

**No.6-11/2009-PE-II**  
**Government of India**  
**Ministry of Communications & IT**  
**Department of Posts**  
**(Establishment Division)**



Dak Bhawan, Parliament Street  
New Delhi – 110 001  
1<sup>st</sup> September 2010

All Chief Postmasters General  
Postmasters General  
General Manager (Finance)  
Directors of Accounts (Postal)

Sub: Introduction of a new **Service Discharge Benefit Scheme (SDBS)** for the Gramin Dak Sevaks working in the Department of Posts.

Sir /Madam,

You may be aware that the Pension Fund Regulatory & Development Authority (PFRDA) has launched a New Pension Scheme called NPS-Lite for the benefit of Common man and workers in unorganized sectors. Using the same platform of NPS-Lite, a proposal for introduction of **Service Discharge Benefit Scheme(SDBS)** for the benefit of the Gramin Dak Sevaks (GDS), working in this Department, on monthly contribution basis (from Department's side only) has been under examination and consideration in this Department for quite some time. **The Proposal has been approved by the Government for introducing Service Discharge Benefit Scheme(SDBS) for the Gramin Dak Sevaks in the Department of Posts, throughout the country.** This scheme will, however, be offered in lieu of the existing **Severance Amount scheme on an optional basis for the existing Gramin Dak Sevaks while it will be mandatory for the new Gramin Dak Sevaks entering into the service with effect from 1-1-2011.** The existing scheme of payment of Ex-gratia Gratuity to the Gramin Dak Sevaks shall, however continue on the existing terms and conditions without any change,

2. The salient features of the proposed **Service Discharge Benefit Scheme (SDBS)** are as under:

<b>ELIGIBILITY TO JOIN THE SDB SCHEME</b>	All regularly appointed Gramin Dak Sevaks, who have been selected after due process in accordance with the Service & Employment Rules and after rendering one year's satisfactory service, are eligible to join the scheme. The existing Gramin Dak Sevaks <b>who are left with three years or less service as on 01-01-2011, shall not be eligible</b> to join the Service Discharge Benefit Scheme(SDBS).
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<p><b>OPTION FOR THE EXISTING INCUMBENTS</b></p>	<p>The existing regularly appointed Gramin Dak Sevaks on the date of notification of the Service Discharge Benefit Scheme (SDBS), shall have option either to switch over to the new Service Discharge Benefit Scheme (SDBS) or to continue in the existing Severance Amount Scheme.. In case they opt to join the Service Discharge Benefit Scheme (SDBS), the Severance amount accrued till the date of their joining, @ Rs.1500 for every completed year of service till their enrolment, will be added to the accumulated contributions at the time of discharge for annuitization.</p>
<p><b>NEW ENTRANTS</b></p>	<p>The New Gramin Dak Sevaks, appointed on or after the date of introduction of the Service Discharge Benefit Scheme (SDBS), shall mandatorily have to get themselves enrolled under the new Scheme(SDBS). <b>They will not be entitled to receive the benefit of severance amount.</b></p>
<p><b>CONTRIBUTION</b></p>	<p>Only the Government shall contribute @ Rs.200 per month for each enrolled Gramin Dak Sevak. The Gramin Dak Sevaks shall not be required to make any contribution from their side under the scheme. The contributions made by the Department shall be credited to the Trustee Bank designated by the Pension Fund Regulatory &amp; Development Authority (PFRDA) and invested through Pension Fund Managers(PFM) designated by the PFRDA.</p> <p>However, no such contribution/subscription shall be made by the Department in respect of the Gramin Dak Sevaks, <b><i>who are placed 'Put off' duty or unauthorizedly absent. Similarly, the provisionally appointed Gramin Dak Sevaks or substitutes engaged for leave periods of the regular GDS, etc., are also not eligible</i></b> for joining the Service Discharge Benefit Scheme(SDBS).</p>
<p><b>ON APPOINTMENT/ ABSORPTION OF A GRAMIN DAK SEVAK IN A REGULAR DEPARTMENTAL POST</b></p>	<p>The Gramin Dak Sevaks, who are enrolled under this Service Discharge Benefit Scheme(SDBS), on their absorption/ appointment in the Department against any regular Departmental posts, shall have to quit the Service Discharge Benefit Scheme(SDBS) and to seek transfer of the accrued accumulations under the SDBS till their date of absorption/regular appointment to a Departmental post, to their new account under the New Pension Scheme for Departmental employees, already in existence, for which he/she shall become eligible on such regular appointment to a Departmental post. Such transferred funds/accumulations shall then be regulated / invested under the New Pension Scheme.</p>
<p><b>NODAL AGENCY</b></p>	<p>The Pension Fund Regulatory Development Authority (PFRDA) is the Nodal Agency and Central Record Keeping Agency (CRA) appointed by the PFRDA will maintain the data/records as well as upload/transmit the data to the Trustee Bank and also advise the Trustee Bank to transfer the funds to the relevant Pension Fund Manager (PFM) for investment purposes.</p>

