OFFICE OF THE DIRECTOR GENERAL OF POLICE,
Andaman and Nicobar Islands

Port Blair, dated the 25th July, 2015

To,

All DDO's

Sub:- Endorsements reg:-

Sir,

I am directed to forward herewith copy of the following Letter/Circular received from the NSDL/PFRDA on National Pension Scheme (NPS) through e-mail for information and necessary action.

<table>
<thead>
<tr>
<th>S/No.</th>
<th>Letter/Circular No.</th>
<th>Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CRA PO &amp; RI Master 2015 006</td>
<td>Non-Reactivation of PRAN post exit from National Pension Scheme (NPS).</td>
</tr>
<tr>
<td>2</td>
<td>Annexure-PFRDA Circular</td>
<td>Re-activation of PRAN post exit from NPS(CRA PO &amp; RI Master 2015 006)</td>
</tr>
<tr>
<td>3</td>
<td>CRA PO &amp; RI Master 2015 007</td>
<td>Timely registration of employees under National Pension Scheme (NPS).</td>
</tr>
<tr>
<td>4</td>
<td>Annexure-Advisory by PFRDA</td>
<td>Timely registration of employees under NPS(CRA PO &amp; RI Master 2015 007)</td>
</tr>
<tr>
<td>5</td>
<td>Advertisement Mailed</td>
<td>Voluntary Contribution under NPS</td>
</tr>
</tbody>
</table>

Yours faithfully,

(\[Signature\])

Alok Kumar, Dg. NPS
Dy. Supdt. of Police (DDO/PHQ)
Police Head Quarter, Port Blair
DDO: 201054

Copy for:-

1. All Section-in-charge (PHQ) to inform the employees Governed by NPS
2. Notice Board (PHQ)
3. Police Web Site

\[Signature\]
CRA Circular: Timely registration of employees under National Pension System (NPS) (CRA PO&RI Master 2015 007)

Message

Communications CRA <communications.cra@nsdl.co.in>

Subject: Timely registration of employees under National Pension System (NPS) (CRA PO&RI Master 2015 007)

Dear All,

Please find enclosed the circular pertaining to 'Timely registration of employees under National Pension System (NPS)' issued by the Nodal Offices. All the Nodal Offices are hereby informed that the Advisory dated July 17, 2015 regarding timely registration of employees under NPS. Advisory is enclosed as Annexure for your reference.

Thanks & Regards,

[Signature]

Head of Nodal Office/Agency (National Pension System)

Annexure - Advisory by PFRDA - Timely registration of employees under NPS (CRA PO&RI Master 2015 007).pdf

2 attachments
File No. – PFRDA/18/C/1/26

Dated: 17th July, 2015

All Central Government Ministries & Departments/ State Governments,
PASOs, PASIs, CDOOs, NCDOOs & other Nodal offices under Central Government;
DTAs, DTOs, ODOOs & other Nodal offices under State Governments,
Autonomous Bodies under Central & State Governments.

Dear Sir/Madam,

Subject: Timely registration of employees under NPS

Please refer to our various communications and meetings/ workshops/ conferences in which issue of delayed PRAN generation was discussed for providing the interest of the employees who are covered under NPS. You will agree that registration of eligible employees under NPS beyond a reasonable timeframe impacts their accumulations as well as the pension receivables at the time of their retirement.

Recently, we have come across a case in which an employee due to lack of discipline of his Nodal Officer in registering him under NPS, took recourse to the legal action against nodal officer as his NPS contributions could not get deposited timely in absence of NPS account PRAN. Finally, the Hon’ble Sessions Court has directed the State Government to deposit NPS contributions of the employee, alongwith interest at very high rate.

In order to avoid payment of such penalties/ high interest in future, streamlining of NPS operations at nodal office level is essential. Therefore, all concerned authorities are advised to ensure timely registration of all eligible employees under NPS so that no such incident occurs again.

Yours faithfully,

[Aathed Kumar]

General Manager
Circular No: CIRA/PO&RI/Master/2015/007

July 24, 2015

Subject: Timely registration of employees under National Pension System (NPS)

All the Nodal Offices (Pr. AO's/PAOs/CDOs/DDOs) are hereby informed that Pension Fund Regulatory & Development Authority (PFRDA) has issued an Advisory dated July 17, 2015 regarding timely registration of employees under NPS. All the Nodal Offices shall ensure timely registration of employees eligible under NPS and timely contribution upload as any delay in registration of employees beyond a reasonable timeframe impacts their accumulation and pension receivables at the time of retirement.

Advisory issued by PFRDA in this regard is enclosed as Annexure for your reference.

In case any further clarification is required in this regard, you may contact the undersigned at 022-24994651 (E-mail ID - mandark@nsdl.co.in) or Mr. Bibhas Dutta at 022-24994558 (E-mail ID - bibhasdut@nsdl.co.in).

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

Mandar Karlekar
Asst. Vice President

Enc: a/a
Dear Sir/Madam,

All Nodal Offices are hereby informed that as per the announcement made in the Union Budget for investment to an extent of Rs. 50,000/- made in the Tier I account under National Pension System for tax exemption by the investor under the applicable sections of the Income Tax Act, 1961, 11 mandatorily covered under NPS can now make voluntary investment in their PRAN-Tier I Account Point of Presence - Service Provider (PoP-SP). Also, the employees who are not mandatorily covered make voluntary investment under NPS by opening a NPS account through any PoP.

In this regard, the advertisement mailer provided by Pension Fund Regulatory & Development Authority giving information about the 'Voluntary Contribution under NPS' is enclosed for reference. I requested to disseminate this information among the all staff members, whether they are mandatory or not. Nodal Offices may display this mailer at prominent positions including notice boards in office provide printed copies to the employees to create awareness among the staff members.

