भारतीय मानक ब्यूरो

वित्त विभाग

हमारा सन्दर्भ:मुख्यालय/वित्त /1/2020- वित्त -बीआईएस **21 अक्तूबर 2020**

विषय: एनपीएस भुगतानकर्ता के लिए ई-नामांकन सुविधा और राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरणविनियम, 2020

परिपत्र संख्या मुख्यालय/वित्त/1/2020-वित्त-बीआईएस/परिपत्र–11 दिनांक 21 अक्तूबर 2020 आवशयक कार्यवाही हेतु सलंग्न है |

हस्ताक्षर

(गुरप्रीत सिंह)

निदेशक (वित्त)

परिचालित सेवा में भा मा ब्यूरो इंटरनेट के माध्यम से :

- **सभी क्षेत्रीय कार्यालय केंद्रीय प्रयोगशाला के / एन आई टी एस / शाखा कार्यालय / प्रमुख**
- **मुख्यालय के सभी विभागों के प्रमुख**
- **भा मा ब्यूरो के सभी अधिकारी एंवम कर्मचारी**

प्रतिलिपि:सूचनार्थ

- **महानिदेशक सभी उप महानिदेशक/मुख्य सतर्कता अधिकारी/अपर महानिदेशक/**

सूचना और प्रौद्योगिकी विभाग -भारतीय मानक ब्यूरो के इंट्रानेटपर डालने के लिए

<u>BUREAU OF INDIAN STANDARDS</u>
(FINANCE DEPARTMENT)

Our Ref: HQ/FIN/1/2020-FIN-BIS 21 October 2020

Subject: E-Nomination facility for NPS subscribers and EXITS AND WITHDRAWALS UNDER THE NATIONAL PENSION SYSTEM

The Circular No. HQ/FIN/1/2020-FIN-BIS Circular -11 dated 21 October 2020 on the captioned subject is enclosed for necessary action.

sd/-
(Gurpreet Singh)
Director (Finance)

Circulated through Intranet to:

- **Heads of ROs/BOs/ CL/NITS**
- **Heads of all Departments at HQ**
- **All Official of BIS**

Copy for Information:

- **DG/ADG/CVO/ All DDGs**

Copy to: ITSD for placing on BIS INTRANET

BIS/FIN/HQ/CIRCULAR (11)/2020

भारतीय मानक ब्यूरो

वित्त विभाग

Sub: E-Nomination facility for NPS subscribers

Pension Fund Regulatory and Development Authority (PFRDA) had issued the following circular and Notification.

1. E-Nomination facility for NPS subscribers (Appendix I)
2. Exit and Withdrawals under the NPS (Amendment) Regulations, 2020 (Appendix II)

Copy of the above circular and notification issued by PFRDA, are enclosed.

This is for compliance by all concerned officials of BIS.

This issue with approval of DDGF

हस्ताक्षर
गुरप्रीत सिंह
निदेशक (वित्त)

Our Ref: HQ/FIN/1/2020-FIN-BIS
Date: 21/10/2020

Circulated through Intranet to:

- **Heads of ROs/BOs/ CL/NITS / Laboratories**
- **Heads of all Departments at HQ BIS**

Copy for Information:

- **PS to DG for DG's Information**
- **ADG/CVO/ All DDGs**

Copy to: ITSD for placing on BIS INTRANET

(Appendix I)

पेंशन निधि विनियामक और
विकास प्राधिकरण
बी–14/ए, छत्रपति शिवाजी भवन,
कुतुब संस्थागत क्षेत्र,
कटवारिया सराय, नई दिल्ली–110016
दूरभाष : 011–26517501, 26517503, 26133730
फैक्स : 011–26517507
वेबसाईट : www.pfrda.org.in

PENSION FUND REGULATORY
AND DEVELOPMENT AUTHORITY
B-14/A, Chhatrapati Shivaji Bhawan,
Qutub Institutional Area,
Katwaria Sarai, New Delhi-110016
Ph : 011-26517501, 26517503, 26133730
Fax : 011-26517507
Website : www.pfrda.org.in