<p><b>ENROLMENT AND ASSIGNING PERMANENT RETIREMENT ACCOUNT NUMBER (PRAN)</b></p>	<p>(iii) The Gramin Dak Sevaks opting to come under the new Service Discharge Benefit Scheme (SDBS), shall have to submit an application in the prescribed proforma for their enrolment in the Service Discharge Benefit Scheme (SDBS). Such applications for enrolment will be sent to the Postal Divisional Office concerned by the Sub Divisional Inspector/ASPOs., duly attested and verified as required.</p> <p>(ii) The Divisional Heads (Director / Sr./Supdt. of Post offices will collect all such applications, and ensure that the applications are complete in all respects and forward them to the Central Record Keeping Agency's (CRA) Facilitation Centers for enrollment and issue of digitized card containing <i>inter alia</i> Permanent Retirement Account Number (PRAN) for Gramin Dak Sevak concerned. The list of Facilitation Centres of Central Record Keeping Agency (CRA) is attached, to which the Applications of Gramin Dak Sevaks who opt to join the Service Discharge Benefit Scheme (SDBS), are to be sent,</p> <p>(iii) The Gramin Dak Sevaks opting for enrollment under the new SDBS, shall also be required to open a Savings Bank Account in the concerned Post Office and the particulars of such SB Account shall be furnished in the relevant columns of the application form by the GDS.</p>
<p><b>EXIT FROM THE SERVICE DISCHARGE BENEFIT SCHEME(SDBS)</b></p>	<p>(i) A Gramin Dak Sevak, if he so wishes to exit at any point of time after attaining the age of 58 years, he can withdraw 20 % of the accumulations and has to invest the 80% of accumulations for purchase of Life Annuity from any of the Life Insurance Company authorised by Insurance Regulatory &amp; Development Authority (IRDA) The Department shall not make further contributions once he exits from Service Discharge Benefit Scheme (SDBS)</p> <p>(ii) At the time of discharge from service also, the Gramin Dak Sevak would be required to invest a minimum of 40% of accumulations to purchase a Life Annuity from any of the authorised Life Insurance Company duly approved by the Insurance Regulatory &amp; Development Authority (IRDA). The remaining amount i.e. 60% of the accumulations can be withdrawn.</p> <p>(iii) However there shall be no restriction on purchase of life annuity exceeding 40% of their accumulations in the fund. In other words, the Gramin Dak Sevak, discharged on completion of his services may invest in the Life Annuity even more than the minimum required 40%, if he/she so desires.</p>

<b>DISMISSAL/ REMOVAL FROM SERVICE</b>	If a Gramin Dak Sevak enrolled as a member of Service Discharge Benefit Scheme (SDBS) is removed/ dismissed from service in consequence of a disciplinary proceeding, he forfeits his past service and benefits of the Service Discharge Benefit Scheme (SDBS). On the other hand, the Department reserves the right to claim refund of the contributions made in respect of such Gramin Dak Sevak till his date of dismissal/ removal and to credit it to the Government accounts. He will also be not entitled to receive the Severance Amount and Ex-Gratia Gratuity if otherwise were admissible to him/her.
<b>{CHARGES FOR DIGITIZATION AND ANNUAL SERVICING CHARGES</b>	The Department will bear the cost of preparation of digitized cards and also Annual Service Charges of the accounts of enrolled Gramin Dak Sevaks in the Service Discharge Benefit Scheme (SDBS).

