

# How to open a NPS Account

## Procedure :

NPS account can be opened either by:

- Visiting a POP-SP or
- Through e-NPS



- Visit the nearest Point of Presence – Service Providers (POP-SP) and fill the Permanent Retirement Account Number (PRAN) form.
  - Submit duly filled in PRAN form along with address proof and identity proof (KYC documents) to the nearest POP-SP.
- Alternately, you can fill all details online through e-NPS.
  - Upload scan copy of PAN card and cancelled cheque in jpeg/jpg/png format.
- Make the first contribution (minimum amount of Rs 500/-) at the time of registration at POP through NCIS (Instruction Slip) mentioning details of payment made towards PRAN account.
  - For e-NPS, you will be routed to a payment gateway for making payment towards your NPS account.

## Documents Required:

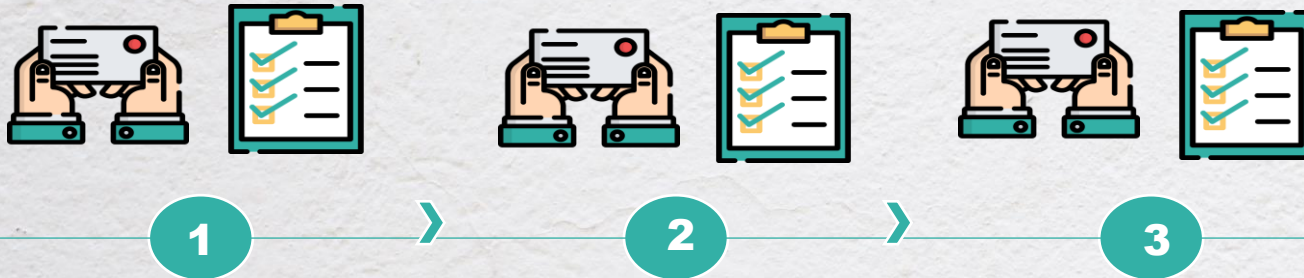
- Attested copy of Identity proof
- Attested copy of address proof
- Passport size photographs
- Passport (for NRI's)

**Forms:** Form for opening NPS account can be downloaded from <https://www.npskra.nsdl.co.in/central-forms.php>

# How to open a e-NPS Account

## Procedure :

- In case of e-NPS, after PRAN is allotted one can either:
  - a) E sign or
  - b) Print and courier



- 1**
  - After making payment, PRAN number would be allotted.
  - If you select e Sign option in the e Sign//Print and courier option, an OTP would be sent to the registered mobile number with Aadhar for authentication purpose.
  - After authentication of Aadhar, registration form is successfully e-signed.
- 2**
  - Once the registration form is e Signed, you need not send physical copy of form to CRA,
  - E Sign service charges plus applicable taxes is Rs 25.90/- (including UIDAI charge of Rs 20/-).
- 3**
  - For print and courier option, you need to take a print out of the filled form, paste your photograph and affix the signature in the box provided for signature.
    - The form should be despatched within 30 days of allotment of PRAN to the CRA. Else the PRAN will be frozen temporarily.

