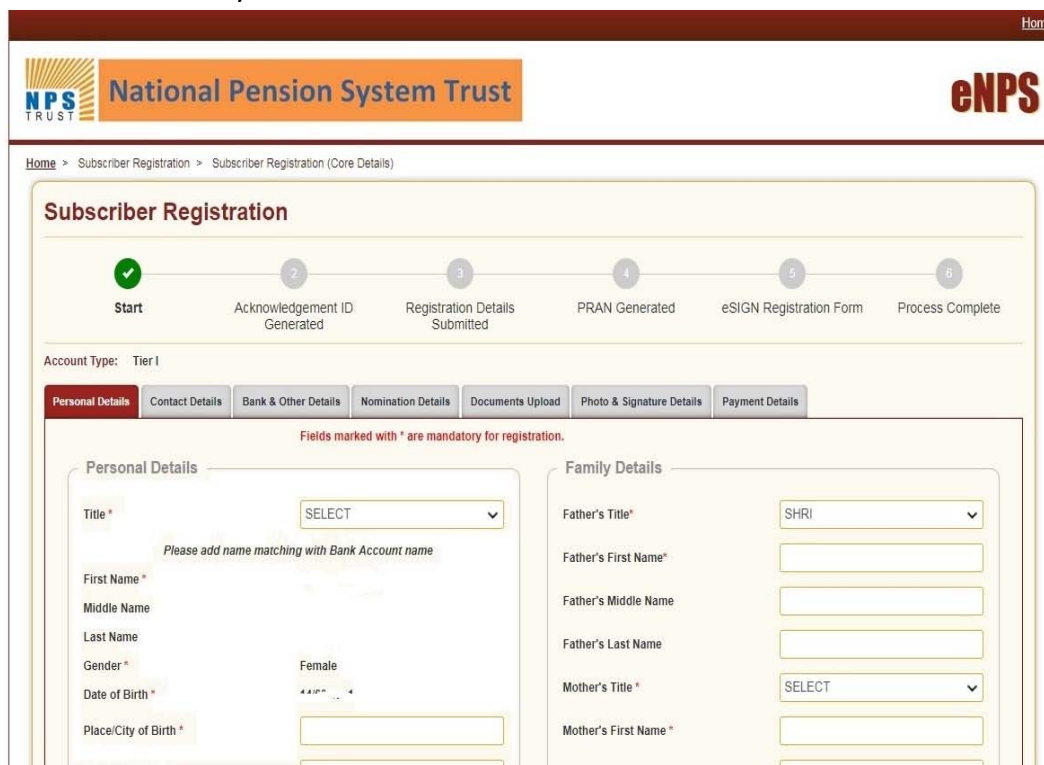


How to Open NPS Account Online

1. Go to the [eNPS website](http://www.npsra.nsdl.co.in) . Click on “Click Here” to begin registration.

2. In the window below select **New Registration**. Choose individual subscriber, Tier 1 only. Enter PAN number and select a Point of Presence that you want to open an NPS Account with (preferably your banking partner). If your bank is not showing as an option in the drop down menu you may have to choose another bank or go through offline mode. Press continue.

3. Enter all the details as mentioned in the different tabs and click on save and continue. Under nomination details you will be asked to choose a pension fund manager and select from a mix of different asset classes and specify the proportion of investment you want in a certain asset class.



4. Under document upload you have to upload a scanned copy of cancelled cheque of the bank that you chose as POP. Also upload a scanned copy of PAN card.
5. Under photo & Signature you have to upload a scanned photo and also upload your scanned signature.
6. Under payment details you have to make the payment (minimum payment of Rs. 500/-) to activate your NPS account. Payment has to be via net-banking of the POP you selected.
7. Once the payment is done you have the option to “Esign” the form. The authentication is done via Aadhar based OTP. If this process is successful the subscriber need not send a hard copy of their forms to NSDL.
8. If “Esign” feature is not working for any reason, you may have to take a print and sign the form and sent it to the address mentioned on the website.
9. PRAN is allotted immediately after payment is done. PRAN card is sent after verification of documents.

How to Open NPS account offline

1. You can find the NPS application form from the following link -
<https://www.npscra.nsdli.co.in/download/government-sector/central-government/forms/Form%20CSRF%20Subscriber%20Registration%20Form.pdf>
2. Along with the form you have to attach the following :-
 - Passport size color photograph
 - PAN Card (self attested)
 - Proof of address (self attested)
 - Cancelled cheque of the bank you will make the payment from.
3. Subscriber needs to pay the **service charges** to POP for subscribing to NPS scheme.
 - An Initial subscriber registration charge of Rs.100/- and an ad valorem transaction charge of 0.25% of the initial contribution amount from subscriber subject to a minimum of Rs.20 and a maximum of Rs. 25,000/-.
 - Any subsequent transaction involving contribution - 0.25% of the amount subscribed by the NPS subscriber, subject to minimum of Rs.20/- and a maximum of Rs.25,000/-

This amount is over and above the contribution amount. Therefore, the total cheque amount will be :- Investment amount (minimum Rs. 1,000) + Account opening charges.

Suppose the first contribution amount is Rs.50,000/-

Total cheque amount would be: Rs.50,385/-

Contribution amount Rs.50,000/-

Account Opening Charge: Rs.200 (Fixed)

Transaction Charge: Rs.0.25% of amount invested

GST @18%: Rs.58 (approx)

NPS Calculation: 0.25% of Rs.50,000=Rs.125

4. The list of registered POP for submission of NPS form can be found here –
<https://npscra.nsdli.co.in/pop-sp.php>
5. The form has to be filled and signed in **BLACK INK** only.
6. After submission of NPS forms at a registered POP, once the account is active, the subscriber shall receive their PRAN card within 20 days.
7. Once the account is active, the subscriber can create an online registration and make subsequent payments online through the portal.