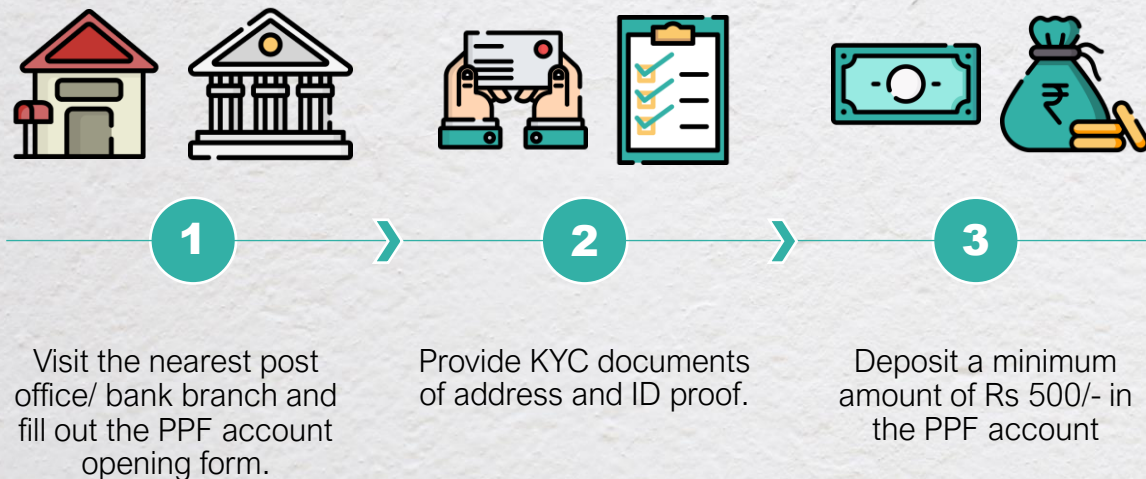


How to open a PPF Account

Procedure :

PPF account can be opened either through a Post Office or Banks.



Documents Required:

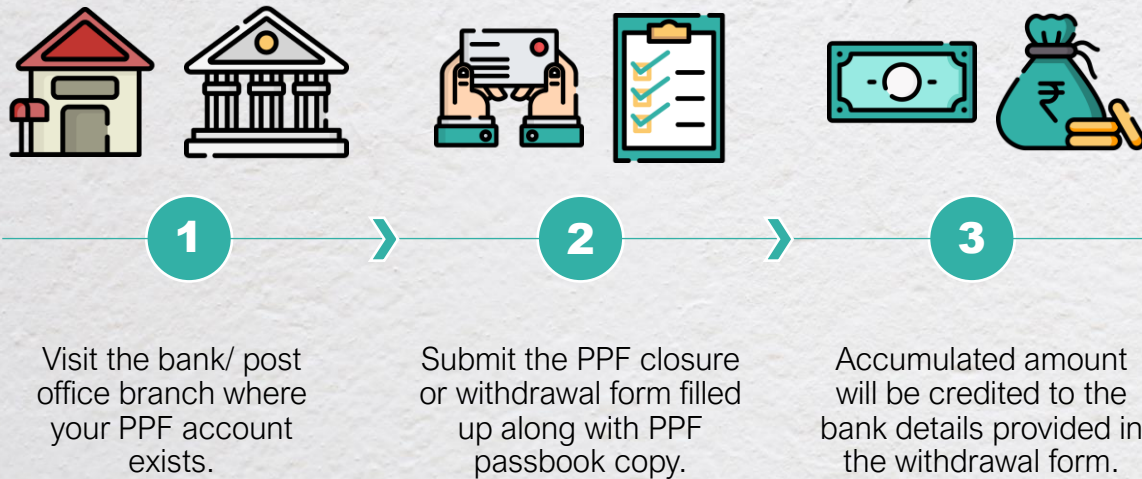
- (i) PPF Account opening form, available at the bank branch or the Indian Post portal.
- (ii) ID proof that includes any of the following: PAN card/Driving license/Voter ID card/Passport/Aadhaar Proof
- (iii) Address proof
- (iv) Photograph

Forms: PPF forms can be downloaded from the respective bank's website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

How to close a PPF Account

Procedure :

- PPF account can be closed on completion of 15 years from account opening date.
- Partial withdrawals allowed from 5th year.



