Partial Withdrawal

Partial Withdrawal facility is available for NPS Subscribers whereby Subscriber can opt for Withdrawal of certain amount out of his own contribution subject to certain conditions from Tier 1 account.

Withdrawal Process Eligibility for Partial Withdrawal
Subscriber is eligible for making a partial withdrawal request only if you have been an NPS subscriber for at least 3 years (from the date of your joining the scheme).

Frequency and Limits of Partial Withdrawal

1. The subscriber should have been in NPS for a minimum period of three years from the date of joining (in case of Government and Corporate subscribers) or from the date of PRAN generation (in case of All Citizens sector subscribers).
2. The subscriber shall be allowed to make partial withdrawals up to a maximum of four times during the entire tenure of subscription, subject to prescribed intervals.
3. The subscriber may opt for partial withdrawal not exceeding 25% of the subscriber's own contributions made to the Tier-I account (excluding employer contributions, if any).

Circumstances for Partial Withdrawal:-
Partial withdrawal from NPS Tier-I account is permitted only for the following specified purposes:

A. Higher education of children (including legally adopted children)
B. Marriage of children (including legally adopted children)
C. Purchase or construction of a residential house or flat
D. Treatment of specified illnesses of the subscriber, spouse, or children
E. Medical and incidental expenses arising out of disability or incapacitation suffered by the subscriber
F. Skill development, re-skilling, or any other self-development activities
G. Establishment of own venture or any start-up (applicable only to All Citizens sector subscribers)

Subscriber need to submit withdrawal request online through CRA Portal

CRA Portal Link

PROTEAN

KFINTECH

CAMS

Returns under NPS are subject to market risk and fluctutations based on the state of the financial market. Tax Laws are subject to change.
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