## Documents Required:

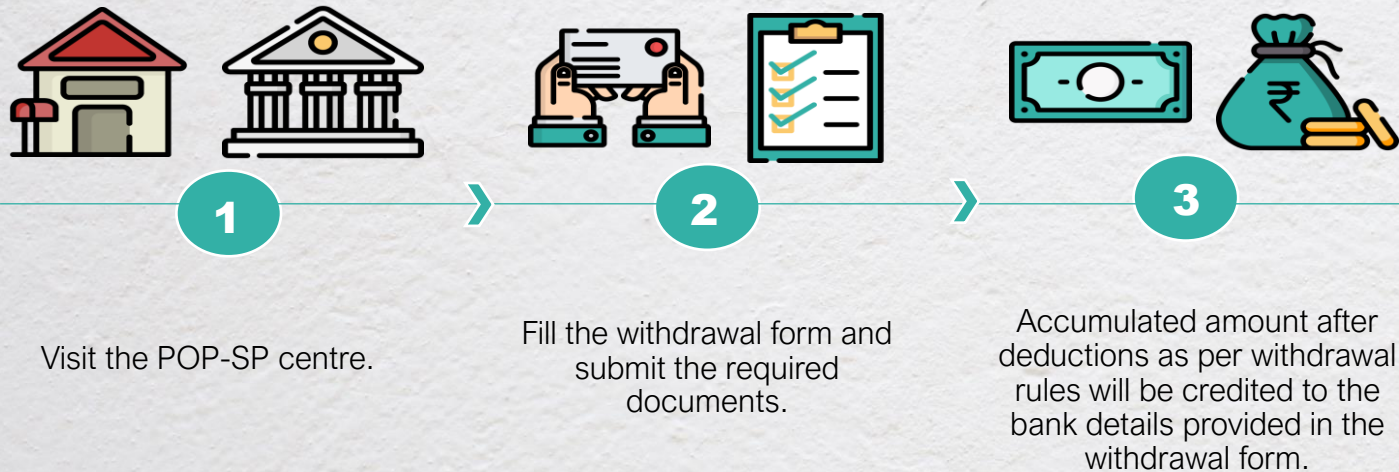
- Attested copy of Identity proof
- Attested copy of address proof
- Passport size photographs
- Passport (for NRI's)

**Forms:** Form for opening NPS account can be downloaded from <https://www.npscra.nsdl.co.in/central-forms.php>

# How to close a NPS Account

## Procedure :

- As per PFRDA (Exits and withdrawals under NPS), you can close/withdraw from NPS account on:
  - a) Upon normal superannuation
  - b) Upon death
  - c) Pre-mature exit



## Documents Required:

- Original PRAN card
- Advanced stamped receipt (to be duly filled and cross signed on the revenue stamp by claimant (in case of death of holder)
- KYC documents of claimant (in case of death of holder)
- Cancelled cheque or bank certificate on bank letter head having claimant's bank details like account number, name, bank name and branch, IFSC code (in case of death of holder)
- Original death certificate of holder issued by Registrar of birth and death (in case of death of holder)

**Forms:** Forms for withdrawal from NPS can be downloaded from <https://npscra.nsdl.co.in/central-forms.php>

# How to add a nominee to NPS Account

## Procedure :

Nomination facility is available at the time of opening and also after opening account.



- For adding nominee during opening NPS account, fill in the details in the nomination section in the NPS account opening form.
- Up to 3 nominees can be added.

- For addition or change in nominee later in Tier I accounts, fill Form S2.
- Submit the change in nominee request at the nearest POP/ DDO.

Currently there is no option to change or update nominee details online in your NPA account.

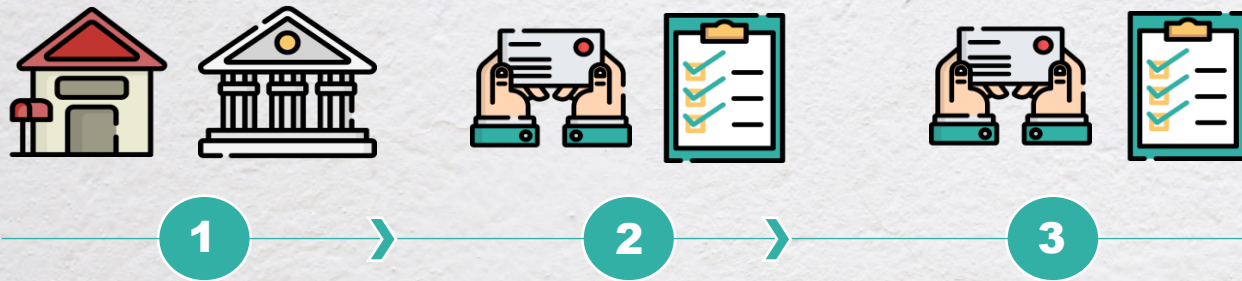
## Documents Required:

- Nomination form duly filled in
- Identity proof of new nominee
- Address proof of new nominee

**Forms:** Forms for adding nominee can be downloaded from <https://npscra.nsdl.co.in/central-forms.php>

# How to change address in NPS Account

## Procedure :



- Visit the POP-SP.
- Submit a request for change in address in Form S2/CS-S2 along with new address proof.