CIRCULAR

CIR No : PFRDA/2020/37/SUP-CRA/15

Date: September 3, 2020

To,

All Stakeholder under NPS

Subject: e-Nomination facility for NPS subscribers

Pension Fund Regulatory and Development Authority (PFRDA) has been established *inter-alia* is to protect the interests of subscribers of NPS and other pension schemes regulated by it. PFRDA has allowed comprehensive and digitally enabled solutions for subscribers' varied needs from on-boarding till the process of exit.

2. Currently, the existing subscribers of NPS, who wish to change their nomination in their Permanent Retirement Account Number (PRAN), are required to submit S2 form (Request for change of Subscriber Master details) physically to the associated Nodal officers, corporates or Points of Presence (POPs) for updation.

3. In order to enable NPS Subscribers with ease of changing the nomination, PFRDA has allowed the *'e sign based online facility'* to change of nomination through the Subscribers' login credentials, as per the process flow given in **Annexure-A.** Central Record Keeping Agencies (CRAs) have been advised to introduce this feature in their system at the earliest.

4. The detailed provisions regarding 'Nominations' under NPS are specified under regulation-32 of PFRDA (Exits and Withdrawal) Regulations 2015. The relevant extracts of the regulations are provided under **Annexure-B** for ready reference.

5. This circular is issued under Section 14 of PFRDA Act 2013 and is available at PFRDA's website (www.pfrda.org.in) under the Regulatory framework and in "Circular" section of CRA under intermediaries.

K Mohan Gandhi
(General Manager)

Annexure - A

(e-Nomination Process)

The steps to be followed by the Subscriber for e Nomination is given below:

1. Subscribers access their respective CRA system with login credentials and select the option 'Update Personal details' under 'Demographic changes' menu.

2. On selection, subscriber modification screen will appear with multiple options, Subscriber is required to select the option 'Add/Update Nominee details' and then 'Tier type' for which nomination details have to be updated.

3. The subscriber is required to submit the details online such as name of the nominee, relationship with the nominee, percentage share etc. and save the details by clicking on 'Save' menu.

4. Once the details are saved and confirmed, subscriber is required to submit the 'One Time Password (OTP)' received on Registered Mobile Number.

5. On submission of OTP, subscriber is required to e-Sign to authenticate the changes by selecting option 'e-sign and download'.

6. The subscriber will be taken on to '*e signature service provider's*' page for e-sign where he is required to enter Aadhaar/ Virtual ID and click on 'send OTP'. OTP will be received on mobile number registered with UIDAI.

7. Subscriber needs to submit OTP and click on 'Verify OTP.

8. Upon authentication, the nomination details will be updated in the NPS records. For Government/Identified Corporate sector subscribers, the request needs to be authorized by the associated Nodal Office/Corporate before its updation.

9. The process of change of nomination is paperless. In case e-sign fails, the changes shall not be updated and the subscriber shall have to update the nomination through physical form as per the existing process.

Annexure B

Nomination Rules under NPS

[Refer PFRDA (Exit & Withdrawal) Regulations 2015-Chapter VII and regulation 32, for complete information]

The nominee or nominees under NPS shall be entitled, on the death of the subscriber, to receive, to the exclusion of all other persons, all such moneys which have so remained unpaid.