Documents Required:

- (i) PPF withdrawal form
- (ii) Copy of the PPF passbook

Forms: PPF withdrawal forms can be downloaded from the respective bank's website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

How to add a nominee to PPF Account

Procedure :

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



1
For adding nominee during opening PPF account, fill in the details in the nomination section in the PPF account opening form

- 2
- For addition of nominee later, visit the branch where your PPF account is.
 - Submit the duly filled in nomination form.

3
For change in nomination, cancel existing nomination by filling cancellation of nominee details form.
Later, fill a form for addition of new nominee

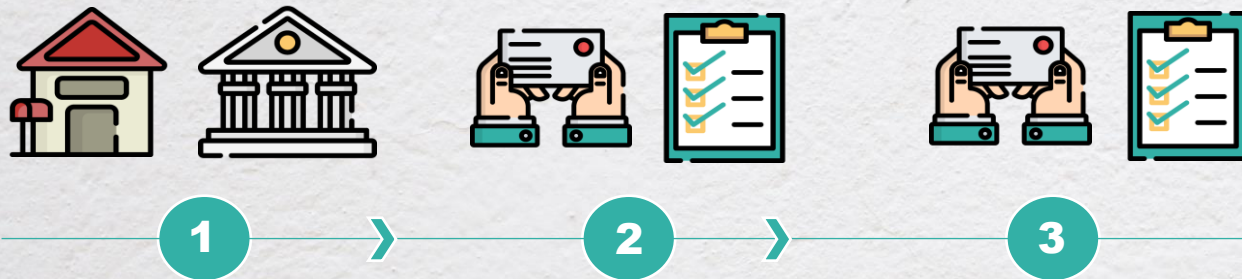
Documents Required:

- Nomination form duly filled in

Forms: Forms for adding nominee can be downloaded from the respective bank's website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

How to change address in PPF Account

Procedure :



- Visit the bank branch or post office where the PPF account is.
- Ask for change of address form.

Fill and submit the change of address request or form.

Submit an attested copy of the new address proof.

Documents Required:

- Change of address form duly filled in
- Attested copy of new address proof

Forms: Forms for change of address would be available at the respective bank branch or post office

How to change mode of holding in PPF Account

Procedure :

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

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

Documents Required:

Not applicable

Forms: Not applicable

How to change status from minor to major in PPF Account

Procedure :



- Visit the bank branch or post office where the PPF account is.
- Ask for application form change in status from minor to major.

Submit a revised application along with the documents required/

Signature of the minor who has now become a major will be attested on the revised application form by the guardian who opened the account.

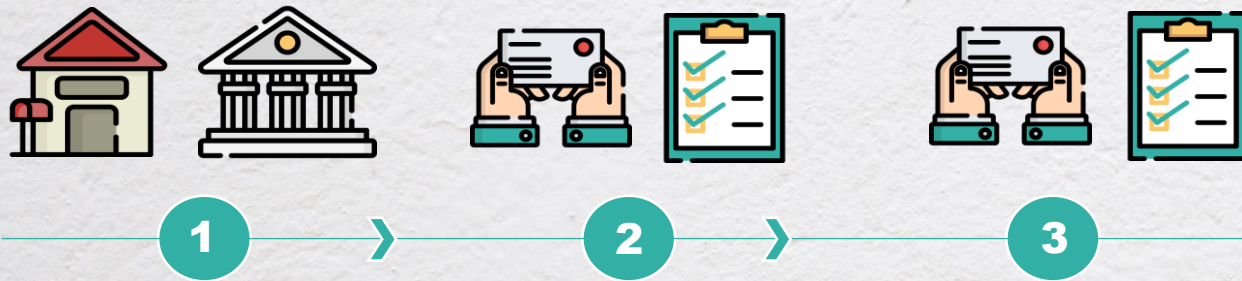
Documents Required:

- ID proof of minor who is now a major
- Address proof of minor who is now a major

Forms: Forms for change of status from minor to major would be available at the respective bank branch or post office

Death of Holder

Procedure :



- Visit the bank branch or post office where the PPF account is.
- Submit Form G for making a claim on death of holder

Submit an attested copy of the death certificate and the PPF account passbook of the holder

Provide the bank details of the nominee or legal heir who is making the claim

Documents Required:

- Form G filled by all nominees/ legal heirs (in case of no nomination)
- Death certificate of subscriber
- Death certificate of any other nominee(s) – (If applicable)
- Passbook of the subscriber
- Succession Certificate, Letter of administration or attested copy of the will (in case of no nomination)

Forms: Form for making a claim on death of holder can be downloaded from the respective bank website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>. The forms would also be available at the respective bank branch or post office

Procedure :



- Visit the bank branch or post office where the PPF account is.
- In case of name change due to divorce, intimate the same in writing.

- Submit the passbook of the account.
- The written intimation should bear depositor's signature with old and new name.

- In case of change in signature, the new signature should be attested by bank manager.
- The depositor should then fill and sign a fresh application form with the new name.

Documents Required:

- Intimation of change in name or signature or marital status due to divorce
- In case of change in name, proof like court notice of divorce and new name proof
- In case of change in signature, new signature attested by bank manager
- PPF account passbook
- New application form filled in with new details

Forms: Intimation in writing to be given to bank/ post office. New application form can be downloaded from respective bank's website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

Name Change

Procedure :



- Visit the bank branch or post office where the PPF account is.
- In case of name change, intimate the same in writing.

- Submit the passbook of the account.
- The written intimation should bear depositor's signature with old and new name.

- The depositor should then fill and sign a fresh application form with the new name.

Documents Required:

- Intimation of change in name
- Proof for change of name like marriage certificate, affidavit, newspaper advertisement for new name, etc.
- PPF account passbook
- New application form filled in with new name

Forms: Intimation in writing to be given to bank/ post office. New application form can be downloaded from respective bank's website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

Mandate Holder & General Power Of Attorney

Procedure :

- A power of attorney holder can neither open a PPF account nor operate any PPF account on behalf of a subscriber.
- Non Resident Indians or NRI's can not invest in PPF. Hence no mandate holder.

If a person had invested in PPF when he/ she was an Indian citizen and later their status changed to NRI, then the PPF account can still be active till maturity on Non repatriation basis.

But they can not extend the account beyond the 15 years.

Documents Required:

- Not applicable

Forms: Not applicable

Change in Scheme

Procedure :

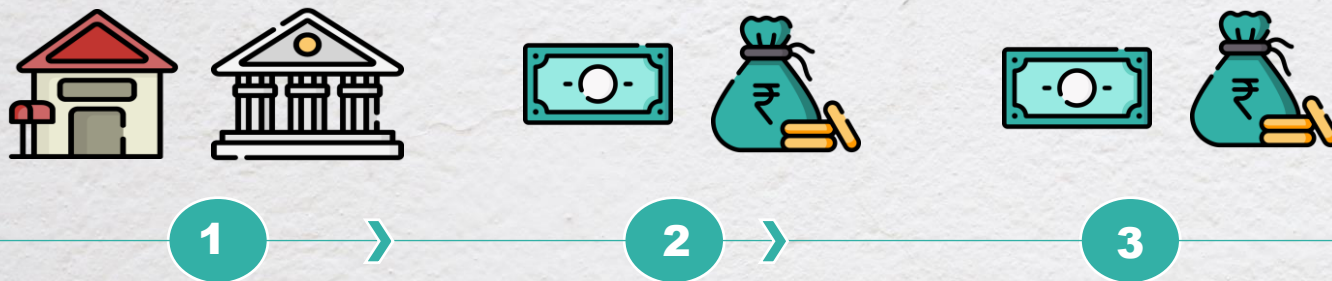
There are no schemes in PPF. Hence change in scheme is not applicable.

