

National Pension System - Open NPS Pension Account Online

Try our new website for a faster, fresher, and smarter banking experience.

Old

Old Version

New

New Version

Open/Close Website Toggle Widget

Explore the new ICICI Bank website!

Designed for a simple, fast and personalised banking experience.

Explore Now

Personal

NRI

Business

Corporate

Investor Relations

Annual Reports

Investor Presentation

Quarterly Results

Notice

Investor Contact

About Us

ICICI Group Companies

Board of Directors

Media Center

Awards & Recognition

Environment, Social and Governance

Ways to Bank

Digital Banking

Mobile Banking

Internet Banking

iMobile

WhatsApp Banking

Pockets

Ask iPal

ATMs and Branches

India

Gift City India

Bahrain

Canada

China

Germany

Hong Kong

Singapore

UK

US

DIFC-UAE

Europe

Customer Services

Contact Us
Customer Care
Track Applications / Service Requests
New
Form Center
Online Assist
Feedback
Service Requests
Raise a Query
Complaints
FAQs

Report Suspicious Behaviour
Report Unauthorized Transaction
Complaints
logo-image logo-india
Customer Care Number
18001080

Login
Log on to
Internet banking
Personal
NRI Banking
Corporate
Commercial Card
Money2World
Money2India
New User

21
Offers especially for you!
Open an Insta Save Account.
No Paperwork, No Branch Visits, No Hassle!
Open Now
Know More

ICICI Bank Credit Cards
Save more on your everyday expenses.
Get a Credit Card
Know More

ICICI Bank Personal Loans
For your safe, comfortable, and convenient travel needs
Apply Personal Loan
Know More

ICICI Bank Home Loans
The key to your Dream Home, within easy reach
Avail Home Loan Now
Know More

Campus Power - from a dream to a degree, with you at every step.
Solutions for student, parents and institutes.
Know More

Just getting returns on your investment?

Save Tax too, while you build your corpus!

Open NPS Account Now

Know More

Manage all your utility bills, smartly.

Pay bills easily, using Internet Banking.

Pay Know

Know More

ICICI Bank Two-Wheeler Loan

Get your dream bike now!

Get Your Dream Bike

Know More

ICICI Bank FD

Choose certainty during uncertain times.

Invest Now In FD

Know More

ICICI Bank PPF Account

A blessing for wealth creation is here for you!

Open a PPF Account, Now

Know More

Your guide to Personal Finance

A refreshing way to learn all about Personal Finance.

Read Now

All it takes is 5 minutes!

Instant payout on selling shares, with the ICICIdirect Prime Account.

Open an account now

Know More

ICICI Bank Car Loan

Experience a seamless Car Loan process!

Apply Now

Accounts

Savings Account

Salary Account

Get the best from

ICICI Bank.

Open a Savings Account for seamless payments & transactions.

APPLY NOW

Deposits

Fixed Deposit

Recurring Deposit

iWish - Goal Based Savings

View All Deposits

Dream it, achieve it!

FDs offer stable returns for all your dreams.

INVEST IN AN FD

Payments

Money Transfer

UPI

Forex Services
Overdue Loan Payment
Credit Card Bill Payment
Tax Payment
Bill Payments & Recharges
Contactless Payments
E-wallet
FastTag
Shop without your wallet!
Use your mobile
Open the iMobile app
Click on 'Scan any QR'
Scan & Pay instantly!
T&Cs.
Use iMobile
Cards
Credit Cards
Manage Standing Instructions
Mandate Hub FAQ's
Mandate Hub User Guide
Debit Cards
Upgrade Debit Card
Manage Standing Instructions
Mandate Hub FAQ's
Mandate Hub User Guide
Forex Cards
Choose your card
Benefits of Forex card
FAQ's
Prepaid Cards
Transit Cards
Commercial Cards
Loan on Credit Card
Explore Now to Elevate Your Financial Journey
Refresh your finances with a fulfilling credit card from ICICI Bank.
Explore Now
Loans
Personal Loan
Home Loans
Car Loan
Two Wheeler Loan
Education Loan
Gold Loan
Loans against Securities
Loan against Shares
Loan against Mutual Funds
Loan against Property
Agri & Rural Loans

Smart Loans

[View All Loans](#)

Home Loans

Just 5 simple steps to realising your dream home with ICICI Bank Express Home Loans. T&C apply.

[Apply Now](#)

Investments

Mutual Funds (SIP)

3-in-1 Account (Invest in stocks)

Demat Account

[Apply for IPOs](#)

Bonds

National Pension System

Public Provident Fund

Gold Monetisation Scheme

Government Schemes

Manage Personal Finance

[View All Investments](#)

Mutual Funds (SIP)

Choose from thousands of schemes from leading fund houses and invest in an SIP instantly to start your wealth journey.