3. The following course of action is required to be taken before launching and notifying the scheme.

Step-1	<p>1) Obtaining options from the existing Gramin Dak Sevaks. Those who have opt to join the Service Discharge Benefit Scheme (SDBS), they have to submit an application form for registration (NL SL). The Divisional Heads (Sr./ Superintendent of Post Offices) will circulate the scheme amongst all the regularly appointed Gramin Dak Sevaks and obtain options in the prescribed format and also applications from those who opt to join the Service Discharge Benefit Scheme (SDBS). The Sub-Divisional Inspectors and Assistant Superintendent of Post Offices have to be made responsible for disseminating the information and also helping the Gramin Dak Sevaks in filling the option form and also the application for registration.</p> <p>2) For the Gramin Dak Sevaks Mailman working in RMS units, they will be attached to the designated Postal Division for purposes of collection centers. The concerned Divisional Heads of RMS units shall obtain the Applications from the opted GDS Mailman and forward them to the designated Postal Unit for consolidation and for onward submission to the Central Record Keeping Agency (CRA) Facilitation Centre.</p> <p>3) The options of Gramin Dak Sevaks who do not intend to join the Service Discharge Benefit Scheme (SDBS) have to be filed separately in a Guard File at Divisional Offices for reference at the time of discharge/ death for payment of severance amount.</p> <p>4) The Divisional Heads (Director / Sr./ Superintendent of Post Offices) have also to obtain applications in prescribed format from the new entrants of Gramin Dak Sevaks who have been recruited on or after the date of introduction of Service Discharge Benefit Scheme (SDBS) ( after rendering one year service) and send the same to the concerned Central Record Keeping Agency (CRA) after due verification of Customer details for Registration and issue of digitized card.</p>
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Step-2	All the Postal Divisional offices (Senior Superintendent of Post offices) are required to enroll as Collection Centres (NLCC) and every Postal Division has to submit an application form in the format (NL N3) for registration with Central Record Keeping Agency (CRA) of Pension Fund Regulatory & Development Authority (PFRDA). These applications for registration have to be sent to concerned Director of Accounts (Postal) (designated accounting authority) for attestation by 15-09-2010
Step-3	All the Directors of Accounts (Postal) are designated as Accounting Authorities and Aggregator Offices. They have to register as Aggregator Offices (NLAO) by submitting an application in the prescribed form (NL N2). This application form (NL N2) along with applications of Collection Centres (NLCC) received from Divisional Heads (Senior Superintendent of Post offices) after due attestation have to be submitted to Directorate by 25-09-2010
Step-4	The Postal Directorate will be the Overseeing office and it will register with Central Record Keeping Agency (CRA) by submitting an application in form (NL OO). The applications of Collection Centres (NLCC) and Accounts Offices (NLAO) shall be consolidated and sent to Central Record Keeping Agency (CRA) by the Directorate for purpose of registration.

4. The salient features of the Service Discharge Benefit Scheme (SDBS) as detailed above along with specimen format of application (NL SL) and Collection Centers (NLCC) should be sent to all the Divisional Heads (Sr./ Superintendent of Post Offices) for circulation amongst the Gramin Dak Sevaks working in their Divisions and directing them to submit an option on or before 30-09-2010. Option format is enclosed.

5. If the Gramin Dak Sevaks fail to submit their options by the prescribed date, they will be deemed to have opted to continue in the existing Severance Amount scheme. Option exercised once shall be final and cannot be revised at any later date. For the Gramin Dak Sevaks Mailman working in the RMS units, the options will be obtained from them by the concerned Divisional Head (Director / Sr./ Superintendent of RMS) and send the applications in NLSL format after due authorization to the designated Postal Divisions.

6. Those Gramin Dak Sevaks who opt for the Service Discharge Benefit Scheme (SDBS) have to submit their applications in the format NL SL filling the same and submit to Divisional Superintendent of Post Offices for verification of the customer details and for authentication and certification. The Gramin Dak Sevaks opt to join the Service Discharge Benefit Scheme (SDBS) will have to open a Savings Bank Account in the concerned Post Office and the particulars of the Account Number have to be mentioned in the respective columns of application. The applications received from the Gramin Dak Sevaks have to be sent to concerned Central Record Keeping Agency (CRA) Facilitation Centers for registration, assigning and generation of Permanent Retirement Account Number (PRAN) and issue of digitized cards to the enrolled Gramin Dak Sevak subscribers. The list of Facilitation Centres of Central Record Keeping Agency (CRA) duly mapped Division-wise to which the applications are to be sent for each Circle is enclosed. It should be ensured that, the applications are properly verified and sent in bundles to the designated Central Record Keeping Agency (CRA) facilitation centre. Each bundle has to contain 50 applications with an inventory indicating the name of Gramin Dak Sevaks, designation etc.

7. Before launching the Service Discharge Benefit Scheme (SDBS) and issuing formal notification by the Directorate, all the Divisional Heads (Director / Sr./ Superintendent of Post offices) will designate a Nodal Officer for this purpose for obtaining options and collection of applications in format NL SL and for registration of Collection Centers (Divisional Office).

