

Mobile Application

RESS

Mobile Application RESS Registration & Login

- Open Google Play Store and Search for RESS or click direct link <https://play.google.com/store/apps/details?id=cris.org.in.ress>
- Click Install
- Click **New Registration** (If your a registered user, just enter your user id and password to login)
- Enter your employee number
- Provide Mobile Number
- Enter Date of Birth.

Continue..

- Click Next (User credentials will get verified and after successful verification, an OTP will be sent to your registered mobile number)
- Enter 6 digit OTP received
- Submit
- Open RESS Application
- Enter user ID and password (received OTP for first time login)
- Change the password



Indian Railways

welcomes you
to

Railway Employee Self Service



Centre for Railway Information Systems
(An Organisation of the Ministry of Railways, Govt. of India)

RAILWAY EMPLOYEE SELF SERVICE



RESS



User ID

Password

Show Password

Login

Forgot Password?

New Registration

[Contact Us](#)

Version 1.1.8 (Beta)

Railway Employee Self Service
Indian Railways

Welcome

Employee Number:

*ALL DATA PROVIDED HERE ARE PROVISIONAL



Bio-data



Salary



NPS



Income Tax



Loans & Advances



Leave



Family



Retirement
Benefits



PF Withdrawal

National Pension Scheme

NPS

Install NPS App

- Download the NPS Mobile App from Google Play Store using the given link
- You can do the contribution transaction even without logging in to the App
- Enter Permanent Retirement Account Number (PRAN), date of birth, captcha and click on 'Verify PRAN'
- An OTP will be sent to the registered mobile number / email address
- Once the OTP is entered and PRAN is verified, select the account to which contribution will be made (Tier I or Tier II) and mention the contribution amount

- After entering the contribution details, system will calculate the total amount payable after adding applicable charges.
- Select the payment gateway option, read and accept the declarations and click on 'Make Payment'.
- You will be redirected to the payment gateway site. From thereon you can contribute through net banking /debit card / credit card.

What else needs to be checked by the employee ?

- 1. Name and Father's Name**
- 2. PRAN No.**
- 3. PAN No.**
- 4. Bank Details**
- 5. Nominee Details**
- 6. Address for correspondence**
- 7. Mobile no. for updates**
- 8. E-mail ID for updates**

If any correction is required, employees can fill S2 form and submit it to the Personnel Department for onward submission to Accounts Department for necessary corrections.

What is National Pension System (NPS)?

- National Pension Scheme (NPS) is a government-sponsored pension scheme. It was launched in January 2004 for government employees. However,
- in 2009, it was opened to all sections. The scheme allows subscribers to contribute regularly in a pension account during their working life.
- On retirement, subscribers can withdraw a part of the corpus in a lump sum and use the remaining corpus to buy an annuity to secure a regular income after retirement.

What is a Permanent Retirement Account Number (PRAN) and Tier-I and Tier-II accounts?

- Every NPS subscriber is issued a card with 12-digit unique number called Permanent Retirement Account Number or PRAN. PRAN is permanent till retirement irrespective of transfers from Central to state or PSU's vice versa. Same PRAN number will be continued till their retirement or exit from NPS.

- NPS offers two accounts: Tier-I and Tier-II accounts. Tier-I is a mandatory account and Tier-II is voluntary. The big difference between the two is on withdrawal of money invested in them.
- You cannot withdraw the entire money from Tier-I account till your retirement. Even on retirement, there are restrictions on withdrawal on the Tier-I account.
- The subscriber is free to withdraw the entire money from the Tier-II account.

How deductions are made for Tier I of NPS

- Suppose Salary is Rs. 50,000/- and D.A. is 17%
Employee's Contribution is 10% of (Basic + D.A.)
- which is 10% of $(50,000 + 8,500) = \text{Rs. } 5,850$
Government's Contribution is 14% (w.e.f. 01/04/2019,
- earlier it was 10%) of (Basic + D.A.)
- Government's Contribution is 14% (w.e.f. 01/04/2019, which is 14% of $(50,000 + 5,000) = \text{Rs. } 8,190$
- Total NPS deduction for the month = $5,850 + 8,190 = \text{Rs. } 14,040/-$

What are the tax benefits available for NPS?