[Invest Now](#)

Insurance

Life Insurance

Health Insurance

Vehicle Insurance/ Motor Insurance

Travel Insurance

Government Schemes

[View All Insurances](#)

Life Insurance

With our affordable and flexible term plan, ensure your family is financially secured at different stages of life.

[Insure Your Loved Ones](#)

iShop

Special Services

Private Banking

Wealth Management

Family 360° Banking

Campus Power

Retirement Planning

Senior Citizen Solutions

An exclusive invite!

Your family and you can enjoy Offers across Loans, Cards, Demat & more with our Privilege Banking Program.

[Apply Now](#)

Knowledge Hub

Videos (iPlay)

Blogs (The Orange Hub)

Calculators

Life Stages

NRI Edge (NEW Launch)

Home Buyers Guide

Speak of the Week

NRI Edge

A one-stop knowledge hub for NRI banking and finance in India. T&Cs.

Visit Now

Home

Personal Banking

Investments

Government Schemes

National Pension System

ORANGE HUB

PLAN RETIREMENT

DIY Stack

GET A CALL BACK

Want us to help you with anything?

Request a Call back

This field is required

Only alphabets are allowed

This field is required

Only alphabets are allowed

Please enter valid number

Please enter valid email

Auto Loan

Personal Loan

Home Loan

Credit Card

Insta SIP

Mutual Funds

Money Coach

ELSS

Savings Account

Two Wheeler Loan

Please select product type

Please enter valid pincode

Submit

Thank you for your request.

Your reference number is

CRM

Our executive will contact you shortly

NATIONAL PENSION SYSTEM (NPS)

NPS Calculator

FAQS

T&C

Government Schemes

Open NPS Account

Want us to help you with anything?

Request a Call back

This field is required

Only alphabets are allowed

This field is required

Only alphabets are allowed

Select

Please select a country

Please enter valid number

Please enter valid email

Please select product

type

Please select product

type

Please enter valid pincode

Thank you for your request.

Your reference number is

CRM 786578956

Our executive will contact you shortly

Sorry! Please check back in a few minutes as an error has occurred.

NPS Scheme - National Pension System

Plan your retirement with

National Pension System

PFRDA Regulated

Voluntary Investment Plan

Eligible for 18-70 Years

Launched by Government of India

Open NPS Account

National Pension Fund Scheme

The National Pension System (NPS) is a government-backed retirement savings scheme

that supports security in one's working years by enabling individuals to save consistently throughout their career.

While retiring from work, NPS offers a combination of one-time lump sum payments and periodic income to cater to your needs.

Calculate Investment Return with the NPS Scheme Calculator

Calculate your National Pension System (NPS) investment returns today and start planning for a secure and comfortable retirement.

My Current Age

Years

18

60

Investment

■

per month

■ 500

■ 500000

Retirement Corpus in Annuity

%

40%

100%

Retirement Age

Years

60

75

Expected ROI (p.a)

%

5%

15%

Expected Annuity Rate

%

5%

15%

Amount Invested

Retirement Corpus

Amount Invested

■3,25,006

Lumpsum Amount

■84,25,006

Annuity For Pension

■84,25,006

Total Year Of Contribution

45

Expected Monthly Pension

■42,125

Total Retirement Corpus

■1,68,50,012

Open your NPS Account now

Why Invest in National Pension System (NPS)?

Tax Benefits

Tax Benefits

With NPS, You can avail additional deduction of upto Rs. 50,000 under 80CCD(1B) over and above deduction

Triple E Income Benefits

Triple E Income Benefits

Tax exemption on the Investment, Returns & maturity amount.

Retirement Benefits

Retirement Benefits

The NPS ensures a secure retirement with a lump sum at retirement age and an attractive monthly pension

Investment Benefit

Investment Benefit

The NPS offers maximum returns on investment by leveraging the power of compounding for a better retirement

Cost Benefit

Cost Benefit

The NPS is a low-cost retirement product with an annual investment cost of just 0.01%.

How does National Pension System (NPS) work?

Begin your National Pension System (NPS) investment as early as age 18 to benefit from great, steady returns by the time you reach 60.

INVEST NOW

Expand All

|

Collapse All

Who Should Invest in the National Pension System (NPS)?

The National Pension System Scheme is ideal for those looking to plan their retirement early with a low-risk

If you're salaried and want to maximise tax benefits under Section 80C, the NPS Pension is a valuable addition.

Types of NPS Accounts & Contributions

The National Pension System (NPS) offers two types of accounts: Tier 1 (mandatory) and Tier 2 (voluntary).

Tier 1 Account:

Government employees contribute 10% of their base pay plus DA, while others invest a minimum of Rs. 500.