- Alternately, you can login to your NPS account with your user id and password.

Select the “Update personal details” tab and within that select “Update address:.”  
Provide your new address details.

## Documents Required:

- Form S2/CS-S2 duly filled in for change of address
- Attested copy of new address proof

**Forms:** Forms for change of address can be downloaded from <https://www.npscra.nsdl.co.in/non-government-form.php>

# How to change mode of holding in NPS Account

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## **Procedure :**

NPS is a single account and can not be opened jointly.

Hence it is not possible to change the mode of holding in NPS.

## **Documents Required:**

Not applicable

**Forms:** Not applicable

# How to change status from minor to major in NPS Account

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## **Procedure :**

NPS can be opened only by an individual between the ages of 18 to 65 years. Hence as a minor can not open a NPS account, minor turning major would not be applicable.

## **Documents Required:**

- Not applicable

**Forms:** Not applicable

# Death of Holder

## Procedure :

- In case of death of subscriber, at least 80% of the accumulated pension wealth of the subscriber has to be utilised for purchase of an annuity providing for monthly pension to the spouse and the balance is paid as lumpsum to the nominee/legal heir.
- In case the total corpus in the account is less than or equal to Rs 2 lakhs as on the date of death of subscriber (Govt sector), the nominee/ legal heir can avail the complete withdrawal option.



- Visit the POP Centre and ask for withdrawal form and procedure.

Fill the withdrawal form.

Submit the necessary documents like death certificate of subscriber, KYC documents of nominee/ legal heir, etc.

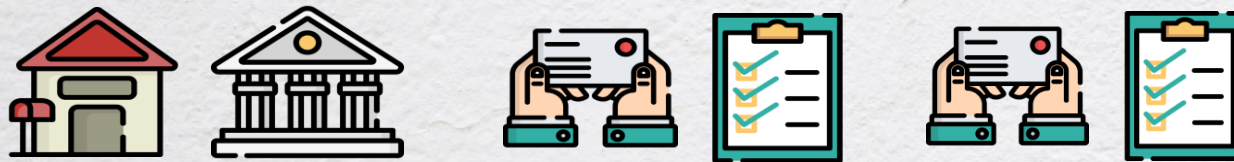
## Documents Required:

- Original PRAN card
- Advanced stamp receipt to be duly filled and cross signed on the revenue stamp by the claimant
- KYC documents of claimant (photo id and address proof)
- Cancelled cheque or bank certificate on bank letter head having claimant's bank details like account number, name, bank name and branch, IFSC code (in case of death of holder)
- Original death certificate of holder issued by Registrar of birth and death (in case of death of holder)

**Forms:** Form for making a claim on death of holder can be downloaded from <https://www.npscra.nsdl.co.in/non-government-form.php>



## Procedure :



1

- Visit the POP-SP.
- Submit a request for change in marital status/ name change/ signature change due to divorce in Form S2/CS-S2.

2

- Submit documentary proof required.
- For change in signature, new signature needs to be attested by a competent authority.
- You could also place a request for change in nomination (in case you wish to in cases where spouse may be the nominee,

3

- Alternately, you can log in to your NPS account with your login id and password.
- Select “Update Personal Details” tab and update the changes which are allowed online.

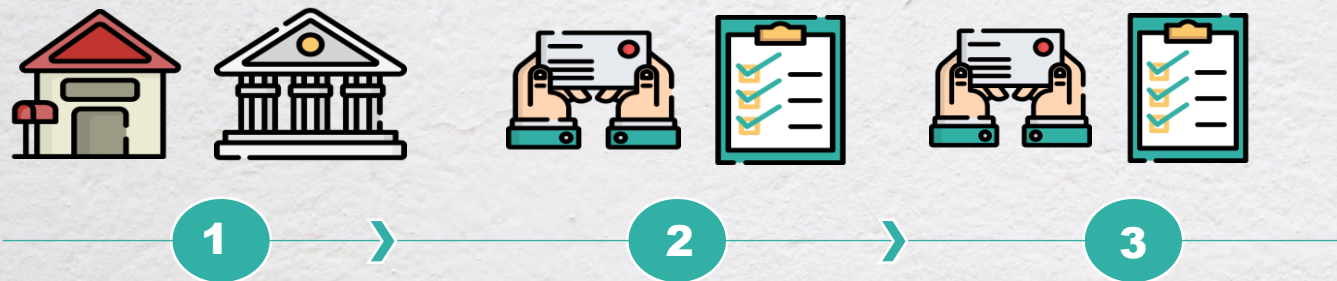
## Documents Required:

- Form S2/CS-S2 duly filled in
- Attested copy of court papers
- Attested copy of documentary proof of name change like newspaper advertisement, affidavit, etc.

**Forms:** Forms for change in name and marital status can be downloaded from <https://www.npscra.nsdli.co.in/non-government-form.php>

# Name Change

## Procedure :



- Visit the POP-SP and submit a request for change in name in Form UOSS2/CS-S2.

- Submit the required documents as proof of change in name.

- Alternately, you can login to your NPS account with your user id and password.
- Select “Update personal details” tab and update the new name.

## Documents Required:

- Form S2/CS-S2 duly filled in
- Attested copy of marriage certificate (if change in name is due to marriage)
- Attested copy of documentary proof of name change like newspaper advertisement, affidavit, etc.

**Forms:** Form for change in name can be downloaded from <https://www.npscra.nsdl.co.in/non-government-form.php>

# Mandate Holder & General Power Of Attorney

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## **Procedure :**

- NPS subscribers need to make contributions on their own to NPS account.
- NRI's also can contribute and open NPS account.
- Hence mandate holders can not transact on behalf of subscriber in NPS.

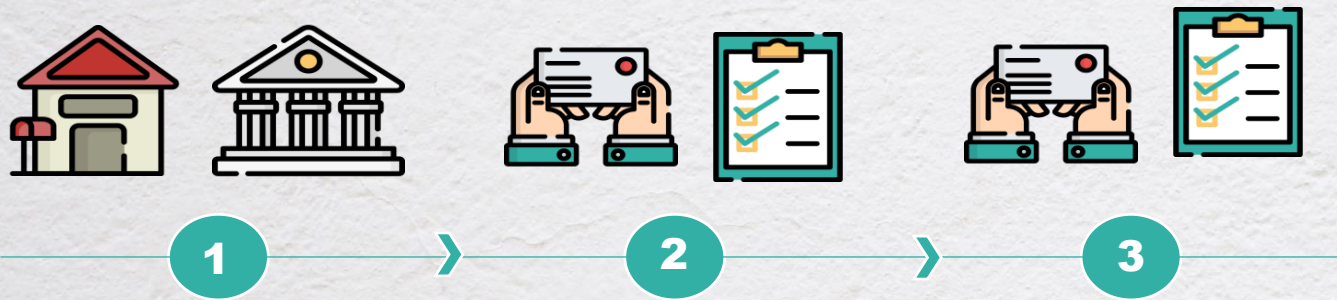
## **Documents Required:**

- Not applicable

**Forms:** Not applicable

# Change in Scheme

## Procedure :



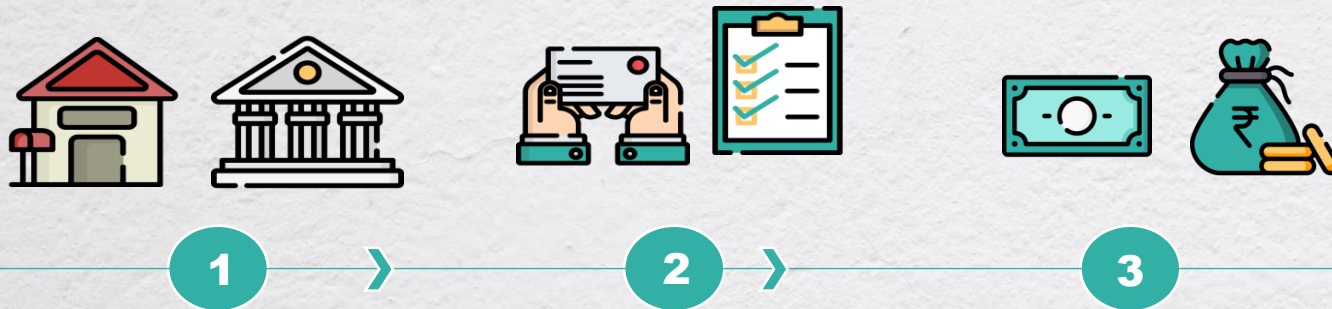
- Visit the associated Nodal office and submit a request for change in scheme preference in Form GOS-S3.
- Alternately, you can login to your NPS account using your user id and password.