8. The following documents are enclosed:

- 1) Options format to be obtained from Gramin Dak Sevaks
- 2) Subscriber's registration form (NL S1)
- 3) Collection Centers Registration Form (NLN3)
- 4) Account Offices Registration Form (NLN2)
- 5) List of Facilitation centres of Central Record Keeping Agency (CRA) for sending filled in application forms by Divisions

9. Time Schedule for completion of the process prescribed is as below :

Sl.No.	Course of action.	Time Schedule by which action to be completed.
1.	Collection of Options from Gramin Dak Sevaks & Obtaining applications from willing Gramin Dak Sevaks to join Service Discharge Benefit Scheme(SDBS)	30-09-2010
2	Despatch of Applications obtained from Gramin Dak Sevaks to the concerned facilitation centres of Central Record Keeping Agency (CRA) by the Divisional offices.	10-10-2010
3.	Dispatch of Applications form NL-CC by Divisional heads to concerned DA(P)	15-09-2010
5.	Despatch of completed and authorised NL-CC Applications and NL-AO applications to Directorate by DAP	25-09-2010

10. The Circle Office will also designate a Nodal officer for overseeing the above activity and for interacting with the Directorate. After the expiry of last date fixed for obtaining applications, the Circle office will collect the information from the respective divisions and forward the compliance report in the following format to reach Directorate by 10-10-2010

Sl.No.	Name of division.	No. of Gramin Dak Sevaks opted for joining the Service Discharge Benefit Scheme(SDBS)	No. of Gramin Dak Sevaks opted for continuing in the severance amount scheme.	No. of Gramin Dak Sevaks who have not submitted options but deemed to have opted to continue in the severance amount scheme.

11. The General Managers(FA)/Director of Accounts Posts will also designate a Nodal officer for obtaining the applications from the postal divisions ( Collection centre) and for forwarding the applications after due authorization along with the application of DAP in form NL—AO to Directorate by 25-09-2010 positively.

12. The formal notification for introducing Service Discharge Benefit Scheme (SDBS) Operating and accounts Procedure will be issued separately. The contributions for opted Gramin Dak Sevaks will be done only after issue of formal Notification and issue of instructions from Directorate.

13. The receipt of this letter may kindly be acknowledged to the ADG (Establishment).

Yours faithfully

DA: As above

Sd/--  
(A.K. Sharma)  
Dy. Director General (Estt)

Copy forwarded to :

- 1) Director, Postal Training Centres, Mysore – 570 010 for displaying the circular option, applications on the website of the Department.
- 2) JS(FA)
- 3) DDG (PAF) for issuing suitable instructions to the DA(P) in this regard.
- 4) General Secretary, APEDEU, 1<sup>st</sup> Floor, Padam Singh Nagar PO Building, New Delhi – 110 007
- 5) General Secretary, NUGDS at Manjeri, Kerala
- 6) All 7 recognized Unions / Federations.

Sd/--  
(K. Rameswara Rao)  
Assistant Director General (Estt)

## Option Form

I.....S/o, D/o, W/o.....  
.....working as Gramin Dak  
Sevak.....(Designation) at.....  
.....(Branch Post Office/Sub Office) in account  
with.....(SO/HO) in.....  
.....(Division) of.....  
..... Circle hereby declare that:

- 1) willing to join the Service Discharge Benefit scheme officer by the Department in lieu of Severance Amount scheme organized through Pension Fund Regulatory Development Authority (PFRDA) on the lines of NPS-Lite platform**

**OR**

- 2) willing to remain in the existing Severance Amount scheme subject to fulfillment of the prescribed terms and conditions.**

**(Strike out which is not applicable)**

Place:

Date:

**Signature of the GDS.....**

**Name (in Block Letters).....**

Attested

Sub-Divisional Inspector/  
Assistant Superintendent of Post Offices  
Sub Division.....

Note:

- 1. Options once exercised will be final and there is no provision for revising the option at any later date.**
- 2. Gramin Dak Sevaks, who have not submitted their option by the prescribed date, will be deemed to have been opted to continue to remain in the Severance Amount scheme.**

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Government of India  
Ministry of Communications & IT  
Department of Posts  
(Establishment Division)



Dak Bhawan, Parliament Street  
New Delhi – 110 001  
1<sup>st</sup> September 2010

The Chairman,  
Pension Fund Regulatory & Development Authority (PFRDA)  
Plot no. 6, ICADR Building,  
Intuitional Area, Vasant Kunj  
New Delhi - 110070

Sub: Introduction of a new **Service Discharge Benefit Scheme (SDBS)** for the Gramin Dak Sevaks working in the Department of Posts.

Sir,

I am directed to refer to your D.O. letters no. 9/80/2009-PFRDA dt. 25-11-2009 and 27-1-2010, on the above subject.

