's Name* (only if subscriber is married & spouse is alive)	
9.	Spouse Gender* (only if subscriber is married & spouse is alive)	Male <input type="checkbox"/> Female <input type="checkbox"/>
10.	Date of Retirement / Superannuation / attaining 60 / 65 years of age / Discharge (In case of Incapacitation)*	/ /
11.	Date of Birth (As in PRAN Card)*	/ /
12.	Aadhar/VID	
13.	PAN*	
14.	CKYC Number	
15.	Are you a Politically Exposed Person (PEP)*	Yes <input type="checkbox"/> No <input type="checkbox"/>
16.	Are you related to a Politically Exposed Person (PEP)*	Yes <input type="checkbox"/> No <input type="checkbox"/>
17.	Do you have any history of conviction under any criminal proceedings in India or abroad?*	Yes <input type="checkbox"/> No <input type="checkbox"/>
	If Yes, please provide details	
18.	Contact details	Mobile number* : +91 _____ Alternate phone number : _____ E-mail ID* : _____
19.	Subscriber's full address with pin code* (Please refer instruction No. 9 for documents to be submitted)	

Section B - Subscriber's Bank Details - (Please refer instruction No. 7)

20.	Bank Account Number*# :	
21.	Bank Name*	
22.	Bank Branch Name and Address : The monthly pension and lump sum amount would be deposited into this account and hence fill in all the details carefully.*	
23.	IFSC Code (attach a cancelled cheque leaf or copy of bank passbook/bank certificate containing IFSC code)*	

Fields marked with * are mandatory. # Should be same where last salary credited in case of Government sector/Corporate sector subscribers

Section C - Subscriber's Withdrawal Details - (Please refer instruction No. 8)

- On attaining superannuation or attaining 60 / 65 years of age or superannuation due to Incapacitation
- a) Would you like to withdraw full amount (if less than or equal to 5 Lakh/1 Lakh (NPS Lite)) Yes No
- or
- b) Would you like to have normal Withdrawal (Lump sum & Annuity Withdrawal)* Yes No
- or
- c) Would you like to opt for Withdrawal of Deferred Corpus*:
- Lump Sum Withdrawal Annuity Withdrawal
- or
- d) Would you like to opt for Phase withdrawal : Yes No
- Enter Withdrawal amount Withdraw total holdings

* Please provide the Percentage of corpus that you wish to opt for lump sum withdrawals and purchase of annuity

% of corpus opted for lump sum withdrawal (Max 60%)	Percentage of corpus opted for purchase of annuity (Min 40%)	Total (100%)

Section D - Subscriber's Annuity Details - (Please refer instruction 12, 13 & 14 attached to the Form. Use of complete withdrawal With receipt of Deferred Lump Sum Corpus & please withdrawal)

Select Annuity Service Provider (please tick one of the below options as per your choice)

- | | |
|---|--|
| <input type="checkbox"/> Bajaj Allianz Life Insurance Co. Ltd. | <input type="checkbox"/> Canara Life Insurance Co. Ltd. |
| <input type="checkbox"/> Edelweiss Tokio | <input type="checkbox"/> ICICI Life Insurance Co. Ltd. |
| <input type="checkbox"/> LIC Prudential Life Insurance Co. Ltd. | <input type="checkbox"/> IndusInd Life Insurance Co. Ltd. |
| <input type="checkbox"/> Kotak Mahindra Life Insurance Co. Ltd. | <input type="checkbox"/> Life Insurance Corporation of India |
| <input type="checkbox"/> Max Life Insurance Co. Ltd. | <input type="checkbox"/> PNB MetLife Insurance Co. Ltd. |
| <input type="checkbox"/> SBI Life Insurance Co. Ltd. | <input type="checkbox"/> Star Union Dai-ichi Life Insurance Co. Ltd. |
| <input type="checkbox"/> Tata AIA Life Insurance Co. Ltd. | |

Select Annuity Scheme (please tick one of the below options as per your choice)

- Annuity for Life
- Annuity for Life with return of purchase price on death
- Annuity payable for life with 100% annuity payable to spouse on death of annuitant
- Annuity payable for life with 100% annuity payable to spouse on death of annuitant with return on purchase of annuity
- NPS-Family Income option (Default annuity)
- Other (Please Specify)

Select Annuity Frequency: Please tick one of the below options as per your choice. (For Government Subscriber, annuity frequency is monthly only)