Documents Required:

- Not applicable

Forms: Not applicable

Procedure :



- Visit your bank and register standing instructions for debiting your savings account on a particular day

- You could also make the contribution to the PPF account via Netbanking.

- Online deposit facility is available through Intra Operable Netbanking/ Mobile banking.
- Online deposit facility is also available through IPPB Savings account.

Documents Required:

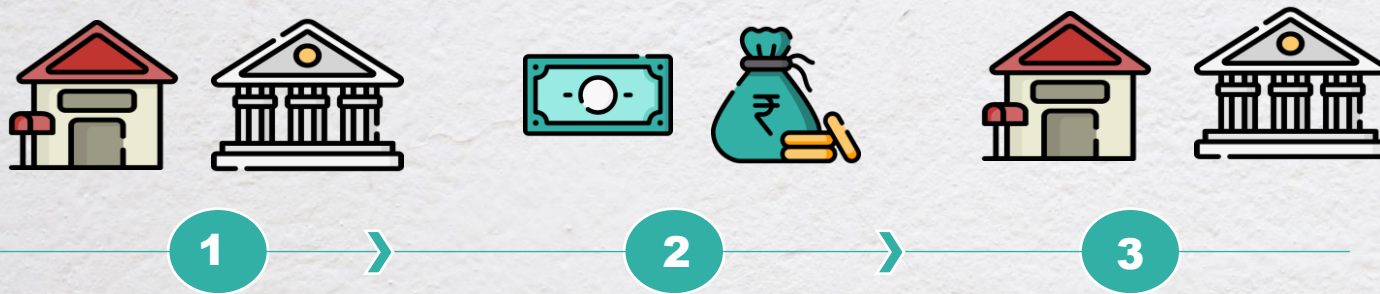
- NIL

Forms: Forms for standing instructions can be downloaded from the respective bank's website or it will be available at the bank branch.

Account Invalid

Procedure :

In case a PPF account holder fails to contribute the minimum amount in any financial year (1st Apr to 31st Mar, the account is treated as invalid or inactive or discontinued.



- Visit your bank/post office where the PPF account is and submit a written request to reactivate the account.

- Make a deposit of Rs 500/- for each inactive year.
- A penalty amount of Rs 50/- should also be paid for each inactive year.

- Visit the branch where the PPF account is once more for verification.
- On completing formalities, PPF account would get reactivated.

Documents Required:

- Written request to reactivate account
- PPF passbook

Forms: No specific form, just a written request on blank paper.

Signature Change

Procedure :



- Visit the bank branch or post office where the PPF account is.
 - In case of signature change, intimate the same in writing.
- Submit the passbook of the account.
 - The written intimation should bear depositor's old and new signature.
 - The new signature should be attested by the bank manager.
- The depositor should then fill and sign a fresh application form with the new signature.

