



Subscriber Login and Functionalities



Types of PRANs in NPS

PRAN is **unique and portable** across sectors.

It remains the same even if a subscriber shifts employment between:

- Central Government
- State Government
- Other Sectors.

NATIONAL PENSION SYSTEM (NPS): TIER 1 VS TIER 2

TIER 1



LOCK



- MANDATORY RETIREMENT ACCOUNT
- TAX BENEFITS (Sec 80C, 80CCD(1B))
- NO WITHDRAWAL BEFORE AGE 60 (except partially for specifics)
- MANDATORY ANNUITY AT RETIREMENT



TO OPEN: Minimum Contribution ₹500



YEARLY MINIMUM: ₹1,000



ACCOUNT TYPE

Mandatory vs Voluntary

GOAL

Retirement vs Flexible Savings

TAX

Tax Deductions vs Generally Taxable

FUNDS



SIMILARITIES

- BOTH REGULATED BY PFRDA

- SAME FUND MANAGERS & INVESTMENT OPTIONS (E,C,G)

- SECURE LONG-TERM WEALTH CREATION

TIER 2



- VOLUNTARY SAVINGS ACCOUNT
- REQUIREMENT: TIER 1 ACCOUNT IS ACTIVE
- NO LOCK-IN PERIOD (Withdraw anytime)
- NO TAX BENEFITS (mostly)



TO OPEN: Minimum Contribution ₹250



YEARLY MINIMUM: None (Flexible)



Points to Remember

Choice of Pension Funds :



The Govt. subscribers shall be allowed to choose anyone of the pension funds. **They can change their option once in a year.**

Choice of Investment Pattern :

The Subscriber can select any one of the investment schemes as mentioned below; **the subscribers may exercise one of the above choices of investment pattern twice in a financial year.**

Points to Remember

 Government employees can now choose from a range of investment options:

- **Default:** Standard PFRDA-defined allocation.
- **Scheme G:** 100% in government securities (low risk).
- **LC-25:** Up to 25% equity, reduces with age (35–55).
- **LC-50:** Up to 50% equity, reduces with age (35–55).

Asset Allocation in Life Cycle Funds

<u>Age</u>	<u>LC50</u>	<u>LC25</u>
Up to 35 Years	E: 50%, C: 30%, G: 20%	E: 25%, C: 45%, G: 30%
36 Years	E: 48%, C: 29%, G: 23%	E: 24%, C: 43%, G: 33%
37 Years	E: 46%, C: 28%, G: 26%	E: 23%, C: 41%, G: 36%
38 Years	E: 44%, C: 27%, G: 29%	E: 22%, C: 39%, G: 39%
39 Years	E: 42%, C: 26%, G: 32%	E: 21%, C: 37%, G: 42%
40 Years	E: 40%, C: 25%, G: 35%	E: 20%, C: 35%, G: 45%
41 Years	E: 38%, C: 24%, G: 38%	E: 19%, C: 33%, G: 48%
42 Years	E: 36%, C: 23%, G: 41%	E: 18%, C: 31%, G: 51%
43 Years	E: 34%, C: 22%, G: 44%	E: 17%, C: 29%, G: 54%
44 Years	E: 32%, C: 21%, G: 47%	E: 16%, C: 27%, G: 57%
45 Years	E: 30%, C: 20%, G: 50%	E: 15%, C: 25%, G: 60%

Asset Allocation in Life Cycle Funds

Age	LC50	LC25
46 Years	E: 28%, C: 19%, G: 53%	E: 14%, C: 23%, G: 63%
47 Years	E: 26%, C: 18%, G: 56%	E: 13%, C: 21%, G: 66%
48 Years	E: 24%, C: 17%, G: 59%	E: 12%, C: 19%, G: 69%
49 Years	E: 22%, C: 16%, G: 62%	E: 11%, C: 17%, G: 72%
50 Years	E: 20%, C: 15%, G: 65%	E: 10%, C: 15%, G: 75%
51 Years	E: 18%, C: 14%, G: 68%	E: 9%, C: 13%, G: 78%
52 Years	E: 16%, C: 13%, G: 71%	E: 8%, C: 11%, G: 81%
53 Years	E: 14%, C: 12%, G: 74%	E: 7%, C: 9%, G: 84%
54 Years	E: 12%, C: 11%, G: 77%	E: 6%, C: 7%, G: 87%
55 Years	E: 10%, C: 10%, G: 80%	E: 5%, C: 5%, G: 90%

Procedure for submitting Scheme Preference Change Request

- ✱ ○ Government Sector Subscribers can update their scheme preference by logging into the CRA System online.
- The update request will be OTP-based; hence, the Subscriber's mobile number must be registered with CRA.
- Subscribers can capture the Scheme Preference Change request by logging into the CRA system at www.cra.nps-proteantech.in
- Scheme preference changes can also be updated via the mobile application **"NPS by Protean e-Gov"** available on iOS and Android (Google Play).