- Monthly
 Quarterly
 Half Yearly
 Annual

Date : / /

* Signature/Thumb Impression of the Subscriber

*In case of female right thumb Impression and in case of male left thumb Impression may be taken

Section E - Subscriber's Nomination Details*

<p>Nomination Details: Applicable to those eligible sums as per regulations. Nominee must be immediate family member of subscriber (Spouse, Children etc) in general except for exceptions as provided in Regulations.</p>	<p>Name : _____ Relationship : _____ Percentage Share: _____ Date of Birth of Nominee (Only in case of minor) : / / Guardian Name (Only in case of minor) _____ Guardian DOB (Only in case of minor) _____ Address & Contact Details : _____ _____ Guardian Signature (Only in case of minor)</p> <hr/> <p>Name : _____ Relationship : _____ Percentage Share: _____ Date of Birth of Nominee (Only in case of minor) : / / Guardian Name (Only in case of minor) _____ Guardian DOB (Only in case of minor) _____ Address & Contact Details : _____ _____ Guardian Signature (Only in case of minor)</p> <hr/> <p>Name : _____ Relationship : _____ Percentage Share: _____ Date of Birth of Nominee (Only in case of minor) : / / Guardian Name (Only in case of minor) _____ Guardian DOB (Only in case of minor) _____ Address & Contact Details : _____ _____ Guardian Signature (Only in case of minor)</p>
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Section F - Subscriber's Family Member Details* (To be filled in case subscriber has selected Joint Life Policy or NPS-Family Income option)

Family Member Details for providing annuity as chosen by the subscriber.

Sr.No	Details	Full Name	Aadhar/VID	PAN ^s	Date of Birth ^s
1.	Spouse ^s				/ /
2.	Dependent Mother (if living)				/ /
3.	Dependent Father (if living)				/ /
4.	Child 1 (if living)				/ /
5.	Child 2 (if living)				/ /
6.	Child 3 (if living)				/ /

Note: In case of children being more than 3, please specify in an additional sheet.

Fields marked with* are mandatory.

^sMandatory in case subscriber opts for Joint Life Policy & NPS-Family Income option.

Declaration by the Subscriber

I hereby declare and state that all the personal details provided by me in the form as above are true and correct to the best of my knowledge. I also agree that NPS Trust / CRA shall not be held responsible/liable for any losses or delays that may arise due to provision of incorrect details including details pertained to bank account by me. Further, I authorize the National Pension System Trust (NPST) / CRA to share informations pertaining to my withdrawal application with the Annuity Service Providers for facilitating the purchase of annuity in applicable cases as is required under NPS.

Date: / /

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

*In case of female right thumb Impression and in case of male left thumb Impression may be taken

Declaration by the Proposer: (Not to be filled in case of complete withdrawal, Withdrawal of Deferred Lump Sum Corpus & phase withdrawal)

I hereby declare that the foregoing statements and informations have been given by me after fully understanding the questions and the annuity options and the same are true, accurate and complete in every manner and respects and that I have not withheld or omitted to give any material information. I understand and agree that the statements in this proposal constitute warranties. I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and Annuity Service Provider (Company) and that if there be any misstatement or suppression of material information or if any untrue statement is contained therein or in case of fraud by me, which comes to the knowledge of the company at any future point of time, the said contract shall be treated as per provisions of Section 45 of the Insurance Act 1938 or any other applicable provisions as amended from time to time. I also understand and agree that the company shall additionally levy or recover all the applicable taxes like service tax, surcharges, cess etc. from the premiums which are necessitated by various enactments of central and/or state legislatures from time to time.

I understand that the contract will be governed by the provisions of the Insurance Act 1938, and other applicable laws in India and that the contract will not commence until a written acceptance of this proposal is issued by the company and that the benefits under the policy shall be subject to the terms and conditions contained in the contract. I also agree that the amount held in proposal/policy deposit shall not earn any interest.

I further state that the product features and terms and conditions of the policy have been thoroughly explained to me and having understood, I consent to the same.

I further understand that the final annuity amount would be subject to the actual corpus value to be utilised for purchase of annuity at the time of its issuance. I also acknowledge and agree that the funds will not be returned to me in case I choose to cancel the policy under free look period. These funds will be payable by company directly to any other annuity scheme chosen by me which is authorized and approved under the prevalent regulations and applicable rules. Further, no interest will be payable to me on the funds held during this transition period.