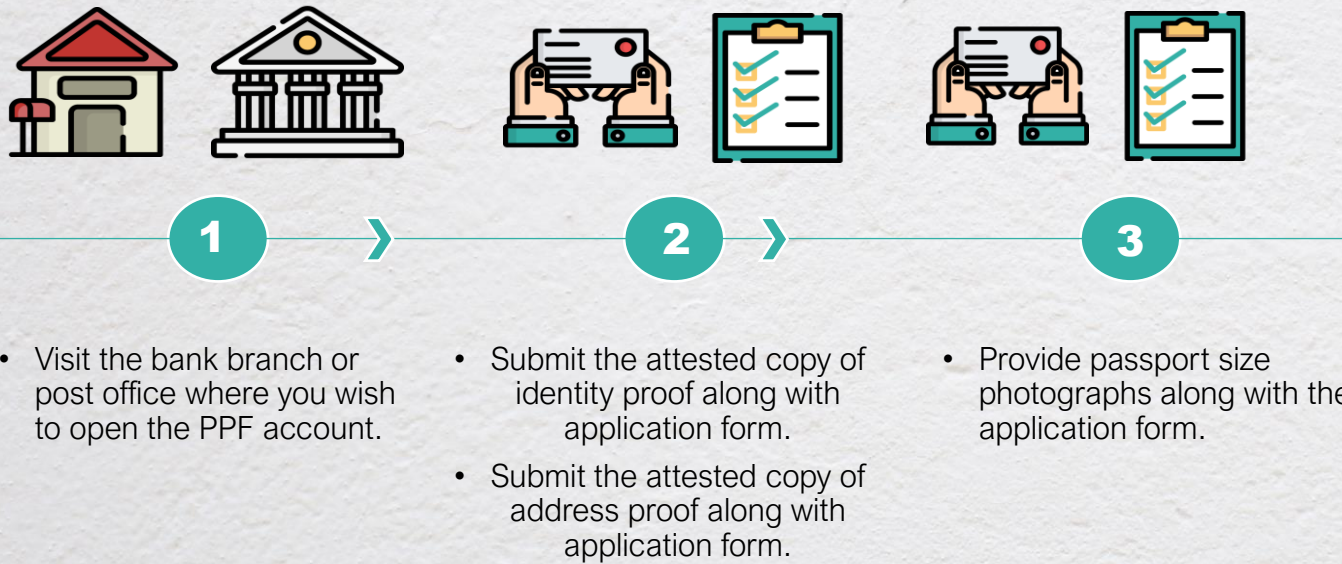
Documents Required:

- Intimation of change in signature
- New signature attested by bank manager
- PPF account passbook
- New application form filled in with new signature

Forms: Intimation in writing to be given to bank/ post office. New application form can be downloaded from respective bank's website or at <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

Procedure :

KYC is done at the time of account opening itself in PPF by submitting proof of identity and proof of address along with the Registration process.



Documents Required:

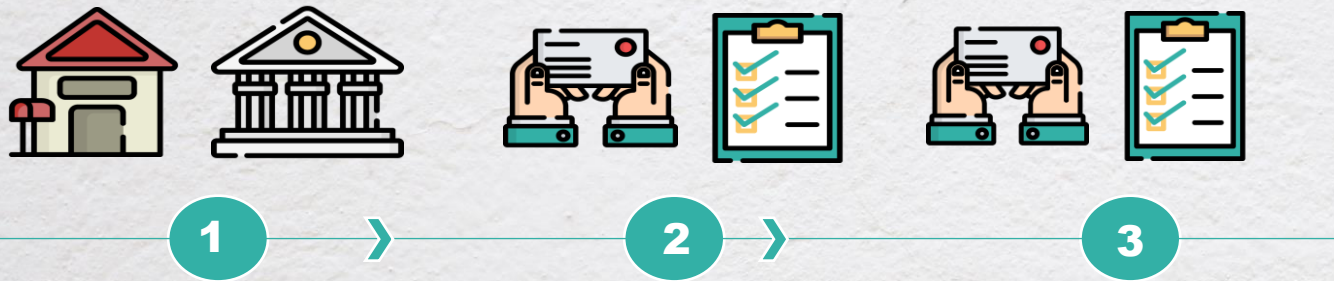
- Recent photographs
- Self attested copy of identity proof documents like PAN, Aadhar, DL, etc.
- Self attested copy of address proof documents like Aadhar, DL, Voter ID, etc.
- Self attested copy of signature proof documents like PAN, Aadhar, DL, etc.
- In case of minor PPF account, KYC documents and photograph of parent/guardian along with age proof document of minor like birth certificate, school leaving certificate, etc.
- Originals of all documents to be carried along

Forms: No separate form for KYC

Consolidation

Procedure :

As only one PPF account can be opened by an individual, consolidation of accounts cannot happen. The PPF account can however be transferred from a bank to post office and vice versa. The account can also be transferred between branches of the same branch.