2. The offer of PFRDA extended vide letter dt. 25-11-2009 for utilizing the NPS Lite platform for the purpose of providing discharge benefits to the Gramin Dak Sevaks working in this Department has been examined. The Government has approved this proposal and it is to be notified separately. The **scheme will be called as "Service Discharge Benefit Scheme (SDBS)"** and the salient features are listed as under :

<b>ELIGIBILITY TO JOIN THE SDB SCHEME</b>	All regularly appointed Gramin Dak Sevaks, who have been selected after due process in accordance with their Service & Employment Rules and after rendering one year's satisfactory service, are eligible to join the scheme. The existing Gramin Dak Sevaks <b>who are due to discharge within 3 years or less service as on 01-01-2011, shall not be eligible</b> to join the Service Discharge Benefit Scheme (SDBS).
<b>OPTION FOR THE EXISTING INCUMBENTS</b>	(i) The existing regularly appointed Gramin Dak Sevaks on the date of notification of the Service Discharge Benefit Scheme(SDBS), shall have an option either to switch over to the new Service Discharge Benefit Scheme(SDBS) or to continue in the existing Severance Amount scheme. The existing Gramin Dak Sevaks opting to continue to get severance amount under the existing terms and conditions (ii) In case they opt to join the Service Discharge Benefit Scheme (SDBS), the Severance Amount accrued till the date of their joining, @ Rs.1500 for every completed year of service till their enrolment, will be added to the accumulated contributions at the time of Discharge/ death for annuitization.

<b>NEW ENTRANTS</b>	The new Gramin Dak Sevaks, appointed on or after the date of introduction of the Service Discharge Benefit Scheme (SDBS), shall mandatorily have to get themselves enrolled under the new Scheme (SDBS). <b>They will not be entitled to receive the benefit of Severance Amount.</b>
<b>CONTRIBUTION</b>	(i) Only the Government shall contribute @ Rs.200 per month for each enrolled Gramin Dak Sevak. The Gramin Dak Sevaks shall not be required to make any contribution from their side under the scheme. The contributions made by the Department shall be credited to the Trustee Bank designated by the Pension Fund Regulatory & Development Authority (PFRDA) and invested through Pension Fund Managers (PFMs) designated by the Pension Fund Regulatory & Development Authority (PFRDA).  (ii) However, no such contribution/subscription shall be made by the Department in respect of the Gramin Dak Sevaks, <b><i>who are placed 'Put off' duty or unauthorisedly absent. Similarly, the provisionally appointed Gramin Dak Sevaks or substitutes engaged for leave periods of the regular GDS, etc., are also not eligible</i></b> for joining the Service Discharge Benefit Scheme (SDBS).
<b>ON APPOINTMENT/ ABSORPTION OF A GRAMIN DAK SEVAK IN A REGULAR DEPARTMENTAL POST</b>	The Gramin Dak Sevaks, who are enrolled under this Service Discharge Benefit Scheme (SDBS), on their absorption/ appointment in the Department against any regular Departmental posts, shall have to quit the Service Discharge Benefit Scheme (SDBS) and to seek transfer of the accrued accumulations under the Service Discharge Benefit Scheme (SDBS) till their date of absorption/regular appointment to a departmental post, to their new account under the New Pension Scheme for Departmental employees, already in existence, for which he/she shall become eligible on such regular appointment to a Departmental post. Such transferred funds/accumulations shall then be regulated/invested under the New Pension Scheme.
<b>NODAL AGENCY</b>	The Pension Fund Regulatory & Development Authority (PFRDA) is the Nodal Agency and Central Record Keeping Agency (CRA) appointed by the PFRDA will maintain the data/records as well as upload/transmit the data to the Trustee Bank and also advise the Trustee Bank to transfer the funds to the relevant Pension Fund Manager (PFM) for investment purposes.

<p><b>ENROLMENT AND ASSIGNING PERMANENT RETIREMENT ACCOUNT NUMBER (PRAN)</b></p>	<p>(i) The Gramin Dak Sevaks opting to come under the new Service Discharge Benefit Scheme (SDBS), shall have to submit an application in the prescribed proforma for their enrolment in the Service Discharge Benefit Scheme (SDBS). Such applications for enrolment will be sent to the Postal Divisional Office concerned by the Sub Divisional Inspector/ASPOs., duly attested and verified as required. The Divisional heads(Sr./Supdt. of Post offices)Concerned will collect all such applications, and ensure that the applications are complete in all respects and forward them to the Central Record Keeping Agency's (CRA) Facilitation Centers for enrollment and issue of digitized card containing <i>inter alia</i> Permanent Retirement Account Number (PRAN) for Gramin Dak Sevak concerned. The list of Facilitation Centres of Central Record Keeping Agency (CRA) where the applications of Gramin Dak Sevaks who opt to join the Service Discharge Benefit Scheme(SDBS), are to be sent,</p> <p>(ii) The Gramin Dak Sewaks opting for enrollment under the new SDBS, shall also be required to open a Savings Bank Account in the concerned Post Office and the particulars of such SB Account shall be furnished in the relevent columns of the application form by the Gramin Dak Sevaks.</p>
<p><b>EXIT FROM THE SERVICE DISCHARGE BENEFIT SCHEME(SDBS)</b></p>	<p>(i) A Gramin Dak Sevak, if he so wishes to exit at any point of time after attaining the age of 58 years, he can withdraw 20 % of the accumulations and has to invest the 80% of accumulations for purchase of life Annuity from any Life Insurance Company authorised by Insurance Regulatory &amp; Development Authority (IRDA) The Department will not make further contributions once he exits.</p> <p>(ii) At the time of discharge from service also, the Gramin Dak Sevak would be required to invest a minimum of 40% of accumulations to purchase a Life Annuity from any authorised Life Insurance Company duly approved by the Insurance Regulatory &amp; Development Authority (IRDA). The remaining amount i.e. 60% of the accumulations can be withdrawn.</p> <p>(iii) However, there shall be no restriction on purchase of Life Annuity exceeding 40% of their accumulations in the fund. In other words, the GDS, discharged on completion of his services may invest in the life annuity even more than the minimum required 40%, if he/she so desires.</p>
<p><b>DEATH DUE TO ANY CAUSE</b></p>	<p>In the event of death of Gramin Dak Sevaks while in service, the nominee will receive 100% the accumulations till death as lump sum. It will be final exit for the deceased Gramin Dak Sevaks and nominee is not allowed to continue in the Service Discharge Benefit Scheme (SDBS) as a member.</p>

