

Can I choose to transfer more savings from the Special Account to the Ordinary Account since I am still servicing my housing loan/education loan etc.?

When your Special Account (SA) is closed, the savings in your SA will be transferred to the Retirement Account (RA), up to your Full Retirement Sum to increase your retirement payouts. Any remaining savings that are withdrawable on demand will be transferred to your Ordinary Account (OA). You may use the portion transferred to your OA for your housing loan/education loan (subject to applicable limits) or choose to withdraw them anytime for your immediate needs. You cannot choose to allocate more SA savings or your future RA contributions to your OA to service your housing/education loan, etc.