- Under the Menu “Transaction”, click on sub-menu “Scheme Preference Change”.
- Select the Tier type (I or II) and select the Scheme Preference as per your choice.

## Documents Required:

- Not applicable

**Forms:** Form for changing scheme preference can be downloaded from <https://www.npscra.nsdl.co.in/non-government-form.php>

## Procedure :



- 1
- Your KYC verification will be done by the bank/non bank POP selected by you during registration process.
  - Fill all mandatory details required online.

- 2
- Upload scanned copy of PAN card and cancelled cheque in jpeg/jpg.png format with file size between 4 KB to 2 MB.
  - Upload photograph and signature.

- 3
- Make the payment online after being routed to payment gateway.
  - Once PRAN is allotted, you can choose to eSign or Print and courier the form.
  - For eSign, OTP will be sent to mobile number registered with Aadhar and charges of Rs 25.90/- would be applicable.
  - Future contributions to NPS account can also be made online.

## Documents Required:

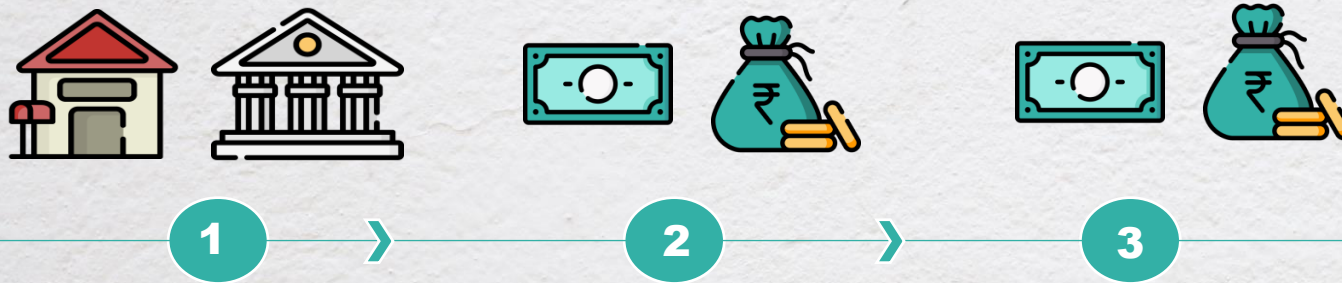
- NIL

**Forms:** Not applicable

# Account Invalid

## Procedure :

- In case a NPS subscriber fails to contribute the minimum amount of Rs 1000/- in any financial year (1<sup>st</sup> Apr to 31<sup>st</sup> Mar), the account will be frozen.
- An email would be sent notifying the subscriber about the account being frozen.



- Visit the Point of Purchase Service Provider (POP-SP) and fill the NCIS (NPS Contribution Instruction Slip) with details of payment, PRAN number, etc.

- A cheque or DD needs to be given of the amount required to unfreeze the account.

