

स/No. 17-08/2026-GDS
भारत सरकार/Government of India
संचार मंत्रालय/Ministry of Communications
डाक विभाग/Department of Posts
(जीडीएस अनुभाग/GDS Section)

SDBS:- NPS_Lite

डाक भवन, संसद मार्ग,
Dak Bhawan, Sansad Marg,
नई दिल्ली/New Delhi - 110 001
दिनांक/Date : 30-05-2026

To

All Chief Postmasters General

Subject : Service Discharge Benefit Scheme (SDBS) - increase in the minimum accumulated wealth threshold limit for compulsory purchase of annuity at the time of discharge of GDS under SDBS.

Sir/Madam,

This is to inform that the Department had taken up the matter regarding enhancement of minimum accumulated wealth threshold for compulsory purchase of annuity with PFRDA. The PFRDA has clarified that the amended regulations provide enhanced withdrawal flexibility, including for NPS-Lite subscribers.. In particular, the revised regulatory framework permits full lump-sum withdrawal upto Rs. 2 lakh in specified cases, thereby addressing concerns relating to compulsory annuitisation of small accumulated purpose.

2. In this respect the amended Regulation *5PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY (EXITS AND WITHDRAWALS UNDER THE NATIONAL PENSION SYSTEM) REGULATIONS, 2015* , inter-alia, provides that "***if the accumulated pension wealth of the subscriber is equal to or less than rupees two lakh, such subscriber shall have the option to withdraw the entire accumulated pension wealth in lump sum***"

3. The enhanced limits in **SDBS- NPS-Lite** have been duly integrated by the CRA Protean. The revised limits may be informed to all concerned, including GDS.

This issues with the approval of the Competent Authority.

भवदीय/Yours faithfully

गुरविंदर सिंह/Gurvinder Singh
सहायक महानिदेशक/Assistant Director General (GDS)
ईमेल/Email : adggds426@gmail.com

Copy to :

1. Sr. DDG (PAF) - Dak Bhawan, New Delhi - 110 001
2. All Recognized GDS Unions.
3. GM, CEPT, Bengaluru-560 001 - a copy of the OM may be uploaded in the employees corner of the website.