

GOVERNMENT OF JAMMU AND KASHMIR
CIVIL SECRETARIAT—FINANCE DEPARTMENT

Notification

Jammu, the 22nd April, 2013.

SRO-226.—In exercise of the powers conferred by proviso to section 124 of the Constitution of Jammu and Kashmir, the Governor is pleased to direct that the following amendments be made in the Jammu and Kashmir Civil Service Regulations, namely :—

Clause (w) of Rule 5 of the Jammu and Kashmir Civil Service (Defined Contributory Pension Scheme) Rules, 2010, contained in Schedule XXIII of Annexure "A" appended to Article 249-M(B), Chapter XIX-AA under the caption 'Defined Contributory Pension Scheme' shall be deleted and after clause (v) of the said rule the following shall be added as Rule 6 :—

"Rule 6. Withdrawal Guidelines—

- i. In case of retirement (superannuation), if the subscriber wishes to nominate more than one person as his/her nominee, the subscriber shall fill up the additional nominee form i. e. Form 101-GS (and mention the details of the additional nominees) with a remark in the nominee section of the main form (*Annexure : Form 101-GS*).
- ii. In case of death, if more than one nominee is present, all the nominees shall fill up separate forms i.e. Form 103-GD and submit the same through the associated DTO to CRA. In case the number of nominees present in the CRA System, is different from the number of nominees from whom the forms are received, the nominees shall present a legal heir certificate for claiming the accumulated NPS proceeds (*Annexure : Form 103-GD*).
- iii. In case of Premature Exit (resignation), if the subscriber wishes to nominate more than one person as his/her nominee, the subscriber shall fill up the additional nominee form i. e. Form 102-GP (and mention the details of the additional

nominees) with a remark in the nominee section of the main form (*Annexure : Form 102-GP*).

However, in case of the technical resignation of a Government servant, the withdrawal requests will not be processed”.

By order of the Governor.

(Sd.) B. B. VYAS,

Principal Secretary to Government,
Finance Department.

No. A/96(2004)-A-1467

Dated 22-04-2013.

Copy to :—

Standard endorsement.

Form 101-GS

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 AND IN BLACK INK only)

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

Date : <input type="text"/>	Acknowledgement No. <input type="text"/>	Self attested photograph of the subscriber
(DD/MM/YYYY)	(Generated by CRA)	
DDO Registration No. _____	PAO/DTO/POP/POP-SP Registration No. _____	
Receipt Number issued by receiving office : <input type="text"/>		
Entered by : _____ Date : _____	Verified by : _____ Date : _____	

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

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 60%)	Amount to purchase life annuity (Minimum of 40%)	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).

2. Type of Withdrawal* :

One Time Withdrawal Phased Withdrawal

3. In case of Phased Withdrawals#, please mention the percentage of lump sum amount to be withdrawn this year
(Please refer General Instruction No. 5)

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

Note :—In phased withdrawal of lump sum amount, subscriber can opt to withdraw lump sum amount for accumulated pension wealth in a phased manner over the period from 60 years (or any other retirement age as prescribed by employer) to 70 years. Subscriber has to withdraw minimum of 10% of the remaining pension wealth every year ; at the age of 70 years, subscriber would compulsory withdraw any amount lying to their credit. Also, note that in phased withdrawal of lump sum amount, subscriber is subject to the NAV movement and may loss or gain in the future depending on the underlying fund's performance.

For subscriber opting for phased withdrawal, the Central Recordkeeping Agency (CRA) maintenance charges would be deducted from the corpus/units lying in the account of the subscriber.

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 :

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D D M M Y Y Y Y

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 there 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 and final discharge of the obligation. In case, if you wish to appoint multiple nominees, please fill in the Form 101-GS-NI.

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 has not been paid.

Name of the Nominee :

First Name*	Middle Name	Surname/Last name

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. _____

Date of Birth of the Nominee* (Only in case of a minor) :

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Relationship of the nominee with the Subscriber* :

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

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Nominee's Guardian Details* (only in case of a minor) :

First Name*	Middle Name	Last Name

Attested this _____ day of _____ 20 ____ at _____.

in the presence of the following witnesses :—

Particulars	1st Witness	2nd 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.

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

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 entry/entries have been read over to him/her
by me to 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 PAO/DTO/POP/POP-SP

Signature of the Authorised Person

PAO/DTO/POP/POP-SP Registration Number _____
(Allotted by C.R.A.) _____

Designation of the Authorised Person : _____
PAO/DTO/POP/POP-SP Office Name : _____

Date :
D D M M Y Y Y Y

**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 (PI / T) _____ has received a sum of Rs. _____/-
(Rupees _____ only) from National Pension System/

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 Councillor 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.

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 :

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D D M M Y Y Y Y

Signature/Left Thumb impression of the Subscriber
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***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 therefore 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 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.

Name of the Nominee :

First Name*	Middle Name	Surname/Last name

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. : _____

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

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 entry/entries have been read over to him/her
by me 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 :—

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 (DDMMYYYY)

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Rubber Stamp of the PAO/DTO/POP/POP-SP
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Signature of the Authorised Person

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

Designation of the Authorised Person : _____
PAO/DTO/POP/POP-SP Office Name : _____

Date :

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