NPS for NRIs
Opening of accounts through eNPS

Through either Aadhar card or PAN & bank verification, NRIs can open their NPS Account online

NPS for NRIs
Options for opening an NPS account through eNPS

1. Registration using Aadhaar

2. Registration using PAN (KYC verification

   by Bank

Any individual can open a pension account under NPS through eNPS using either his Aadhaar Card or PAN card & Bank Account Verification

Opening an Aadhaar based eNPS NRI Account

NRIs having Aadhaar cards can open their NPS Account online

Pre-requisites

- Age between 18-60 years

- Aadhaar

- Mobile number registered with Aadhaar

- Internet enabled Bank Account

#-Note- Tier II accounts will not be allowed under eNPS for NRIs

Any Aadhaar holder, aged between 18 to 60 years, who has his mobile number registered with Aadhaar, can subscribe to the National Pension System online.

List of empanelled Banks

Sr No	Bank	Sr No	List of Bank
1	Allahabad Bank	12	State Bank of India
2	Andhra Bank	13	State Bank of Patiala
3	Bank of India	14	State Bank of Travancore
4	Bank of Maharashtra	15	Syndicate Bank
5	Corporation Bank	16	Tamilnad Mercantile Bank Ltd
6	Dena Bank	17	The Karur Vysya Bank
7	IDBI Bank Limited	18	The Lakshmi Vilas Bank Limited
8	Indian Bank	19	The South Indian Bank Limited
9	Oriental Bank of Commerce	20	UCO Bank
10	State Bank of Bikaner & Jaipur	21	United Bank of India
11	State Bank of Hyderabad	22	Vijaya Bank

Steps to be followed

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Go to PFRDA/ NPS Trust website and choose "eNPS". Click on "Registration" button and select "New Registration" option to initiate the registration process.	Select 'Non Resident Indian (NRI)' and Select type of account "Repatriable" or "Non-repatriable" and select option for registering with as "Aadhaar".	Enter Passport number and Aadhaar Number and click on Generate OTP. Now, Enter OTP received on the mobile number registered with Aadhaar and click on continue.	**For Repatriable eNPS A/c** Select Bank from list of empaneled banks for Bank verifications and submit NRE/ NRO account details. **OR** **For Non-Repatriable eNPS A/c** Bank details of any bank a/c to be filled and submit NRE/ NRO account details on self-declaration basis.	Demographic details and photo will be fetched from Aadhaar database and populated in online form.	Fill up all rest of the mandatory details in different tabs.

Filling up Details for eNPS registration of NRIs through Aadhaar

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Personal Details

- Enter your name and father's/mother's name.

- Provide Mobile number and e-mail ID

- Aadhaar will be automatically considered as Identity proof. Enter date of birth and select its proof from the available list.

- Click on 'Generate Acknowledgement No' button.

- You can proceed further or can utilize this Acknowledgement No to submit the details in other tab later.

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Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Contact Details

- Address will be fetched from Aadhaar database and displayed in this section. The same cannot be edited.

- Click on "Save & Proceed" button to continue.

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Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Bank & Other Details

- Select the occupation and relevant details from the available option.

- Enter Bank Account details. Bank name should match with the Bank selected initially.

- For Repatriable eNPS NRI account, you have to select any banks out of empaneled ones for verification and submit details of your NRE/ NRO account (list of empaneled banks available on www.enps.nsdl.com). In case of Non-repatriable eNPS NRI Account, details of any NRE/NRO account of any bank may be filled on a self-declaration basis

- Click on "Save & Proceed" button to continue.

Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Scheme & Nomination Details

- Select the 'Pension Fund Manger' and the investment choice (Active or Auto).

- In case of Active Choice, please specify the percentage of allocation in different Asset classes.

- You can nominate up to three nominees and decide the percentage share

- Click on "Save & Proceed" button to continue

Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Photo & Signature Details

- In case you wish to upload any other image in place of the Aadhaar database image, the same is possible.

- Upload scanned 'Signature' and 'Photograph' (should be in .jpg format and size of image should be between 4kb and 12 kb).

- Click on "Save" button to continue and confirm all the details provided.

Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Payment Details

- Make initial contribution online (Minimum amount of Rs. 500).

- After submitting the payment detail, you will be redirected to payment gateway.

- After successful payment, Permanent Retirement Account Number (PRAN) will be allotted to you.

- In case of Repatriable eNPS NRI account, the subsequent contributions have to be made through the account which has been provided during registration process.

- For Non-repatriable eNPS NRI account, initial and subsequent contributions can be through any mode- net banking, credit card and debit card.

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Opening an PAN & Bank verification based eNPS NRI Account

Pre-requisites

- Age between 18-60 years

- Permanent Account Number (PAN)

- Bank account with the empanelled Bank

  for KYC verification

- **#-Note- Tier II accounts will not be**

  allowed under eNPS for NRIs

Any Indian citizen aged between 18 to 60 years, who has a PAN card and a bank account (out of the empaneled banks) can subscribe to the National Pension System online.