NPS Exit: Earlier vs. Revised Stipulations

Earlier Stipulation

1. Normal Exit

- Up to **60% lumpsum**; At least 40% annuity
- Corpus ≤ ₹5 lakh: 100% lumpsum allowed



Revised Stipulation

2. Revised Stipulation

- Up to **60% lumpsum**; At least 40% annuity
- Corpus ≤ ₹8 lakh:
 - **100% lumpsum or SLW**
 - **(or)** Up to 60% lumpsum & at least 40% annuity

2. Premature Exit

- Up to **20% lumpsum**; At least 80% annuity
- Corpus ≤ ₹2.5 lakh: 100% lumpsum



2. Revised Stipulation

- Up to **20% lumpsum**; At least 80% annuity
- Corpus ≤ ₹5 lakh:
 - **100% lumpsum or SLW**
 - **(or)** Up to 20% lumpsum & at least 80% annuity
- Corpus > ₹5 lakh:
 - Up to 20% lumpsum & at least 80% annuity

NPS Exit: Earlier vs. Revised Stipulations

3. Exit Due to Death

- Up to **20% lumpsum**; At least 80% annuity
- Corpus ≤ ₹5 lakh: 100% lumpsum



3. Exit Due to Death

- Up to **20% lumpsum**; At least 80% annuity
- Corpus ≤ ₹8 lakh:
 - 100% lumpsum or SLW
 - (or) Up to 20% lumpsum & at least 80% annuity

4. Partial Withdrawal

Earlier Stipulation

- Permitted during tenure of subscription
- Frequency: 3 times
- Interval: No mandatory gap



Before Age 60 / Superannuation:

- Frequency: 4 times
- Interval: Minimum 4 years



After Age 60 / Superannuation:

- Frequency: Not Applicable
- Interval: Minimum 3 years



Subscriber Login Dashboard



National Pension System (NPS)

Welcome Subscriber-110230338252

05-May-2026

[Home](#) | [Logout](#)

[Make Transaction](#) [Manage My Account](#) [Account Statement](#) [Goal Planner](#) [Track Transaction](#) [Manage My Withdrawal](#)

Welcome to Central Recordkeeping Agency

[Smart Exit Guide](#)

[Click here](#) to be part of **Go Green** initiative by opting Annual Transaction Statement on email.

[Get Same Day NAV, Register for D-Remit Now !](#)

Mobile App (NPS by Protean eGov)

Plan your
retirement
goals with ease

Check your plan
Let's summarise your insights to create your retirement plan.

Your current Age **33 year** Your Retirement **60 year**

Expense today ₹ 25,000	Expense at retirement (60) ₹ 72,084
----------------------------------	---

NPS corpus required at retirement age
₹ 1,33,07,815
One Crore Thirty Three Lakh Seven Thousand Eight Hundred and Fifteen

Monthly contribution required to reach NPS corpus
₹ 2,110
Two Thousand One Hundred and Ten

Save My Plan

Make hassle-free
contributions to
your account

Add Investment

Tier I (Retirement Account)

Select Frequency

☒ Contribute Once ☐ Make SIP

Contribution Amount
500 Minimum ₹500

Select Payment Gateway

Payment Summary

Investment Amount	₹500
POP Trail Commission	₹0.00

User-friendly
investment
dashboard

SHRI SUNIL VITTHAL ZAWARE
PRAN : 1102460000000

TOTAL
₹56,192.63

Tier I (Retirement Account) ₹56,192.63 Amount In Transit ₹0.00	Tier II (Investment Account) ₹0.00 Amount In Transit ₹0.00
--	--

Fast and
efficient service
requests

Service Requests

Link Aadhar Link your Aadhar with NPS	Download Download E-Pran
Security Change security questions	Initiate Initiate inter sector shifting
Statement Opt for an e-mail annual transaction statement	



NPS Vatsalya

About NPS Vatsalya | NATIONAL PENSION
SYSTEM TRUST

Open an eNPS Account : [NPS Onboarding
Portal - National Pension System](#)





Pension Calculator

[Pension Calculator NPS | NATIONAL PENSION SYSTEM TRUST](#)

Returns Under NPS

[Returns under NPS | NATIONAL PENSION SYSTEM TRUST](#)