<b>DISMISSAL/ REMOVAL FROM SERVICE</b>	(i) If a Gramin Dak Sevak enrolled as a member of Service Discharge Benefit Scheme (SDBS) is removed/ dismissed from service in consequence of a disciplinary proceeding, he forfeits his past service and benefits of the Service Discharge Benefit Scheme(SDBS). On the other hand, the Department reserves the right for claiming refund of the contributions made in respect of such Gramin Dak Sevak till his date of dismissal/ removal and to credit it to the Government accounts. He will also be not entitled to receive the Severance Amount and Ex-Gratia Gratuity (for the existing Gramin Dak Sevaks)
<b>CHARGES FOR DIGITIZATION AND ANNUAL SERVICING CHARGES</b>	The Department will bear the cost of preparation of digitized cards and also Annual Service Charges of the accounts of enrolled Gramin Dak Sevak in the Service Discharge Benefit Scheme (SDBS) and fund Management charges shall be borne by the Subscribers..

3. For operationalisation of the scheme, the following Schedule is drawn up:

Step-1	There are 441 postal divisions headed by Director / Sr. Supdt/Supdt. of Post offices, working in the country. They are designated as Collection centres (CC) for the scheme. Their main role is obtaining options from the existing Gramin Dak Sevaks and from those willing to join the proposed scheme, obtaining application form in NL-S1 and forwarding them to facilitation Centre of Central Record Keeping Agency (CRA) for generation of Permanent Retirement Account Number (PRAN) The list of divisions and names of Facilitation Centre of Central Record Keeping Agency (CRA) duly mapped are enclosed for ready reference.
Step-2	Registration of 441 Postal Divisions headed by Director / Sr. Supdt / Supdt. of Post offices by submitting the applications in form NL-N3
Step-3	Registration of Postal Accounts offices as Account offices by submitting the Applications in form NL-N2
Step-4	Registration of Postal Directorate as Overseeing Office by submitting the Application form in NL-N1.

4. The Process has been set in motion, to obtain the Applications, which will be sent to Central Record Keeping Agency (CRA) by first week of October 2010 for registration.

5. The Chief Postmasters General have been requested for circulating the features of the scheme and for obtaining options/Applications. The time frame fixed is 10-10-2010 for submission of applications to the Facilitation Centres of Central Record Keeping Agency (CRA). Names of the Postal Divisions and designated Facilitation Centres of Central Record Keeping Agency (CRA) are enclosed for ready reference. It is requested for causing suitable instructions to your Central Record Keeping Agency (CRA) for authorizing the facilitation centres for acceptance of the applications sent by Director / Sr. Supdt/Supdt. of Post offices.

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6. During the discussions held with Pension Fund Regulatory Development Authority (PFRDA) on 19-8-2010, it was stated that, the Department of Posts is required to enter into an agreement with Central Record Keeping Agency (CRA). It is therefore requested to send a copy of Model Agreement to this office for further action in this regard.

7. The following documents are enclosed for ready reference:

1. Names of Postal Divisions designated as Collection Centres, and Facilitation Centres of Central Record Keeping Agency (CRA) to whom the Applications are to be sent for registration and generation of Permanent Retirement Account Number (PRAN).
2. Copy of the Communication sent to Chief Postmasters General.

