



पेंशन निधि विनियामक और विकास प्राधिकरण  
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

## **FREQUENTLY ASKED QUESTIONS**

### **Refund Process from Subscribers' Pension Contribution Protection Account (SPCPA)**

#### **1. Who can apply for a refund from Subscribers' Pension Contribution Protection Account (SPCPA)?**

Any NPS/NPS Lite subscriber associated with POPs as per the list at point no. 6 below, who had deposited contribution amount with POP can apply for a refund, if:

- Subscriber's contributions were deposited with Points of Presence under NPS (PoPs-NPS) or Points of Presence under NPS-Lite (PoPs-NPS-Lite, erstwhile 'Aggregators') as listed below (Point No. – 6)

AND

- contributions were not uploaded/credited to subscriber's PRAN due to non-availability of PRAN OR subscriber PRAN was never generated.

#### **2. Where can I submit my claim?**

The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents.

#### **3. When such unclaimed contributions are transferred by POPs to Subscribers' Pension Contribution Protection Account (SPCPA) maintained at PFRDA?**

The unclaimed/unreconciled contributions which have remained unclaimed for over seven (7) years, or earlier, if the registration of the intermediary has been cancelled or has expired, are deposited by POPs into the SPCPA account.

#### **4. What is the time limit for filing a claim?**

You must submit your claim **within 25 years** from the date the unclaimed deposit was transferred by your PoP-NPS or PoP-NPS-Lite to PFRDA's account.

#### **5. What is the claim process?**

- (i) The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents within twenty-five (25) years from the date of transfer of unclaimed deposits to the Account by the intermediary.
- (ii) Post receipt of the claim by PFRDA, PFRDA shall scrutinize the documents and legitimacy of the claim as per the available records in the custody of PFRDA. However, in case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.

- (iii) In case the claim request is received by the PoP-NPS /PoP-NPS-Lite, the PoP shall forward the claim to PFRDA, along with the supporting documents.
- (iv) Post scrutiny of the subscriber's / claimant's / depositor's claim, PFRDA may accord the necessary approval for a refund from the Account.
- (v) The subscriber/claimant/depositor shall be refunded the deposited contribution plus the compensation recovered from the intermediary if any. Further, interest shall be paid at the rate determined by the Authority, for the period in which the funds are lying in the Account.
- (vi) The refund amount shall be directly credited to the subscriber's / claimant's / depositor's saving bank account.

Claim Format for claiming contributions from Subscribers' Pension Contribution Protection Account is available at PFRDA website [www.pfrda.org.in](http://www.pfrda.org.in). The detailed process for claim is given separately in SOP section.

## 6. Which PoPs-NPS or PoPs-NPS-Lite have reported such amounts to PFRDA?

You can apply for a refund if you deposited money with any of the following PoPs-NPS or PoPs-NPS-Lite (erstwhile Aggregators) (As on 18.09.2025):

NPS		
Sl. No.	Name of the PoP-NPS/Entity	Date of credit
1	IL&FS Securities Services Ltd	19 January 2024
2	Reliance Capital Limited	21 April 2023
NPS-Lite		
Sl. No.	Name of the PoP-NPS-Lite/Entity	Date of credit
1	LIC of India (LICHFL business merged with LIC of India)	21 June 2025
2	UTI Infrastructure Technology and Services Limited	20 December 2022 and 23 December 2022
3	IL&FS Limited	16 September 2022
4	Saptrishi Consultancy Services Limited	23 December 2022
5	India Infoline Limited	21 October 2022

## 7. Where I can find the claim format?

Subscriber can visit the PFRDA website at [www.pfrda.org.in](http://www.pfrda.org.in) and download the claim format.

## 8. What happens after I submit my claim?

### I. If claim form received by the PFRDA:

- PFRDA will scrutinize your claim and check available records.
- In case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.

### II. If claim form is submitted to the PoP-NPS or PoP-NPS-Lite:

- If claim form is submitted to the PoP-NPS or PoP-NPS-Lite, they will forward the claim and its supporting documents to PFRDA for processing.

### III. **Approval & Refund:**

- After verification and on satisfaction on the part of due diligence, PFRDA will approve and process the refund.

## **9. Do I get any compensation on the original amount which was deposited with PoP- NPS or POP-NPS Lite?**

Yes, you may get the followings:

- The **original contribution deposited**,
- **Any compensation amount** recovered from the intermediary (if applicable),
- **Interest at a rate determined by PFRDA** for the period funds remained unclaimed.

## **10. How will the refund be paid?**

The refund amount will be **directly credited** to the beneficiary savings bank account.

## **11. What is grievance redressal mechanism?**

Claimant can write to [unclaimed.deposits@pfrda.org.in](mailto:unclaimed.deposits@pfrda.org.in) to report any grievance related to unclaimed deposits to PFRDA, the same is addressed by the concerned department in time bound manner.

## **12. Where can I file a complaint regarding my unclaimed deposits?**

You can report any grievance related to unclaimed deposits to PFRDA at [unclaimed.deposits@pfrda.org.in](mailto:unclaimed.deposits@pfrda.org.in). PFRDA will address the grievances in time bound manner.

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