I hereby authorize company to send information and servicing related communication regarding this proposal or resulting policy through Email/SMS/Phone Call.

I hereby authorize the company to provide me/our details to banks, financial institutions and third party service providers that the company may have tie-ups with, for verification of proposal details and for servicing of policies.

Signature of the witness

Signature / Left thumb Impression of the Proposer

Affix a recent self signed photograph

Name and Address of witness:

Place:

Date:

Declaration when Proposal form is filled by person other than proposer/proposer signs in a vernacular language/proposer is illiterate (Not to be filled in case of complete withdrawal, Withdrawal of Deferred Lump Sum Corpus & phase withdrawal)

I hereby state that I have read out and explained the contents of this proposal form and all other relevant documents to the proposer in _____ language, he/she/they have understood the same and agree to abide by the terms and conditions of the resulting policy and have affixed his/her/their signature/thumb impression on the proposal form in my presence.

Signature of the person making the declaration

Name & Address _____

Place _____

Date: / /

I/We state that the product details, contents of this form and relevant documents have been fully explained to me/us and that I/We have fully understood them. I/We certify that the replies in the proposal form have been recorded as per the information provided by me/us.

Signature / Left thumb Impression of the Proposer

Section G - Declaration & Attestation by Nodal Office

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

1. I/we have verified the documents as submitted by the Subscriber with the original / digitally signed documents / scanned documents and authorized this application for processing of the subject claim of the subscriber. I/we verified that the details as provided in the application form are true and correct with the information available in the official record maintained by us. The complete information provided in the form including declaration and nomination details have been provided by the Subscriber. She/He/It has having read the entries / entries have been read over to him / her by me and got confirmed by him / her after he / she
2. That all the contributions with respect to the Subscriber's NPS contribution and employer contribution have been transferred in to the PRAN of the subscriber and no further contributions are pending at Nodal Office level. (only for government nodal office)
3. That Identity of the Subscriber is certified as provided in the withdrawal form above. The name of Subscriber as mentioned on the withdrawal form has been verified and can be accepted as final.
4. It is certified that the bank account (Salary Account) details provided in the form is as per the salary records maintained in our office. The bank account details (salary account) of subscriber as provided in bank details section have been checked and verified and the same can be accepted for payment (only for government nodal office)
5. We hereby certify that the subscriber has been discharged from the services of the concerned office on account of invalidation or disability (in case of Govt. Subscriber). We hereby certify that we have checked Disability Certificate issued by Government Surgeon or Doctor stating the nature and extent of disability (in case of Non Govt. Subscriber) [applicable in case of Withdrawal due to incapacitation only]

Rubber Stamp of the DDO/POP-SP/NLCC

Signature of the Authorised Person

DDO/POP-SP/NLCC Registration Number

Designation of the Authorised Person:

DDO/POP-SP/NLCC Office Name:

Date / /

Rubber Stamp of the DTO/PAO/POP/Aggregator

Signature of the Authorised Person

DTO/PAO/POP/ Aggregator Registration Number

Designation of the Authorised Person :

DTO/PAO/POP/ Aggregator Office Name:

Date / /

[As per Regulation 3(a)/4(a)/5(a) of PFRDA (Exits and Withdrawals) under the Regulations, 2015]
(To be filled in case of complete withdrawal)

Request cum under taking form for withdrawal of total pension wealth at superannuation and where the total pension wealth is equal to or less than Rs. 5,00,000/- for NPS subscriber and Rs. 1,00,000/- in case of NPS lite Subscriber respectively

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 benefits receivable upon exit from NPS is Rs. _____ which is less than/equal to the limit of Rs. 5,00,000/- (Rs. 1,00,000/- for NPS Lite), 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.

I also certify that all the details provided in the form above are true and correct to the best of my knowledge

Date : / /

* Signature/Thumb Impression of the Subscriber

*In case of female right thumb Impression and in case of male left thumb Impression may be taken.

