

Steps to Join NPS Online

Registration using PAN (KYC verification by Bank/Non Bank POP)

1. You must have a 'Permanent Account Number' (PAN)
2. Bank / Demat /Folio account details with the empanelled Bank/Non-Bank for KYC verification for subscriber registration through eNPS
3. Your KYC verification will be done by the Bank/Non-Bank POP selected by you during the registration process. Name and address provided during registration should match with POP records for KYC verification. If the details don't match, the request is liable for rejection. In case of rejection of KYC by the selected POP, the applicant is requested to contact the POP
4. You need to fill up all the mandatory details online
5. You need to upload scanned copy of PAN card and Cancelled Cheque in *.jpeg/*.jpg/*.png format having file size between 4KB - 2MB
6. You need to upload your scanned photograph and signature in *.jpeg/*.jpg/*.png format having file size between 4KB - 5MB
7. You will be routed to a payment gateway for making the payment towards your NPS account from Internet Banking
8. Contributions are credited in PRANs on T+2 basis (subject to receipt of clear funds from Payment Gateway Service Provider)

In addition, NRI subscribers should,

1. Select the Bank Account Status i.e., Non-Repatriable account or Repatriable account
2. Provide the NRE/NRO bank account details and upload scanned copy of passport
3. Select the preferred address for communication i.e., Overseas Address or Permanent Address (communication at overseas address would entail extra charges)

After Permanent Retirement Account Number (PRAN) is allotted, subscriber can use the following option:

Option 1 - eSign

1. Select 'eSign' option in the eSign / Print & Courier page
2. OTP for the purpose of authentication will be sent to your mobile number registered with the Aadhaar
3. After Authentication of Aadhaar, Registration form will be successfully eSigned

4. Once a document is eSigned, you need not send the physical copy of form to CRA
5. eSign service charges plus taxes applicable is Rs. 25.90 (including UIDAI charge of Rs. 20)

Option 2 - Print and Courier

1. Select 'Print & Courier' option in the eSign / Print & Courier page
2. You need to take a printout of the form, paste your photograph (please do not sign across the photograph) & affix signature
3. You should sign on the block provided for signature
4. The photograph should not be stapled or clipped to the form
5. The form should be sent within 30 days from the date of allotment of PRAN to CRA at the following address or else the PRAN will be 'frozen' temporarily

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