a. If a subscriber has a family at the time of making a nomination, the nomination shall be in favor of one or more persons belonging to his family. Any nomination made by such subscriber in favor of a person not belonging to his family shall be invalid.
b. A fresh nomination shall be made by the subscriber on his marriage and any nomination made before such marriage shall be deemed to be invalid.
c. If at the time of making a nomination the subscriber has no family, the nomination may be in favor of any person or persons but if the subscriber subsequently acquires a family, such nomination shall forthwith be deemed to be invalid and the subscriber shall make a fresh nomination in favor of one or more persons belonging to his family;
d. Family in relation to a male subscriber, means his legally wedded wife, his children, whether married or unmarried, his dependent parents and his deceased son's widow and children.
e. Family in relation to a female subscriber, means her legally wedded husband, her children, whether married or unmarried, her dependent parents, her husband's dependent parents and her deceased son's widow and children.
f. In either of the above two cases (**d & e**), if the child of a subscriber [or as the case may be, the child of a deceased son of the subscriber] has been adopted by another person and if, under the personal law of the adopter, adoption is legally recognized, such a child shall be considered as excluded from the family of the subscriber.
g. If the nomination is wholly or partly in favor of a minor, the subscriber may appoint a major person of his family, to be the guardian of the minor nominee in the event of the subscriber predeceasing the nominee. If there is no major person in the family, the subscriber may, at his discretion, appoint any other person to be a guardian of the minor nominee.
h. A nomination made under the NPS may at any time be modified by a subscriber.
i. If a subscriber by notice in writing to the designated intermediary for the purpose expresses her desire to exclude her husband from the family, the husband and his dependent parents shall no longer be deemed to be a part of the subscriber's family for the purpose of this Scheme, unless the subscriber subsequently cancels in writing any such notice.

रजिस्ट्री सं. डी.एल.- 33004/99

REGD. No. D. L.-33004/99

भारत का राजपत्र
The Gazette of India

सत्यमेव जयते

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असाधारण
EXTRAORDINARY

भाग III—खण्ड 4
PART III—Section 4

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 400] नई दिल्ली, बुधवार, सितम्बर 30, 2020/आश्विन 8, 1942
No. 400] NEW DELHI, WEDNESDAY, SEPTEMBER 30, 2020/ASVINA 8, 1942

पेंशन निधि विनियामक और विकास प्राधिकरण

अधिसूचना

नई दिल्ली, 29 सितम्बर, 2020

पेंशन निधि विनियामक और विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (संशोधन) विनियम, 2020

सं.पीएफआरडीए/12 /आरजीएल/139/8.—पेंशन निधि विनियामक और विकास प्राधिकरण अधिनियम, 2013 (2013 का 23) की धारा 52 की उपधारा (2) के खंड (छ), (ज) तथा (झ) के साथ पठित उसकी उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, पेंशन निधि विनियामक और विकास प्राधिकरण एतद् द्वारा पेंशन निधि विनियामक और विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) विनियम, 2015 में संशोधन करते हुए निम्न विनियम बनाता है, नामत, -

1. इन विनियमों का नाम पेंशन निधि विनियामक और विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (संशोधन) विनियम, 2020 है।

2. यह विनियम शासकीय राजपत्र में उनके प्रकाशन की तिथि से प्रवृत्त होंगे।

3. पेंशन निधि विनियामक और विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) विनियम, 2015 में :-

(I) विनियम 6 के उप-विनियम (छ) को निम्नानुसार प्रतिस्थापित किया जायेगा :-

(छ) राष्ट्रीय पेंशन प्रणाली के टियर-I खाते से निकासी पर, अभिदाता का टियर-II खाता भी उसके साथ ही बंद हो जाएगा और उक्त खाते के तहत राशि अभिदाता या उसके नामिती या कानूनी वारिस, जैसा भी मामला हो, को भुगतान कर दी जाएगी ।

परन्तु, केवल अभिदाता की मृत्यु के मामले को छोड़कर, केंद्र सरकार द्वारा अधिसूचित राष्ट्रीय पेंशन स्कीम-टियर 2 कर बचत स्कीम 2020 के अनुसार प्राधिकरण द्वारा सक्रिय किया गया टियर- II खाता, उक्त योजना के तहत निर्दिष्ट परिबंधन अवधि के पूरा होने के बाद ही बंद होगा ।

