

**GOVERNMENT OF JAMMU AND KASHMIR**  
**FINANCE DEPARTMENT,**  
Civil Secretariat, Srinagar/Jammu

**Notification,**  
Srinagar, the 3<sup>rd</sup> October, 2019

**SRO 561.** — In exercise of the powers conferred by the proviso to section 124 of the constitution of Jammu & Kashmir the Governor is pleased to direct that the following amendments shall be made in the Jammu and Kashmir Civil Service Regulations namely:-

After Rule 6 of JK Civil Services (Defined Contribution Pension Scheme) Rules, 2010 under schedule XXIII, the following shall be added as rule 7;

**"7. Partial withdrawal.-**

(1) A partial withdrawal of accumulated pension wealth of the subscriber, not exceeding twenty five percent of the contributions made by the subscriber and excluding contributions made by employer, if any, at any time before exit from National Pension System subject to the terms and conditions, purpose, frequency and limits specified below:-

(A) Purpose: A subscriber on the date of submission of the withdrawal form, shall be permitted to withdraw not exceeding twenty five percent of the contribution made by such subscriber to his individual pension account, for any of the following purposes only:-

- a) for Higher education of his or her children including a legally adopted child;
- b) for the marriage of his or her children, including a legally adopted child;
- c) for the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under these regulations shall be permitted;
- d) for treatment of specified illness of the subscriber, his legally wedded spouse, children including a legally adopted child or dependant parents suffer from any specified illness, which shall comprise of

hospitalization and treatment in respect of the following diseases:

- i. Cancer;
- ii. Kidney Failure (End Stage Renal Failure);
- iii. Primary Pulmonary Arterial Hypertension;
- iv. Multiple Sclerosis;
- v. Major Organ Transplant.
- vi. Coronary Artery Bypass Graft;
- vii. Aorta Graft Surgery;
- viii. Heart Valve Surgery;
- ix. Stroke;
- x. Myocardial Infarction
- xi. Coma
- xii. Total blindness;
- xiii. Paralysis;
- xiv. Accident of serious/life threatening nature.
- xv. Any other critical illness of a life threatening nature as stipulated in the circulars, guidelines or notifications issued by the Authority from time to time.

(B) **Limits:** The permitted withdrawal shall be allowed only if the following eligibility criteria and limit for availing the benefit are complied with by the subscriber:-

- a. The subscriber shall have been in the National Pension system at least for a period of three years from the date of his or her joining;
- b. The subscriber shall be permitted to withdraw accumulation not exceeding twenty five percent of the contributions made by him or her and standing to his or her credit in his or her individual pension account, as on the date of application for withdrawal;

(C) **Frequency:** The subscriber shall be allowed to withdraw only a maximum of three times during the entire tenure of subscription under the National Pension System. The request for withdrawal shall be submitted by the subscriber, along with relevant documents to the central recordkeeping agency or the National Pension System Trust, as may be specified, for processing of such withdrawal claim through their nodal office. Provided that where a subscriber is suffering from any illness, specified in sub-clause (d), the request for withdrawal may be submitted through any family member of such subscriber.

2. Partial Withdrawal process/documents:

Partial withdrawal request is required to be submitted by subscriber to Central Record Keeping Agency through

his/her Nodal Office/Points of Presence/Aggregator, as may be applicable. The Nodal Office/Points of Presence /Aggregator should satisfy itself about the genuineness of the requirement for partial withdrawal by subscriber and after satisfying itself forward the withdrawal application for release of funds by Central Record Keeping Agency. On receipt of partial withdrawal request, Central Record Keeping Agency will process the withdrawal request in the Central Record Keeping Agency system.”

**By order of the Governor.**

**Sd/-**

**(Dr. Arun Kumar Mehta), IAS,**  
Financial Commissioner,  
Finance Department.


No:A/3(2018)-II- 933

Dated: 03/10/2019

**Copy to the:-**

1. Advocate General, J&K High Court Srinagar/Jammu.
2. All Financial Commissioners.
3. Financial Commissioner with the Hon'ble Governor.
4. Principal Accountant General J&K Srinagar/Jammu.
5. All Principal Secretaries to Government.
6. Principal Resident Commissioner, 5-Prithvi Raj Road New, Delhi.
7. Chief Electoral Officer, J&K.
8. All Commissioner/ Secretaries to Government.
9. Divisional Commissioner Kashmir/ Jammu.
10. Chief Vigilance Commissioner, J&K.
11. Principal Secretary to Chief Justice J&K High Court Srinagar/Jammu.
12. Registrar General, J&K High Court Srinagar/Jammu.
13. Director Anti Corruption Bureau, J&K.
14. Director General Accounts and Treasuries.
15. Director General, Audit and Inspections.
16. Director General, J&K Funds Organization.
17. Director General, Budget Division J&K.
18. Director Local Fund Audit & Pensions, J&K.
19. Director Information J&K.
20. All Head of Departments/ Managing Directors/ Chief Executives of State PSU's/ Autonomous Bodies/ Societies.
21. Secretary J&K Public Service Commission.
22. All District Development Commissioners.
23. Secretary, J&K Legislative Assembly/ Legislative Council.
24. Director/Principal, Northern Zonal Accountancy Training Institute Jammu.
25. Director Accounts & Treasuries Kashmir/ Jammu.
26. All Directors of Finance/Financial Advisors & CAOs.
27. Principal Accountancy Training School Srinagar.
28. Joint Director, J&K Funds Organization Srinagar/Jammu.

29. General Manager, Government Press, Srinagar/ Jammu for publication in Government Gazette.
30. Private Secretary to Hon'ble Advisors (K)/(G)/(S)/(KS)/(F), for information.
31. Private Secretary to Chief Secretary.
32. Private Secretary to Financial Commissioner, Finance Department.
33. All Treasury Officers.
34. I/C website, FD ([www.jakfinance.nic.in](http://www.jakfinance.nic.in)).
35. I/C website, GAD ([www.jkgad.nic.in](http://www.jkgad.nic.in)).
36. Government Order File (W2scs).

  
**(S.L. Pandita)**  
Director (Codes)  
Finance Department