- Visit the bank branch or post office where the PPF account is.
- Submit a PPF transfer request.

- The branch where account exists will send across all original documents like certified copy of account, account opening form, specimen signatures, nomination form etc. to the branch where you wish to transfer the holding.

- Some banks require you to re-submit a new PPF account opening form, nomination form along with original PPF passbook once the transfer of account has been completed.
- New set of KYC documents are also required to be submitted.

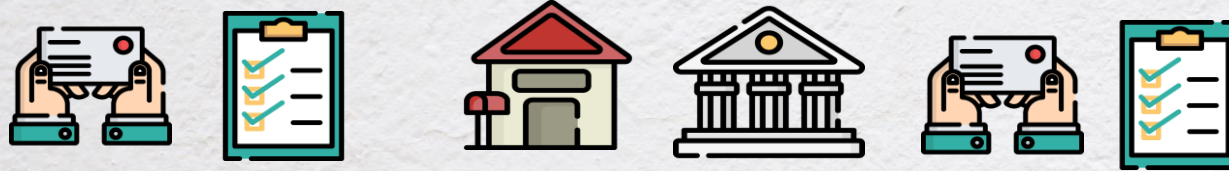
Documents Required:

- PPF transfer request
- PPF passbook
- Address proof
- ID proof
- Photographs

Forms: No form for transfer, just written request. New account opening form can be downloaded from respective bank's website or from <https://www.indiapost.gov.in/VAS/Pages/Form.aspx>

Non receipt of dividend/interest

Procedure :



1

- PPF interest is credited to the account at the end of each financial year.
- You can update your PPF passbook and check if the same has been credited.

2

- In case the amount is not received, you can raise a complaint at the bank/ post office where the account has been opened.

3

- Alternately, you can call the helpline numbers which can be found at <https://www.indiapost.gov.in/VAS/Pages/content/ContactUs.aspx>
- You can also register a complaint at <https://www.indiapost.gov.in/VAS/Pages/complaintregistration.aspx>

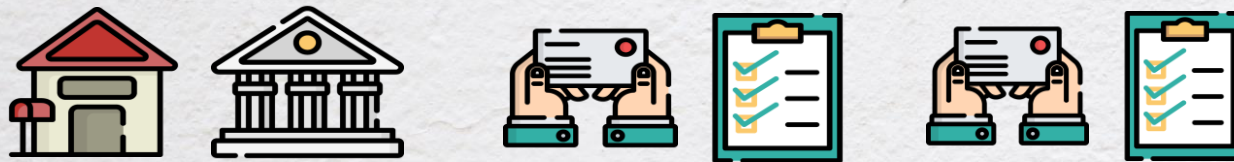
Documents Required:

NIL

Forms: Not applicable

Getting statements

Procedure :



1

- For PPF account opened at post office, you can take your PPF passbook to the nearest post office and have the PPF passbook updated with all the entries.

2

- PPF details can be checked online if your account was opened at a bank.
- Your PPF account must be linked with your savings/current account.
- Your bank account should have internet/mobile banking activated.

3

- Once you login through internet banking, you will be able to view PPF account details, account statement, account balance, etc.