(II) विनियमन 6 के उप विनियमन (ज) को निम्नानुसार प्रतिस्थापित किया जाएगा-

(ज) उन अभिदाताओं के संबंध में, जिन्होंने नियम 7 के तहत आवेदन जमा नहीं किया है और साठ साल की आयु प्राप्त करने की तिथि या सामान्य सेवानिवृत्ति की उम्र के एक महीने के भीतर , जैसा भी मामले हो, राष्ट्रीय पेंशन प्रणाली से निकासी पर मिलने वाले लाभ के लिए, इस तरह के अभिदाताओं (टियर I और टियर II के तहत) के खाते में संचित पेंशन राशि का मुद्रीकरण किया जाएगा और प्राधिकरण द्वारा जारी किए गए दिशानिर्देशों या निर्देशों के अनुसार अलग रखा जाएगा । अभिदाता की मुद्रीकृत संचित पेंशन संपत्ति के इस तरह से सुरक्षित रखने पर पर प्राप्त आय का लाभ उन लाभों का हिस्सा होगा जो अभिदाता राष्ट्रीय पेंशन प्रणाली के तहत प्राप्त करने का हकदार है । यह प्रावधान ऐसे अभिदाताओं के संबंध में लागू होगा, जिन्होंने लाभों की वापसी को स्थगित कर दिया है या आंशिक रूप से लाभ ले लिया है और इन सम्पूर्ण लाभों को वापस लेने के लिए कोई कदम नहीं उठाए हैं, जैसा कि प्राधिकरण द्वारा इस उद्देश्य के लिए जारी विनियमों, दिशानिर्देशों या निर्देशों में आवश्यक है ।

परन्तु उपरोक्त प्रावधान, केंद्र सरकार द्वारा अधिसूचित राष्ट्रीय पेंशन स्कीम-टियर 2 कर बचत स्कीम 2020 के अनुसार प्राधिकरण द्वारा सक्रिय टियर- II खाते पर केवल उक्त योजना के तहत निर्दिष्ट परिबंधन अवधि के पूरा होने के बाद ही लागू होंगे ।

(iii) विनियमन 8 के उप विनियमन (2) को नीचे के रूप में प्रतिस्थापित किया जाएगा-

(i). स्थायी सेवानिवृत्ति खाते से सम्बंधित विधिमान्य और सक्रिय टियर- II खाताधारक कोई अभिदाता, ऐसे आवेदन प्रारूप पर और ऐसी पद्धति तथा रीति में, जो प्राधिकरण द्वारा इस निमित्त विनिर्दिष्ट की जाए, ऐसे प्रत्याहरण के लिए किसी भी समय आवेदन करके पूरा या भागतः संचित धन का प्रत्याहरण कर सकेगा। ऐसे प्रत्याहरणों की, लागू प्रभारों और प्रत्याहरण रकम को देखते हुए संचित पेंशन धन की पर्याप्त रकम होने तक सीमा नहीं होगी

परन्तु केंद्र सरकार द्वारा अधिसूचित राष्ट्रीय पेंशन स्कीम-टियर 2 कर बचत स्कीम 2020 के अनुसार प्राधिकरण द्वारा सक्रिय टियर -2 खाते से, उक्त योजना के तहत निर्दिष्ट परिबंधन अवधि पूरी होने से पहले, किसी प्रकार की निकासी की अनुमति नहीं दी जाएगी।

(ii) राष्ट्रीय पेंशन प्रणाली से अभिदाता की निकासी के समय टियर- II खाता, स्वतः ही बंद हो जाएगा, भले ही उक्त प्रयोजने के लिए इस प्रकार विनिर्दिष्ट आवेदन अभिदाता से प्राप्त नहीं हुआ हो, और ऐसे खाते में संचित धनराशि, राष्ट्रीय पेंशन प्रणाली से निकास सम्बंधी अभिदाता के आवेदन प्रस्तुत करने के समय ही उसके द्वारा दिए गए बैंक खाते में अंतरित हो जाएगी ।