- NPS account can be unfreezed online by contributing the mandatory minimum amount online through eNPS portal at <https://enps.nsd.com/eNPS/NationalPensionSystem.html>

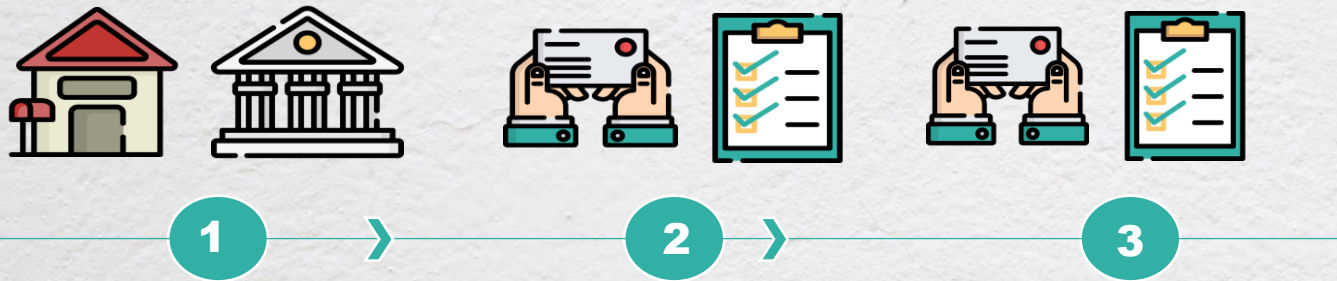
## Documents Required:

- NPS contribution slip
- Cheque or DD for required amount

**Forms:** Form for making contribution for making account active can be downloaded from [https://www.npsra.nsd.com/download/non-government-sector/all-citizens-of-india/forms/NCIS-NPS-Contribution-Instruction-Slip\\_NPS-AM.pdf](https://www.npsra.nsd.com/download/non-government-sector/all-citizens-of-india/forms/NCIS-NPS-Contribution-Instruction-Slip_NPS-AM.pdf)

# Signature Change

## Procedure :



- Visit the POP-SP and submit a request for change in signature in Form S7.

- Alternately, you can login to your NPS account online with your user id and password.

- Select the “Update Personal details tab” and provide the details as required.

## Documents Required:

- Form for change in signature (Form S7)
- New signature duly attested by bank manager

**Forms:** Form for change in signature can be downloaded from <https://www.npscra.nsdl.co.in/non-goverment-form.php>

## Procedure :

KYC is done at the time of registration itself in NPS by submitting proof of identity and proof of address along with the registration form.



- Visit the POP and submit the duly filled in Subscriber registration form (CSRF).
- Submit supporting KYC documents.

- Visit eNPS website of NSDL-CRA (<https://enps.nsdl.com>)
- Register through Aadhar or PAN card details.

- Fill in other necessary details online.

## Documents Required:

- Self attested copy of identity proof
- Self attested copy of address proof
- Passport size photographs

**Forms:** No separate form for KYC



# Consolidation

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## **Procedure :**

As only one NPS account can be opened by an individual, consolidation of accounts cannot happen.

## **Documents Required:**

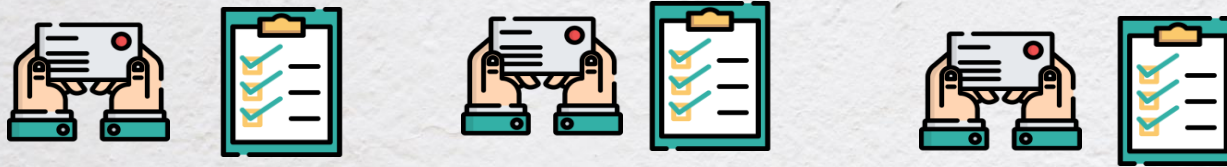
- NIL

**Forms:** Not applicable

# Non receipt of dividend/interest

## Procedure :

- There are no dividends/ interests paid out in NPS.
- Only withdrawal proceeds and in case of non receipt of withdrawal proceeds:



1

- The withdrawal proceeds are credited to the subscriber/ claimant's bank account (as per the details provided in the withdrawal request) in electronic mode.