<p>Rubber Stamp of the DDO/POP-SP/ NLCC</p>	<p>Signature of the DDO/POP-SP/ NLCC</p>	<p>Date / / Registration No. of DDO/POP-SP/ NLCC</p>
<p>Rubber Stamp of the DTO/PAO/POP/Aggregator</p>	<p>Signature of the DTO/PAO/POP/Aggregator</p>	<p>Date / / Registration No. of DTO/PAO/POP/ Aggregator</p>

INSTRUCTIONS FOR FILLING FORM

This application should be filled by the Subscriber seeking to withdraw pension wealth benefits upon Superannuation or attaining 60 / 65 years of age

General Instructions:

1. As per NPS Trust directive, Withdrawal of benefits from NPS account will not be allowed if NPS subscribers registered on or after July 1, 2014 are NOT FAI/CA compliant. Hence, subscribers are requested to provide FAI/CA Self-Certification online by log in to NPS Account. Alternatively subscriber can submit FAI/CA Self Certification to their Nodal Office.
2. As per amendments made under Prevention of Money-Laundering (Maintenance of Records) Second Amendment Rules, 2017, Withdrawal of benefits from NPS account will not be allowed if Aadhaar and PAN are not seeded into PRAN. Subscribers are requested to seed their Aadhaar and PAN into NPS account before initiating withdrawal request (Aadhaar not mandatory till Hon'ble supreme court order).
- 3a. It is advisable that subscriber fills in the Exit/Withdrawal form online and takes a print out of online form and submits it to the nodal office/POP along with KYC document for further approval/processing. However, he/she has the option to submit the physical form to his nodal office/POP. The nodal office has to compulsorily submit the form in online mode only. Physical forms submitted to CRA will not be processed.
- 3b. eNPS Subscriber has an option to initiate a self-authorization using Aadhaar. This facility will be available only if the NPS pension wealth is below threshold limit as prescribed in PFRDA (Exits and Withdrawals under National Pension System) Regulation 2015 or circular issued by the authority.
4. All the columns in the form should be filled with black ink pen without any overwriting.
5. Fields marked with (*) are mandatory.
6. Correct postal address, including the pin code should be provided.
7. Documents to be enclosed with withdrawal application form:
 - i. Copy of the Address proof attested by the Nodal Office in support of the address provided on the withdrawal form. The address on the withdrawal form should match with address present on the address proof.
 - ii. Copy of the Identity proof attested by the Nodal Office.
 - iii. Copy of PRAN card (Not required in case of Government Sector Subscriber) If Copy of PRAN Card is not available, print out of ePRAN or submit a duly notarized Affidavit as to the reasons of non-submission of the PRAN card.
 - iv. Cancelled cheque/Bank Certificate/Bank Passbook (Containing Subscriber Name, Bank Account Number and IFSC code) for direct credit or electronic transfer.
8. Withdrawal preference:
 - i. Select the Withdrawal preference as Normal withdrawal or Complete Withdrawal (if accumulated NPS wealth is less than or equal to Rs. 5 lakh / Rs. 1 lakh (For NPS Lite Subscribers)).
 - ii. If subscriber selects the Normal withdrawal option, he/she needs to fill up percentage of allocation for amount to be withdrawn as Lump-sum and amount to purchase life annuity provided under Section C the Form.
 - iii. If subscriber selects deferred withdrawal option, he/she can defer the lump sum withdrawal amount as well as annuity up to 75 years of age from the date of attainment of superannuation. In case of deferment as well, the subscriber needs to fill up percentage of allocation for amount to be withdrawn as Lump sum and amount to purchase life annuity provided under Section C of the Form.
 - iv. In case of percentage of withdrawal is not provided by the subscriber, a default 60% of the accumulated pension wealth shall be paid as lump sum to the subscriber and rest 40% of the amount shall be utilised for annuity purchase.
 - v. The subscriber needs to provide the Annuity details under Section D-Annuity Details, in case of Normal withdrawal or Deferred withdrawal. The selection of Annuity scheme and Annuity Service Provider is mandatory.
 - vi. The subscriber availing the complete withdrawal option (where the accumulated amount at superannuation is less than Rs. 5 lakh/ Rs. 1 lakh (For NPS Lite Subscribers)) shall leave the Annuity Details section and Subscriber Family Member Details section blank and fill up Request Cum Undertaking Form provided along with the Form.
 - vii. In case of death of subscriber during deferment period of annuity purchase, the deferred amount shall be paid as per PFRDA (Exits and Withdrawal under National Pension System) Regulation, 2015
 - viii. In case of death of subscriber during deferment period of annuity purchase, the annuity shall be purchased by the spouse as defined under Regulation 3(a) (iii) PFRDA (Exits and Withdrawal under National Pension System) Regulation, 2015 (applicable for Government Sector subscribers)