परन्तु अभिदाता की मृत्यु के मामले को छोड़कर, केंद्र सरकार द्वारा अधिसूचित राष्ट्रीय पेंशन स्कीम-टियर 2 कर बचत स्कीम 2020 के अनुसार प्राधिकरण द्वारा सक्रिय किया गया टियर- II खाता, उक्त योजना के तहत निर्दिष्ट परिबंधन अवधि के पूरा होने के बाद ही बंद होगा ।

सुप्रतिम बंदोपाध्याय, अध्यक्ष

[विज्ञापन-III/4/असा./262/2020-21]

पादलेख:

1. मूल विनियम, पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) विनियम, 2015, भारत के राजपत्र में 11 मई 2015 को, सं.पीएफआरडीए/ 12 /आरजीएल/139/8 के माध्यम से प्रकाशित किये गए थे ।
2. पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (प्रथम संशोधन) विनियम, 2017, भारत के राजपत्र में 10 अगस्त 2017 को, सं. पीएफआरडीए/12 / आरजीएल /139/8 के माध्यम से प्रकाशित किये गए थे ।
3. पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (दूसरा संशोधन) विनियम, 2017, भारत के राजपत्र में 6 अक्टूबर 2017 को, सं. पीएफआरडीए/12 /आरजीएल/139/8 के माध्यम से प्रकाशित किये गए थे ।
4. पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (तीसरा संशोधन) विनियम, 2018, भारत के राजपत्र में 02 फरवरी 2018 को, सं. पीएफआरडीए/12 /आरजीएल/139/8 के माध्यम से प्रकाशित किये गए थे ।
5. पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (चौथा संशोधन) विनियम, 2018, भारत के राजपत्र में 18 मई 2018 को, सं. पीएफआरडीए/12 /आरजीएल/139/8 के माध्यम से प्रकाशित किये गए थे ।
6. पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (पांचवा संशोधन) विनियम, 2018, भारत के राजपत्र में 19 फरवरी 2019 को, सं. पीएफआरडीए/12 /आरजीएल/139/8 के माध्यम से प्रकाशित किये गए थे ।
7. पेंशन निधि विनियामक तथा विकास प्राधिकरण (राष्ट्रीय पेंशन प्रणाली के अंतर्गत निकास और प्रत्याहरण) (छठा संशोधन) विनियम, 2019, भारत के राजपत्र में 20 सितम्बर 2019 को, सं. पीएफआरडीए/12 /आरजीएल/139/8 के माध्यम से प्रकाशित किये गए थे ।

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

NOTIFICATION

New Delhi, the 29th September, 2020

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY (EXITS AND WITHDRAWALS UNDER THE NATIONAL PENSION SYSTEM) (AMENDMENT) REGULATIONS, 2020

No. PFRDA/12/RGL/139/8.—In exercise of the powers conferred by sub-section (1) of Section 52 read with sub-clause(g), (h), and (i) of sub-section 2 of Section 52 of the Pension Fund Regulatory and Development Authority Act, 2013 (Act No.23 of 2013), the Pension Fund Regulatory and Development Authority hereby makes the following regulations to amend the Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015 namely, -

1. These regulations may be called the Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) (Amendment) Regulations, 2020.
2. These shall come into force on the date of their publication in the official gazette.
3. In the Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015: -

(I). Sub regulation (h) of Regulation 6 shall be substituted as below-

Upon exit of a subscriber from tier-I of the National Pension System, the tier-II account of the subscriber shall also be simultaneously closed and amounts under the said account shall be paid to the subscriber or his nominees or legal heirs as the case may be.

Provided that except in the case of death of the subscriber, the Tier-II account activated by the Authority in accordance with National Pension Scheme Tier II-Tax Saver Scheme, 2020 notified by the Central Government shall be closed only after completion of lock-in period specified under the said scheme.