2

- Subscriber can check the status through the "Limited Access View" functionality available on the home page of CRA website ([www.cra-nsdl.com](http://www.cra-nsdl.com)).
- You can also login to your NPS account and check the status under the menu "Exit Withdrawal request" under "Withdrawal request status view"

3

- If you have not received the withdrawal proceeds, you can login your query or grievance at <https://npscra.nsdl.co.in/Log-your-grievance.php>

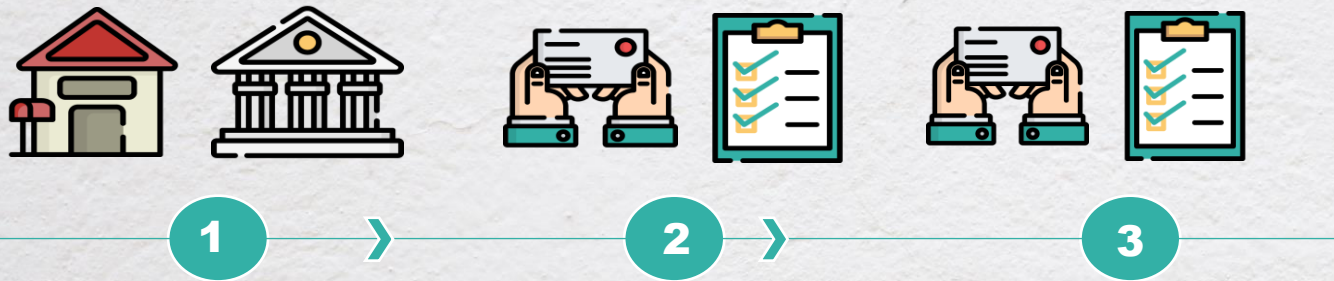
## Documents Required:

NIL

**Forms:** No forms required. You can login your queries directly on the website directly at <https://npscra.nsdl.co.in/Log-your-grievance.php>

# Getting statements

## Procedure :



- The Statement of Transaction (SOT) for your NPS account shall be printed and despatched to your registered address once in a year by the respective CRA.

- Soft copy of the statement shall also be periodically sent to your registered mail id.

- You can also download the Statement of Transaction online at any time by logging in to your NPS account using login id and password provided by the CRA along with the PRAN kit.

## Documents Required:

- NIL

**Forms:** Not applicable

# Direct Debit

## Procedure :



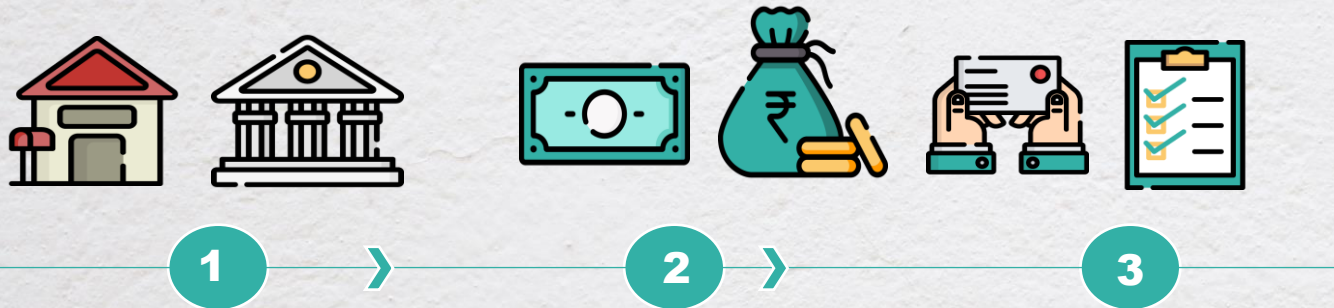
## Documents Required:

- NIL

**Forms:** You can get the Standing Instructions or ECS mandate form from your respective bank

# Loss of certificates

## Procedure :



- 1
- Submit a duly filled in Form S2 to the concerned DDO.
  - Form will be verified by associated Nodal office and the request will be processed in the CRA system.

- 2
- A fresh PRAN card is printed and sent to Nodal office , who will in turn despatch it to you.

- 3
- Subscriber can also log in to CRA system with user id and password and select the option of Reprint PRAN card. This is a chargeable transaction and you need to make payment for the same.
  - Subscriber can also download ePRAN through CRA login.

## Documents Required:

- Form for loss of PRAN card

**Forms:** Form for issue of duplicate PRAN card can be downloaded from <https://www.npscra.nsdl.co.in/non-government-form.php>