



सां/No.: 5-1(17)/2008-PD

दिनांक/Dated: 11.11.2016

प्रेषक / From:

संयुक्त सचिव (प्रशासन)  
Joint Secretary (Admn.)

सेवा में / To :

The Directors / Heads of all  
National Labs./Instts. of CSIR  
Hqrs./Complex/Centres/Units

महोदय/Sir / महोदया/Madam,

मुझे निम्नलिखित परिपत्र को आपकी जानकारी, मार्गदर्शन और अनुपालन के लिए अग्रेषित करने का निदेश हुआ है।

I am directed to forward herewith following Circular for information, guidance and compliance.

क्रम सं. Sl. No.	परिपत्र सं. / Circular No.	विषय/ Subject
1	NSDL-Central Recordkeeping Agency Circular No. CRA/ PO&RI/Master/2016/ 006 dated 08.07.2016 enclosing therewith another PFRDA circular No. PFRDA/2016 /13/Exit/05 dated 22.06.2016	Pension amount (Family Pension or NPS annuity) comparison while processing Family Pension cases on Death/disability of NPS subscriber.

भवदीय/Yours faithfully,

*विनोद कुमार*

(विनोद कुमार /Vinod Kumar)  
अवर सचिव (नीति प्रभाग) / US(PD)

संलग्न/Encl. : यथोपरि/As above

प्रतिलिपि/Copy to:

- 1) Head, IT Division with the request to make this Circular on the website & Policy Repository.
- 2) कार्यालय प्रति/Office copy

**Central Recordkeeping Agency**

**Circular**

Circular No.: CRA/PO&RI/Master/2016/006

July 8, 2016

**Subject: Pension amount (Family Pension or NPS annuity) comparison while processing Family Pension cases on death / disability of NPS subscriber**

All the Nodal Offices (PrAO/PAO/CDDO/DTA/DTO) under National Pension System (NPS) are hereby informed that Pension Fund Regulatory & Development Authority (PFRDA) has issued guidelines with reference to Regulations 6(e) of the PFRDA (Exit and Withdrawal from NPS) Regulations 2015 regarding comparison of Family Pension and NPS Annuity before processing Family Pension cases on death/disability of the subscriber.

The guidelines have been issued to ensure that the claimants take an informed decision based on the comparison of the benefits available to them under Family Pension vis-à-vis NPS. The Circular issued by PFRDA in this regard is enclosed as **Annexure**.

In case of any further clarification in this regard, you may contact Mr. Dinesh Dalvi at 022-24994842 (E-mail ID – [dinesh.dalvi@nsdl.co.in](mailto:dinesh.dalvi@nsdl.co.in)) or Mr. Vishal Jain at 022-24994946 (E-mail ID – [vishal.jain@nsdl.co.in](mailto:vishal.jain@nsdl.co.in)).

For and on behalf of  
**NSDL e-Governance Infrastructure Limited**



**Mandar Karlekar**  
**Assistant Vice President**

Encl: a/a







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विकास प्राधिकरण  
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कुतुब इंस्टिट्यूशनल एरिया,  
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दूरभाष : 011-26517503  
फैक्स : 011-26517507  
वेबसाइट : [www.pfrda.org.in](http://www.pfrda.org.in)

PENSION FUND REGULATORY  
AND DEVELOPMENT AUTHORITY  
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## CIRCULAR

PFRDA/2016/13/Exit/05

June 22, 2016

To,

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

**Sub: Comparing pension amount (Family Pension or NPS annuity) by Government Nodal Office before processing Family Pension cases on Death/disability of subscriber**

This is with reference to Regulation 6 (e) of the Pension Fund Regulatory and Development Authority (Exits and Withdrawal from National Pension System) Regulation 2015, providing for the treatment of additional benefits provided by the government like Family Pension. In this regard, the Authority has provided guidelines for adjustment/transfer of accumulated pension wealth in the subscribers' account to the government nodal office in the event of the government providing an additional benefit in the nature of family pension to the family members/subscriber upon their request.

However, in order to ensure that such claimants take an informed decision on availing such family pension vis-à-vis the benefits available to them under National Pension System (NPS), it has been decided that the concerned nodal office shall obtain from CRA registered under NPS the information about the likely monthly annuity amount with the accumulated pension wealth in the subscribers account and inform the claimants along with the family pension they are eligible to get. This is to ensure that the claimants/ family members of the subscriber/subscriber takes an informed decision in the matter of availing the benefits available to him.

The Authority is undertaking steps to provide for an annuity quote calculator on the website of CRA registered under NPS for facilitating the same and, in the interim, such nodal offices can write to CRA at [npsclaimassist@nsdl.co.in](mailto:npsclaimassist@nsdl.co.in) to provide the approximate pension per month that can be derived from the purchase of an annuity for the accumulated pension wealth in the subscribers account by giving the PRA number and other details. Upon receipt of the

information from CRA the nodal office can guide the claimants appropriately based on the annuity available under NPS and the monthly pension that is available under the additional relief by way of family pension being offered to them.

Regulation 6 (e) is to be read in conjunction with Regulation 3 (b) and 3 (c) of the Pension Fund Regulatory and Development Authority (Exits and Withdrawal from National Pension System) Regulation 2015 and is applicable only if the concerned Central or State Government is offering such additional relief by way of family pension to its employee. It may also be noted that the grant of additional relief by way of family pension etc., is the sole prerogative of the concerned Central or State Government entity and the Authority has no role to play in this regard.

The clarificatory guidelines for removal of difficulty are being issued by the Authority 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.



(Venkateswarlu Peri)  
General Manager