List of empanelled Banks

Sr No	Bank	Sr No	List of Bank
1	Allahabad Bank	12	State Bank of India
2	Andhra Bank	13	State Bank of Patiala
3	Bank of India	14	State Bank of Travancore
4	Bank of Maharashtra	15	Syndicate Bank
5	Corporation Bank	16	Tamilnad Mercantile Bank Ltd
6	Dena Bank	17	The Karur Vysya Bank
7	IDBI Bank Limited	18	The Lakshmi Vilas Bank Limited
8	Indian Bank	19	The South Indian Bank Limited
9	Oriental Bank of Commerce	20	UCO Bank
10	State Bank of Bikaner & Jaipur	21	United Bank of India
11	State Bank of Hyderabad	22	Vijaya Bank

Steps to be followed

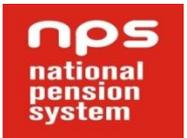| STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Go to PFRDA/ NPS Trust website and choose "eNPS". Click on "Registration" button and select "New Registration" option to initiate the registration process.	Select 'Non Resident Indian (NRI)' and Select type of account "Repatriable" or "Non-repatriable" and select option for registering with as "PAN".	Enter Passport number and PAN Number.	**For Repatriable eNPS A/c _OR_ Non-Repatriable eNPS A/c** Select Bank from list of empaneled banks for Bank verifications and submit NRE/ NRO account details.	Make the payment towards your NPS account through Internet Banking

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Filling up Details for eNPS registration

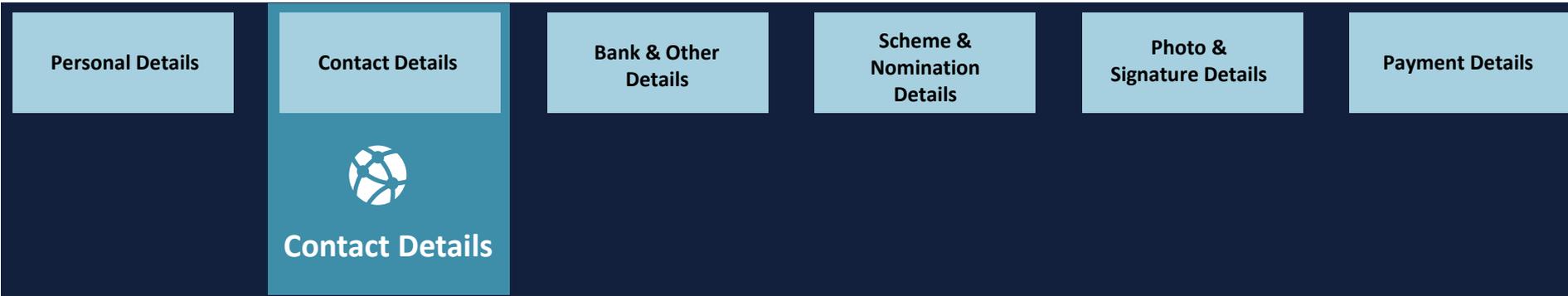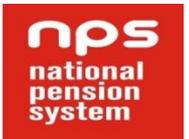| Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Personal Details

- Enter your name and father's/mother's name. These details should match with the details maintained by your bank

- Provide Mobile number and e-mail ID

- PAN (verified by the Bank) will be automatically considered as Identity proof. Enter date of birth and select its proof from the available list.

- Click on 'Generate Acknowledgement No' button.

- You can proceed further or can utilize this Acknowledgement No to submit the details in other tab later.

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Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Contact Details

- You would need to fill in the Address and Contact details. The details should be the same as the details available in the Bank database.

- Click on "Save & Proceed" button to continue.

Filling up Details for eNPS registration

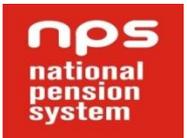| Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Bank & Other Details

- Select the occupation and relevant details from the available option.

- Enter Bank Account details. Bank name should match with the Bank selected initially.

- Click on "Save & Proceed" button to continue.

Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Scheme & Nomination Details

- Select the 'Pension Fund Manger' and the investment choice (Active or Auto).

- In case of Active Choice, please specify the percentage of allocation in different Asset classes.

- You can nominate up to three nominees and decide the percentage share

- Click on "Save & Proceed" button to continue

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Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Photo & Signature Details

- Upload scanned 'Signature' and 'Photograph' (should be in .jpg format and size of image should be between 4kb and 12 kb).
- Click on "Save" button to continue and confirm all the details provided

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Filling up Details for eNPS registration

Personal Details	Contact Details	Bank & Other Details	Scheme & Nomination Details	Photo & Signature Details	Payment Details

Payment Details

- Make initial contribution using net banking (Minimum amount of Rs. 500). The initial contribution is allowed only through the Bank selected.

- After submitting the payment detail, you will be redirected to payment gateway

- After successful payment, Permanent Retirement Account Number (PRAN) will be allotted to you.

- The subsequent contributions can be through any mode- net banking, credit card and debit card.

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After completing the registration process, print the system generated form, paste photograph & affix signature and submit the Form to CRA within 90 days or else the account will be frozen.

Visit www.npstrust.org.in or www.enps.nsdl.co.in for more details.

pfrda.org.in/

plus.google.com/117617775547564019029

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pinterest.com/npspfrda

twitter.com/NPSPFRDA

youtube.com/TheNPSIndia

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