- ix. During deferment period, the account maintenance charges, including the charges payable to Central Record Keeping Agency, Pension Fund, Trustee Bank and any other intermediary shall continue to apply and shall be charged by deduction from the account.
 - x. In case of Phased Withdrawal, Subscriber needs to purchase Annuity first.
 - xi. For more details of Annuity options, please refer to brochure file 12.
9. List of documents acceptable as Proof Identity and Address, for exit:

Sr. No.	Proof of Identity (Any one of the given below documents)	Proof of Address (Any one of the given below documents)
a	Passport issued by Government of India.	Passport issued by Government of India.
b	Ration Card with Photograph.	Ration card with photograph and residential address.
c	Bank pass book or Certificate with Photograph.	Bank Pass book or certificate with photograph and residential address.
d	Voters Identity card with photograph and residential address.	Voters Identity card with photograph and residential address.
e	Valid Driving license with photograph.	Valid Driving license with photograph and residential address.
f	PAN Card issued by income tax department.	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional Commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc.
g	Certificate of identify with photograph signed by a Member of Parliament or Member of Legislative Assembly.	Certificate of address with photograph signed by a Member of Parliament or member of Legislative Assembly.
h	Aadhar Card/letter issued by Unique identification Authority of India.	Aadhar Card/letter issued by Unique identification Authority of India. Clearly showing the address.
i	Job Cards issued by NREGA duly signed by an Officer of the State Government.	Job Cards issued by NREGA duly signed by an Officer of the State Government.
j	Photo identity card issued by Defence, Paramilitary and Police Departments.	Latest Electricity/Water bill in the name of the subscriber / Claimant and showing the address (less than 6 months old).
k	Ex-Service Man Card issued by Ministry of Defence to their employees.	Latest Telephone bill in the name of the subscriber/ Claimant and showing the address (less than 6 months old).
l	Photo credit Card.	Latest property/house Tax Receipt (not more than one year old).
m	-	Existing Valid registered lease agreement of the house on stamp paper (in case agreement of the house on stamp paper (in case of rented/leased accommodation).
n	Identity card issued by Central /State government and its Departments, Statuary Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc.	The identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statuary/Regulatory Authorities, Public Sector Undertakings, Schedules Commercial Banks, Public Financial Institution for their Employees.

10. The subscriber needs to provide his/her complete bank details like name of the bank branch, complete address of branch, account type and IFSC. Otherwise the form may get rejected by CRA. Please make sure there is no cutting attempt on this section. The lump sum payment shall be directly credited to the bank account of the subscriber through electronic mode of payment.

If there is any change in Bank Details and Address details, subscribers are requested to update the same in CRA records prior to initiation of online withdrawal request. At the time of initiation of online withdrawal request, updation of Bank Details and Address Details is not allowed.

11. The nodal office after verifying the completeness of the Withdrawal Form and supporting documents in all respects after signature/thumb impression of subscriber and declaration and attestation of the authorized person at nodal office shall send at below mentioned address for record keeping within 90 days from the date of approval:

12. Annuity Service Providers

There are 13 Annuity Service Providers empanelled by PFRDA for providing the annuity services to NPS subscribers as per the list provided below (Name of the ASPs are given in an alphabetical order):

Name of the ASPs, minimum age and minimum corpus required for annuity purchase

Annuity Service Provider Name	Minimum Age	Minimum Corpus (Rs.)
Bajaj Allianz Life Insurance Co. Ltd.	37	25,000
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	45	2,25,000
Edelweiss Tokio	40	2,00,000
HDFC Life Insurance Co. Ltd.	20	Any Amount
ICICI Prudential Life Insurance Co Ltd	30	Any Amount
IndiaFirst Life Insurance Co. Ltd.	40	10,000
Kotak Mahindra Life Insurance Co. Ltd.	45	2,05,000
Life Insurance Corporation of India	30	50,000
Max Life Insurance Co. Ltd.	50	2,50,000
PNB Metlife Insurance Co. Ltd.	18	3,00,000
SBI Life Insurance Co. Ltd.	18	50,000
Star Union Dai-ichi Life Insurance Co. Ltd	45	1,00,000
Tata AIA Life Insurance Co. Ltd.	45	2,24,200