Yours faithfully,

[Signature]

Deputy Director

[Position]

[Address]
What are the Tax Benefits available to Government subscribers under NPS?
Your own contributions in Tier I are eligible for tax deduction of up to 10% of Salary (Basic + DA) u/s 80 CCD(1) within the overall ceiling of ₹ 1.50 Lakhs u/s 80 CCE of IT Act, 1961. The earlier ceiling limit of ₹ 1.00 lakhs have been removed from the current F.Y. 2015-16.

What is the additional Tax benefit made available to the NPS subscribers from the Current F.Y. 2015-16?
From F.Y. 2015-16, you are allowed additional tax deduction in addition to the deduction of ₹ 1.50 Lakhs allowed under Sec. 80 CCD(1), subject to contribution of maximum of ₹ 50,000/- as additional contribution in your NPS account, u/s 80CCD(1B) of IT Act, 1961.

If this contribution of ₹50,000/- u/s 80CCD (1B) is done, how much would an NPS subscriber be able to claim as Tax deduction?
Effectively you can now claim tax deduction up to ₹2.00 Lakhs by contributing under NPS, as against ₹1.50 Lakhs earlier.

For a subscriber covered under the defined benefits scheme, old pension scheme, other pension schemes, how can tax benefit be availed?
You need to open an NPS account (PRAN- Permanent Retirement Account Number) through any of the registered POP-SPs (Point of Presence-Service Providers) under All Citizens Scheme and by contributing ₹ 50,000/-, you can avail tax deduction available under Sec. 80CCD(1B) of IT Act, 1961.

How can I submit this additional voluntary contribution for availing of this Tax benefit?
You can visit any POP-SP to register under NPS or to make the additional investment in your existing PRAN. To know about your nearest POP-SP call on 1800-110-708 or visit www.npscrmsdl.co.in and click “Locate your nearest POP-SP”.

Tax Savings through
National Pension System
CRA Circular: Non-Reactivation of PRAN post exit from National Pension System (NPS) (CRA PO&RI Master 2015 006)

Communications CRA <Communication to be addressed to>

Thu, 23/7/15

Dear AJL,

Please find enclosed the circular pertaining to ‘Non-Reactivation of PRAN post exit from National (NPS)’. All Nodal Offices are hereby informed that after final settlement of exit/withdrawal of the consequent closure of PRANs, requests for reactivation of such PRANs will not be entertained. Contribution shall be settled by Nodal Offices outside NPS architecture. The circular issued by PFRDA attached as Annexure.

Thanks & Regards,

Central Recordkeeping Agency (National Pension System)

NSDL

This message addresses NSDL confidential, proprietary or legally privileged information. If you receive this message immediately delete it. You must not, directly or indirectly, use, disclose, distribute, print, or copy any part of this message if you are not the intended recipient. Unless otherwise stated, any commercial information given in this message does not constitute an offer to deal on an as is basis. The terms and conditions of executed transactions shall be treated as preliminary only and subject to any formal written confirmation.

2 attachments

- CRA PO&RI Master 2015 006 - Non-Reactivation of PRAN post exit from National Pension System (NPS):pdf
  42K
- Annexure - PFRDA Circular - Reactivation of PRAN post exit from NPS (CRA PO&RI Master 2015 006).pdf
  42K
Circular No: CRA/PO&RI/Master/2015/006

July 9, 2015

Subject: Non-Reactivation of PRAN post exit from National Pension System (NPS)

All the Nodal Offices (Pr.AOs/PAOs/CDDOs/DDDs) are hereby informed that Pension Fund Regulatory & Development Authority (PFRDA) has issued a Circular dated June 30, 2015 regarding non-reactivation of PRANs post exit from NPS.

Accordingly, all the Nodal Offices are informed that after final settlement of exit/withdrawal of the subscriber and consequent closure of PRANs, requests for reactivation of such PRANs will not be entertained. It is further advised to settle the missing contributions, if any, as per the Nodal Offices’ internal administrative process and outside the NPS architecture. Circular issued by PFRDA is enclosed as Annexure for your reference.

In case any further clarification is required in this regard, you may contact the undersigned at 022-2499451 (e-mail ID – mandark@nsdl.co.in) or Mr. Sarvdeep Singh at 022-24994512 (e-mail ID – sarvdeep@nsdl.co.in).

For and on behalf of

NSDL e-Governance Infrastructure Limited

Mandar Karlekar
Assistant Vice President

[Signature]
Pension Fund Regulatory and Development Authority

PFRDA has been receiving requests from various government nodal offices to reactivate the PRAN for withdrawal of NPS contributions. Owing to the withdrawal request, the withdrawal process is initiated with the generation of claim 60 days after the date of superannuation. As per the PFRDA, Exit & Withdrawal Regulations, 2015, the employee's and employer's contributions of last three monthly pension plan to superannuation shall be uploaded in the NPS account that would be credited to the sameroller account of the subscriber, directly by the employer. During the withdrawal process, which stretches over 6 months, both the subscriber and the nodal office have sufficient time to ensure that all the pending contributions have been uploaded in the respective PRAN.

In light of the above, PFRDA shall not entertain any such request for processing of withdrawal of contributions of an employee's and employer's contributions to superannuation. The request shall be entertained only after the completion of the withdrawal process. Therefore, all government nodal offices are instructed to ensure uploading of all the pending contributions in the PRANs before initiating the withdrawal process, and once the withdrawal request is processed, the request shall be forwarded to the CPAs, and an action plan shall be issued by PRDA in this regard.

Anshul Khanger
General Manager