Yours faithfully

DA: As above

(A.K. Sharma)  
Deputy Director General (Estt)



8. Subscriber's Nomination Details: (OPTIONAL – please refer to Sr. No. g of the instructions)

1. Name of the Nominee:

1st Nominee										2nd Nominee										3rd Nominee									
First Name										First Name										First Name									
Middle Name										Middle Name										Middle Name									
Last Name										Last Name										Last Name									

2. Date of Birth (In case of a minor):

1st Nominee					2nd Nominee					3rd Nominee				
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3. Relationship with the Nominee:

1st Nominee										2nd Nominee										3rd Nominee									
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4. Percentage Share:

1st Nominee					%					2nd Nominee					%					3rd Nominee					%				
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5. Nominee's Guardian Details (in case of a minor):

1st Nominee's Guardian Details										2nd Nominee's Guardian Details										3rd Nominee's Guardian Details									
First Name										First Name										First Name									
Middle Name										Middle Name										Middle Name									
Last Name										Last Name										Last Name									

**Declaration & Authorization**

I hereby declare and agree that (a) I have read and understood the Offer Document, terms & conditions or the same was interpreted to me, and the answers entered in the application are mine. (b) I am a Citizen of India. (c) I have not been found or declared to be of an unsound mind under any law for the time being in force. (d) I am not an undischarged insolvent. (e) I do not hold any pre-existing account under NPS.

**Declaration under the Prevention of Money Laundering Act, 2002**

I hereby declare that:

- The contribution paid has been derived from legally declared and assessed sources of income.
- I understand that the PFRDA/NPS Trust has the right to peruse my financial profile and also agree that the PFRDA/NPS Trust has the right to close the NPS account in case I am found guilty of violating the provisions of any Law, directly or indirectly, by any Competent Court of Law, having relation to the laws governing prevention of money laundering in the country.

I ....., the applicant, do hereby declare that the information provided above is true to the best of my knowledge & belief.	
Date : <input type="text"/> (DD/MM/YYYY)	Signature/Thumb Impression* of Subscriber

**Authorization by Account Office – NL-AO and Collection Center (NL-CC):**

Certified that the Subscriber is registered with the aggregator and he/she has opted to join Service Discharge Benefit Scheme. I hereby declare that subscriber is eligible to join Service Discharge Scheme and the above declaration has been signed/thumb impressed before me by ..... after (s)he has read the entries / entries have been read over to him / her by me.

(Rubber Stamp of the SDBS-CC)

(Rubber Stamp of the Aggregator-DAP)

Signature of the Authorised Person

Name of the Aggregator (DAP):..... SDBS - Account office (NL-AO) Registration Number:

Name .....

Date : ...../...../.....Place : ..... SDBS - Collection Centre (NL-CC ) Registration Number :

**INSTRUCTIONS FOR FILLING THE FORM**

- a) Form to be filled legibly in BLOCK LETTERS (English only) and in BLACK INK only. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by canceling and re-writing and such corrections should be countersigned by the applicant.
- b) Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
- c) The subscriber should affix a recent colour photograph (size 3.5 cm x 2.5 cm) in the space provided on the form. The photograph should not be stapled or clipped to the form. (The clarity of image on PRAN card will depend on the quality and clarity of photograph affixed on the form.)
- d) Signature /Thumb impression (**LTI in case of males and RTI in case of females**) should only be within the box provided in the form. **The subscriber should not sign across the photograph.** If there is any mark on the photograph which hinders the clear visibility of the face of the subscriber, the application shall not be accepted.
- e) The application is liable to be rejected if the mandatory fields are left blank or the application is incomplete.
- f) **The subscriber's thumb impression should be verified by the designated officer of the Aggregator accepting the form.**
- g) **Subscriber's Nomination Details**  
Percentage Share:
  - 1) Subscriber can nominate a maximum of three nominees.
  - 2) **Subscriber cannot fill the same** nominee details more than once.
  - 3) Percentage share value for all the nominees must be integer. Decimals/Fractional values shall not be accepted in the nomination(s).
  - 4) Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.Nominee's Guardian Details:
  - 5) If a nominee is a minor, then nominee's guardian details shall be mandatory.

**GENERAL INFORMATION FOR GRAMIN DAK SEVAKS**

- a) The Gramin Dak Sevaks can obtain the status of his/her application from the respective SDBS-CC (Divisional Office).
- b) For more information - Visit us at <http://www.npscra.nsdl.co.in> or Call us at 022-24994200 or e-mail us at [info.cra@nsdl.co.in](mailto:info.cra@nsdl.co.in) or write to Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

**Details for printing PRAN card in Hindi (please provide the details in Devnagri script):**  
(\* indicates Mandatory Field)

Please note that the manner in which the names are provided in this annexure will be displayed on the PRAN card. However, date of birth will be printed in English only.