The following are the variants that are available in India and with most of the ASPs. Subscriber needs to select any of the below mentioned options on the page 1 of the withdrawal form

- 1. Annuity for life - On death of the annuitant, payment of annuity ceases.**
- 2. Annuity for life with return of purchase price on death - On death of the annuitant, payment of annuity ceases and the purchase price is returned to the nominee.**
- 3. Annuity payable for life with 100% annuity payable to spouse on death of annuitant - On death of the annuitant, annuity is paid to the spouse during his/her life time. If the spouse predeceases the annuitant, payment of annuity will cease after the death of the annuitant.**
- 4. Annuity payable for life with 100% annuity payable to spouse on death of annuitant with return on purchase of annuity - On death of the annuitant, annuity is paid to the spouse during his/her life time and purchase price is returned to the nominee after the death of the spouse. If the spouse predeceases the annuitant, payment of annuity will cease after the death of the annuitant and purchase price is paid to the nominee.**

Note:

Please note the exit from NPS and purchase of annuity from empanelled ASP are two separate processes. It is mandatory for subscribers to purchase annuity scheme from Annuity Service Providers (ASP) empanelled by PFRDA. Post receipt of the form by ASP and completely satisfying themselves of completeness of the form and KYC requirements, annuity shall be issued to subscriber.

The more details on availability of particular annuity scheme with an ASP and annuity quotes etc. are available on the CRA's website as per link below:

ASP Scheme Details and Annuity Selection Matrix may change. Please visit CRA website before filling Annuity Details. The list of empanelment of ASPs may undergo changes depending upon new empanelment of ASPs by PFRDA from time to time.

13. NPS - Family Income Scheme with return of purchase price

The subscriber upon exit from NPS shall have to purchase annuity with a minimum of 40% of the accumulated pension wealth which shall provide for annuity for life of the subscriber and his or her spouse (if any) with provision for return of purchase price of the annuity and upon the demise of such subscriber, the annuity be re-issued to the family members in the order specified hereunder at a premium rate prevalent at the time of purchase of such annuity by utilizing the purchase price required to be returned under the annuity contract (until all the family members in the order specified below are covered):

- living dependent mother of the deceased subscriber;
- living dependent father of the deceased subscriber.

After the coverage of all the family members specified above, the purchase price shall be returned to the surviving children of the subscriber and in the absence of children, the legal heirs of the subscriber, as may be applicable.

However, the subscriber who does not wish to opt default option mentioned above and wishes to choose the annuity contract of his choice from the available annuity types or contracts with the annuity service providers may choose an option as mentioned under instruction no.12 above.



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

Cir No: IRDAI/Life/CIR/MISC/188/09/2022

Date: 13 September 2022

To,

All Life Insurers

Subject: - Immediate Annuity Products

1. This has reference to the immediate annuity products offered by the life insurance companies to the subscribers of NPS retirees. In order to offer these products, life insurance companies in accordance with Regulation 8 (1) of IRDAI (Protection of Policyholders' Interests) Regulations, 2017, are using proposal form.
2. In this regard, currently all insurance companies to offer immediate annuity products, collect proposal form from the NPS retirees. However, it has been observed that, PFRDA is collecting exhaustive exit form from the NPS retirees which captures necessary details which insurance companies require in the proposal form.
3. Given the duplication and to facilitate ease of doing business and simple onboarding of NPS retirees for immediate annuity products, after due consultation with the industry, IRDAI in exercise of power conferred under Section 14(2) (e) of the IRDA Act, 1999 and Section 34 of Insurance Act, 1938 issues the following direction:
 - (i) The Exit Form submitted by NPS retiree must be considered as the proposal form, for offering the immediate annuity product by the insurance companies.
 - (ii) In order to facilitate ease of living for all senior citizens who are receiving annuity payments the current framework of Aadhar based authentication for life verification certification such as Jeevan Praman, a Govt. of India initiative on biometric enabled digital service for pensioners, to be adopted.



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

4. In ~~this~~ regard, the requirements of Section 41 and Section 45 of Insurance Act 1938 shall be considered as compliant as no direct solicitation of business is involved.

The circular comes into force with immediate effect.

CGM(Life)

MEENA
KUMARI
JAGGALI

Digitally signed by
MEENA KUMARI
JAGGALI
Date: 2022.09.13
10:46:44 +05'30'