(II). Sub regulation (i) of Regulation 6 shall be substituted as below-

With respect to subscribers who have not submitted the withdrawal application as is required under regulation 7 and within one month from the date of attainment of the age of sixty years or the age of normal superannuation as the case may be, for withdrawal of benefits upon exit from national pension system, the accumulated pension wealth in the account of such subscriber (both under tier I and tier II) would be monetized and kept separately as per the guidelines or directions issued by the Authority for the said purpose. The income earned from such safe keeping of the monetized accumulated pension wealth of the subscriber shall form part of the benefits that the subscriber is entitled under the National Pension System. This provision shall apply in respect of such subscribers who have deferred the withdrawal of benefits or have partly withdrawn the benefits and have not taken the steps to completely withdraw the benefits as is required under the regulations and or in the guidelines or directions issued by the Authority for the purpose.

Provided that the above provision shall be applicable to Tier-II account activated by the Authority in accordance with National Pension Scheme Tier II-Tax Saver Scheme, 2020 notified by the Central Government, only after completion of lock-in period specified under the said scheme.

(III). Sub regulation (2) of Regulation 8 shall be substituted as below-

(i) A subscriber having a valid and active tier-II account of the Permanent Retirement Account can withdraw the accumulated wealth either in full or part, at any time by applying for such

withdrawal, on such application form and in such mode and manner, as may be specified by the Authority in this behalf. There shall be no limit on such withdrawals till the account has sufficient amount of accumulated pension wealth to take care of the applicable charges and the withdrawal amount.

Provided that no withdrawal shall be allowed in Tier-II account activated by the Authority in accordance with National Pension Scheme Tier II-Tax Saver Scheme, 2020 notified by the Central Government, before the completion of lock-in period specified under the said scheme.

(ii) The Tier-II account shall stand automatically closed at the time of exit of the subscriber from the National Pension System, even if an application so specified for the purpose has not been received from the subscriber, and the accumulated wealth in such account shall be transferred to the bank account provided by the subscriber, while submitting his application for exit from the National Pension System.

Provided that except in the case of death of the subscriber, the Tier-II account activated by the Authority in accordance with National Pension Scheme Tier II-Tax Saver Scheme, 2020 notified by the Central Government shall be closed only after completion of lock-in period specified under the said scheme.

SUPRATIM BANDYOPADHYAY, Chairperson

[ADVT.-III/4/Exty./262/2020-21]

Footnote:

1. The Principal Regulations, The Pension Fund Regulatory and Development Authority (Exits and Withdrawals Under the National Pension System) Regulations, 2015 were published in the Gazette of India on 11th May, 2015 vide No. PFRDA/12/ RGL/139/8.
2. The Pension Fund Regulatory and Development Authority (Exits and Withdrawals Under the National Pension System) (First Amendment) Regulations, 2017 were published in the Gazette of India on 10th August 2017 vide No. PFRDA/12/RGL/139/8
3. The Pension Fund Regulatory and Development Authority (Exits and Withdrawals Under the National Pension System) (Second Amendment) Regulations, 2017 were published in the Gazette of India on 06th October 2017 vide No. PFRDA/12/RGL/139/8
4. The Pension Fund Regulatory and Development Authority (Exits and Withdrawals Under the National Pension System) (Third Amendment) Regulations, 2018 were published in the Gazette of India on 02nd February 2018 vide No. PFRDA/12/RGL/139/8.
5. The Pension Fund Regulatory and Development Authority (Exits and Withdrawals Under the National Pension System) (Fourth Amendment) Regulations, 2018 were published in the Gazette of India on 18th May 2018 vide No. PFRDA/12/RGL/139/8.
6. The Pension Fund Regulatory and Development Authority (Exits and Withdrawals Under the National Pension System) (Fifth Amendment) Regulations, 2019 were published in the Gazette of India on 19th Feb 2019 vide No. PFRDA/12/RGL/139/8.
7. The Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) (Sixth Amendment) Regulations, 2019. were published in the Gazette of India on 20th September 2019 vide No. PFRDA/12/RGL/139/8.

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