**Gramin Dak Sevak's Full Name:**

First Name \* : \_\_\_\_\_

Middle Name : \_\_\_\_\_

Last Name : \_\_\_\_\_

**Father's Full Name:**

First Name \* : \_\_\_\_\_

Middle Name : \_\_\_\_\_

Last Name : \_\_\_\_\_

Signature/Thumb Impression of the GDS

Name of the Gramin Dak Sevak: \_\_\_\_\_



I/We hereby agree and declare that the information provided in the application, is complete and true.

I/We understand that there would be PFRDA approved *Terms and Conditions* on the CRA/CRA-Lite website *governing Nodal Office's use of I-Pin (to view and transact online) to access CRA / CRA-Lite*. I/We agree to be bound by the said terms and conditions and understand that CRA may, as approved by PFRDA, amend any of the services completely or partially without any new Declaration/Undertaking being signed.

Account office (SDBS-AO) Stamp	
	Signature of Authorised Signatory
	Name: _____ Place: _____ Designation: _____ Date: _____

To be attested by SDBS- Oversight Office(SDBS-OO)		Date:
SDBS-OO Stamp		Place:
	Signature of Authorised Signatory	Name of Authorised Signatory : _____
SDBS-OO Reg. No. (Allotted by CRA)		(Refer instruction no.10)

(To be filled at CRA) CRA Stamp	Received on _____ Name of the officer: _____ Signature of the officer: _____
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**Instructions for filling the form:**

- The form is to be submitted to – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.
- Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
- The form should be filled up completely. **Details marked with (\*) are mandatory fields.**
- Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
- If you function as NPS Lite- Account office (NL-AO) cum NPS Lite- Collection Centre (NL-CC), kindly submit Form NL-N3 (NL-CC registration form) also for registration as a NL-CC.**
- Kindly mention NL-OO Reg. No. allotted by CRA to the NPS Lite- Oversight Office.
- Email ID should be official Email ID of the NL-AO & not of any individual person. NL-AO may create a separate email id for NPS. (e.g. [Aggregatorname@yahoo.co.in](mailto:Aggregatorname@yahoo.co.in))
- If your office is functioning under Government Co-Sponsored Scheme (GCS) then name of the department is mandatory.
- Bank details are mandatory if the NL-AO will remit the NPS contributions to the Trustee bank (Bank of India)**
- For NL-AO, form has to be duly authorised by NL-OO registered at CRA. Till the concerned NL-OO has been registered, it shall retain the NL-AO registration forms.**
- The application form in the format prescribed by PFRDA (Pension Fund Regulatory & Development Authority) can be freely downloaded from the CRA website (<http://www.npscra.nsdl.co.in>).
- For more information - Visit us at <http://www.npscra.nsdl.co.in> or Call us at 022-24994200 or e-mail us at [info.cra@nsdl.co.in](mailto:info.cra@nsdl.co.in) or write to Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.



To be attested by SDBS - Account office (NL-AO)						Date: _____	
SDBS-AO Stamp						Place: _____	
						Name of Authorised Signatory : _____	
Signature of Authorised Signatory						_____	
SDBS-AO Reg. No. (Allotted by CRA)						(Refer instruction no.8)	

(To be filled at CRA)	Received on _____
	Name of the officer: _____
	Signature of the officer: _____
CRA Stamp	

**Instructions for filling the form:**

- The form is to be submitted to – Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.
- Form to be filled legibly in BLOCK LETTERS and in BLACK INK only.
- The form should be filled up completely. **Details marked with (\*) are mandatory fields.**
- Each box, wherever provided, should contain only one character (alphabet/number/punctuation mark) leaving a blank box after each word.
- Kindly mention NL-AO Reg. No. allotted by CRA to the NPS Lite - Account Office.
- Email ID should be official Email ID of the NL-CC & not of any individual person. NL-CC may create a separate email id for NPS. (e.g. [Aggregatorname@yahoo.co.in](mailto:Aggregatorname@yahoo.co.in)). If NL-CC email id is not provided, NL-AO email id will be captured as email id of NL-CC.
- If your office is functioning under Government Co-Sponsored Scheme (GCS) then name of the department is mandatory.
- For NL-CC, form has to be duly authorised by NL-AO registered at CRA. Till the concerned NL-AO has been registered, it shall retain the NL-CC registration forms.**
- The application form in the format prescribed by PFRDA (Pension Fund Regulatory & Development Authority) can be freely downloaded from the CRA website (<http://www.npscra.nsdl.co.in>).
- For more information - Visit us at <http://www.npscra.nsdl.co.in> or Call us at 022-24994200 or e-mail us at [info.cra@nsdl.co.in](mailto:info.cra@nsdl.co.in) or write to Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, ‘A’ Wing, Trade World, Kamala Mills Compound Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.