- An employee's own contribution is eligible for a tax deduction up to 10 per cent of the salary (basic plus DA) under Section 80CCD(1) of the Income Tax Act within the overall ceiling of Rs 1.5 lakh allowed under Section 80C and Section 80CCE. The employer's contribution to NPS is exempted under Section 80CCD
- (2) Moreover, individuals can claim an additional deduction of up to Rs 50,000 under Section 80CCD (1B), which is in addition to Rs 1.5 lakh permitted under Section 80C.

When can I withdraw money from NPS? (Partial Withdrawal during the service)

- Partial withdrawal is initiated only when the employee has completed 10 years of service.
- Employee is entitled for 25% of the actual contribution of the employee, available at the time of withdrawal which is deducted from the salary of employee.
- Partial withdrawal can be initiated only 3 times in service with the gap of 5 years between each withdrawal.

When can a subscriber exit from a NPS?

As per PFRDA (Exits & Withdrawals under NPS) Regulations 2015, in following conditions Subscriber can exit from NPS:

- 1. Upon Superannuation** - When a subscriber reaches the age of Superannuation/attaining 60 years of age, he or she will have to use at least 40% of accumulated pension corpus to purchase an annuity that would provide a regular monthly pension. The remaining funds can be withdrawn as lump sum.
- 2. If the total accumulated pension corpus is less than or equal to Rs. 2 lakh, Subscriber can opt for 100% lump sum withdrawal.**

3. from NPS, at least 80% of the accumulated pension corpus of the Subscriber has to be utilized for purchase of an Annuity that would provide a regular monthly pension. The remaining funds can be withdrawn as lump sum. However, you can exit from NPS only after completion of 10 years.
- 4. If the total corpus is less than or equal to Rs. 1 lakh, Subscriber can opt for 100% lump sum withdrawal.**
- 5. Upon Death of Subscriber** - The entire accumulated pension corpus (100%) would be paid to the nominee/legal heir of the subscriber.

Conditions for partial withdrawal

- For Higher Education of children including a legally adopted child.
- For a marriage of children including a legally adopted child.
- For the purchase or construction of the residential house or flat on own name or on joint name with a legally wedded spouse
(It is not available for already owned house/flat)
- For treatment of specified illness

Superannuation

- Withdrawal initiated when employee attains 60 years of age.
- If accumulated wealth is less than 2 lacs, then complete withdrawal is permitted.
- If it is more than 2 lacs, then 60% of the total corpus is released to the bank account of employee and rest 40% is invested towards Annuity which is opted by employee.
- Annuity option is filled by the employee in settlement form.
- After superannuation, DCRG, LE and GIS are also admissible to the employees those are covered under NPS.

Pre mature exit

- Premature Exit is initiated if employee is removed/dismissed from the job or leave the job before attaining 60 years of age.
- If accumulated wealth is less than 1.5 lacs then complete withdrawal is permitted.
- If it is more than 1.5 lacs, then type 20% of the total corpus is released to the bank account of employee and 80% is invested towards Annuity which is opted by employee.

Death/Disability

Two options are available:

1. **Family pension:** The corpus lying in NSDL is credited to Railway Account. When the amount is credited, then family pension is released to the spouse of the employee by following Old Pension Rules i.e half of the basic pay of last pay drawn by employee + D.A rate of the current month in which employee was deceased. Pension will increase with increase in D.A rate.
2. **Enhanced Family Pension:** Spouse is eligible for 10 years from the date following the death of pensioner at the rate of 50% of last pay, there after normal family pension at the rate of 30% of last pay.

Death/Disability

3. Release of corpus lying in the PRAN Account. In this type 20% of the total corpus is released to the bank account of nominee and 80% is invested towards Annuity which is opted by nominee.

THANK YOU