Exit On attaining 60 years of age or beyond or on attaining the age of superannuation.

A. Subscribers who have joined NPS between 18-60 years:-
When a Subscriber reaches the age of Superannuation/attaining 60 years of age, at least 20% of the accumulated pension wealth of the Subscriber needs to be utilized for purchase of an Annuity providing for a regular pension to the Subscriber and the balance pension wealth is paid as lump sum to the Subscriber. 100% lump sum withdrawal is allowed if total corpus ≤ ₹8 lakh

If corpus is:

- ₹8–12 lakh then up to ₹6 lakh lump sum withdrawal is allowed. The balance amount must be invested in annuity/systematic withdrawals/SUR (Systematic Unit Redemption) of minimum 6 years
- If the corpus is above ₹12 lakh (Non-Govt subscribers) then 20% of the corpus must be invested in annuity and the remaining 80% can be withdrawn as lumpsum/Systematic Lumpsum Withdrawal or System Unit Redemption(SUR) of a minimum of 6 years
- For Government subscribers the 40% annuity limit continues to apply above thresholds

B. Subscribers who have joined NPS after 60 years:-
Subscribers joining NPS after the age of 60 are not subject to any minimum subscription period.
At exit, if the total corpus is up to ₹8 lakh, they may opt for 100% lump sum withdrawal.

For higher corpus amounts, a minimum portion of the accumulated pension wealth is required to be utilised for annuity purchase, as per PFRDA norms.

Capture Exit request online through subscriber login at CRA Portal.

CRA Links

PROTEAN | KFINTECH | CAMS

Document need to be uploaded on Portal:
Bank Proof : Cancel cheque (Name Matching with CRA records)
Address Proof : Aadhaar / Voting card/ Driving License
PAN Card
PRAN Card

For any query or assistance on Exit & Withdrawal, please contact us at **npssupport@hdfcpension.com**

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