



Institution's Innovation Council  
Saurashtra University Rajkot

## NATIONAL PENSION SYSTEM

10<sup>TH</sup> February, 2026 Tuesday

Art Gallery, Department of Statistics

Saurashtra University

# Contents

<b>Saurashtra University – IIC</b> .....	<b>3</b>
<b>Event Schedule</b> .....	<b>Error! Bookmark not defined.</b>
<b>Event Registration Link</b> .....	<b>3</b>
<b>Brief about Event</b> .....	<b>4</b>
<b>Key Points</b> .....	<b>5</b>
<b>Outcome</b> .....	<b>Error! Bookmark not defined.</b>
<b>About the Speaker / Chief Guest</b> .....	<b>5</b>
<b>Connect Us:</b> .....	<b>7</b>

## Saurashtra University – IIC

The university is dedicated to instruction, research, and extending knowledge to the public (public service). Ministry of Education (MoE), Govt. of India has established 'MoE's Innovation Cell (MIC)' to systematically foster the culture of Innovation among all Higher Education Institutions (HEIs). The primary mandate of MIC is to encourage, inspire and nurture young students by supporting them to work with new ideas and transform them into prototypes while they are informative years. Saurashtra University is one the Organization that have constituted the IIC to foster the vision of MoE and be a part for the promotion and development of innovation ecosystem.

<b>10:00 AM to 10:30 AM</b>	<b>Pre - Registration</b>
<b>10:30 AM to 11:00 AM</b>	High -tea
<b>11:00 AM to 11:10 AM</b>	Welcome Address by SUSEC
<b>11:10 AM to 11:20 AM</b>	Address by Representatives of DIC Rajkot
<b>11:20 AM to 11:30 AM</b>	Key note Address
<b>11:30 AM to 11:40 AM</b>	Felicitatation Message
<b>11:40 PM to 12:20 PM</b>	National Pension System – Overview and benefits and scheme
<b>12:20 PM to 12:50 PM</b>	Demonstration by Pop Officials
<b>1:45 PM to 1:50 PM</b>	Vote of Thanks

## Event Registration Link

<https://bit.ly/SUSEC-PFRDA>

## Brief about Event

**SUSEC** stands for **Saurashtra University Startup and Entrepreneurship Council**, a student-focused council at *Saurashtra University, Rajkot* that organizes Workshop about the **National Pension System (NPS)** on 10<sup>th</sup> February, 2026. Government of India-backed retirement savings scheme regulated by the *Pension Fund Regulatory and Development Authority (PFRDA)*.

These events are typically held to Increase **awareness about retirement planning and financial security**, explain how **NPS works** — its structure, tax benefits, investment options, and how to enroll Help participants, including employees, corporates, and sometimes students /entrepreneurs, understand the **long-term benefits of disciplined savings for retirement**.

“NPS has its own withdrawal policy.” At **maturity (age 60 or superannuation)**, a subscriber can withdraw up to **60% of the total accumulated corpus as a lump sum**, which is currently tax-free. The remaining **at least 40% must be used to purchase an annuity** from a life insurance company to receive a regular pension.

In case of **premature exit (before age 60)**, at least **80% of the corpus must be used to buy an annuity**, and only up to **20% can be withdrawn as a lump sum**. NPS also allows **partial withdrawals** after completing **3 years** of subscription.

A subscriber can withdraw up to **25% of their own contributions** (excluding employer contributions) for specific purposes such as higher education, marriage of children, purchase or construction of a house, or medical treatment of serious illnesses. Partial withdrawals are allowed up to **three times** during the entire tenure, with a gap of at least five years between each withdrawal (subject to certain relaxations).

In the National Pension System (NPS), there are two types of accounts: Tier I and Tier II. Tier I is the main retirement account and is mandatory, with tax benefits and restricted withdrawals mainly allowed at retirement as per rules of the Pension Fund Regulatory and Development Authority. Tier II is a voluntary savings account that can be opened only with a Tier I account, offers flexible withdrawals at any time, and generally does not provide tax benefits.

The seminar proved to be highly informative and inspiring, encouraging participants to secure their long – term retirement planning. All the participants are actively participated in the interactive session and get the all information related to NPS. what is the benefits of NPS is very clear after this workshop.

## Key Points

During the session, below mentioned points were discussed:

- Long-term strategic improvements
- Timeline for implementation
- What is tier – I and tier – II and also which is preferable
- Advantages of NPS how much it is useful in future
- Measures long-term customer loyalty
- How we can calculate the value
- Withdrawal policy

## Outcome

The session on “National Pension System” provided participants with a comprehensive understanding of the safe, low-cost retirement savings scheme that helps individuals build a pension fund during their working years to ensure financial security after retirement. The session was delivered by Ms. Khushbu Shukla. how can open the NPS account, what is the types of NPS account, timeline, withdrawal policy all the information covered in this session.

## About the Speaker / Chief Guest



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Ms. Khushbu Shukla      AGM , PFRDA

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Mr. Ujjwalsinh Zala      HDFC Pension Management Company Limited

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— Workshop on —

## Enhancing awareness about National Pension System

A Smart Investment Choice: "Enroll Today, Secure Tomorrow."

Learn the benefits, features, and enrollment process of the National Pension System (NPS).  
Understand how NPS can build a secure and sustainable financial future.

10th February 2026









## Connect Us:



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