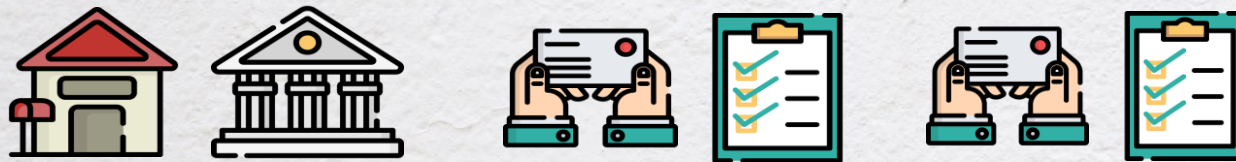
Documents Required:

- PPF passbook

Forms: Not applicable

Direct Debit

Procedure :



1

- If your bank account and PPF account are both in the same bank, then you can give standing instructions to debit your bank account and credit the PPF account automatically on a preset date with the preset amount.

2

- If your bank account and PPF account are not in the same bank, you may visit the bank branch where your savings/current account is.

3

- Fill up the ECS mandate form with details.
- Set up an Electronic Clearance Service with your savings bank account to facilitate direct debit for your contributions to PPF account .

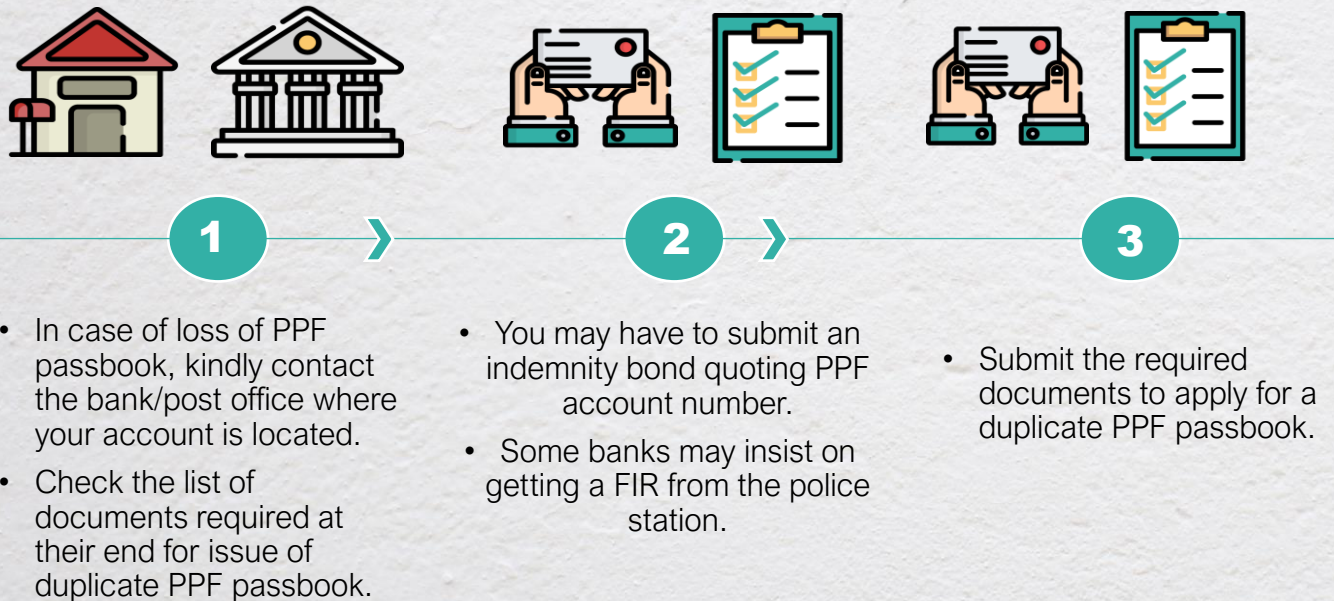
Documents Required:

- ECS mandate form
- Standing Instructions form

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

Loss of certificates

Procedure :



Documents Required:

- Written request
- Indemnity bond

Forms: No prescribed form for the same, just give a written request along with supporting documents.