



KAMARAJ IAS ACADEMY
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NPS Vatsalya Scheme: Guidelines 2025

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News Context: On January 7, 2026, the PFRDA issued updated guidelines for NPS Vatsalya, a pension-saving scheme specifically for minors.

Feature	Details
Eligibility	All Indian citizens, NRIs, and OCIs under 18 years.
Min. Contribution	₹ 250 per year; no maximum limit.
Asset Mix	High equity exposure allowed (up to 75%) for long-term compounding.
Withdrawal	Max 2 withdrawals before age 18 (for education/medical) up to 25% of corpus.
Transition	At age 18, it seamlessly converts to a standard NPS Tier-I account.

- **Wholistic Insight:** This scheme is a cornerstone of the "**Viksit Bharat@2047**" vision, aiming to move Indian households from "traditional gold/property savings" to "regulated market-linked retirement planning" from birth.

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