Tier 2 Account:

Does not offer tax breaks or matching contributions but allows flexible withdrawals anytime. Opening a Tier 2 account is optional.

National Pension System Benefits and Its Features

The National Pension System (NPS) offers a range of benefits and features that make it a top choice for retirement planning.

Regulated

: Managed under the PFRDA (Pension Fund Regulatory and Development Authority), the NPS is governed by strict regulations.

Voluntary Participation

: Available or Open to all Indian residents, citizens between 18 to 70, the NPS scheme provides flexibility in investment.

Flexibility

: Choose or change your Point of Presence (POP), investment pattern, and fund manager to optimise returns.

Cost-effective

: Offering one of the lowest fees among other investment options, the NPS ensures economical long-term savings.

Portability

: Your National Pension System account and PRAN remain unchanged, even with job changes or relocation.

Superannuation Fund Transfer

: Allows tax-free transfer of superannuation funds to your NPS pension system account, subject to approvals.

Tax Advantages

: Triple tax benefits make the NPS a smart choice for reducing taxable income. NPS Scheme helps salaried employees.

Section 80CCD (1):

Claim up to 10% of basic salary + dearness allowance for employees; and up to 20% of gross annual income for others.

Section 80CCD (1B):

Enjoy additional tax deductions worth up to Rs. 50,000 beyond the limits set by section 80C.

NPS Account Investments Option

When planning your investments with the NPS scheme, you can choose between:

Active Choice

:

Offers the freedom to customise your portfolio across four asset classes: Equity (E), Corporate Bonds (C), Government Bonds (G), and Alternative Assets (A).

Ideal for those investors confident about market movements, managing risk, and willing to assume the responsibility.

You decide how much to allocate to each class based on risk tolerance and potential return: Equity (E) offers the highest return.

Auto Choice (Life Cycle Fund)

:

Suitable for those hesitant or unfamiliar with actively designing their portfolios.

Allocation adjusts automatically based on age: higher equity exposure in younger years, reducing as you age.

Three options are available: LC 75 (75% maximum equity exposure), LC 50 (moderate exposure), and LC 25 (conservative exposure).

How to Open NPS Account

An NPS account can be opened with ease through ICICI Bank's simplified online facilities. Here are the two options:

NPS Account with iMobile App:

To open your NPS account with ICICI Bank, follow the steps below:

Log in to the ICICI Bank iMobile Pay app.

Click the "Invest" section.

Find the "NPS" feature.

Fill in all the required details such as your investment amount, personal information, and nominee details.

Now, upload your photo and signature.

After verifying the information, submit your application through the app.

NPS Account with ICICI Bank Net Banking:

Here's how you can open an NPS account online through Net Banking facility of ICICI Bank:

Log in to the ICICI Bank Net Banking.

Find the section, "Investments and Insurance".

Next click "National Pension System".

Fill your investment amount, personal information, and nominee details.

Next, upload your photo and signature.

Confirm the details and click "Submit".

Please note:

Your first

contribution to the NPS

account must be made online within 45 days of PRAN generation to avoid account freezing.

Eligibility to Open NPS Account Online

If you are looking for

NPS account opening

online eligibility conditions, read these criteria below:

You must be an Indian citizen (resident, non-resident, or OCI)

Your age must be between 18 and 70 years at the time of NPS application.

You must comply with all KYC requirements by submitting documents on the Subscriber Registration Form.

NPS is an individual pension account and cannot be opened on behalf of others; Hindu Undivided Families (HUFs)

For NPS account opening, the Tier 1 account requires a minimum contribution of ₹ 500, while the Tier 2 account requires a minimum contribution of ₹ 1,000.

Tax Benefits of NPS for Salaried Individuals and Self Employed Individuals

The

NPS tax benefit

makes it an attractive choice for both salaried and self-employed individuals who wish to grow their retirement savings.

Tax Benefits for Salaried Employees

Section 80CCD(1) - You can avail yourself of a tax deduction of a maximum of 10% of your salary and an additional 5% of your gross income, up to a maximum of Rs. 1,50,000 per annum.

Section 80CCD(1B) - In addition to that benefit is a deduction of Rs. 50,000 on top of the Rs. 1,50,000 limit in Section 80CCD(1).

Section 80CCD(2) - In case your employer makes contributions to your NPS account also qualifies for a deduction under Section 80CCD(2).

Tax Benefits for Self-Employed Individuals

Section 80CCD(1B) - You can claim up to Rs. 50,000 plus 20% of your gross income as a deduction, up to a maximum of Rs. 1,50,000 per annum.

Section 80CCD(2) - Any contributions you or your employer made to NPS also qualify for deductions.

Additional Perks

NPS enables you to access a tax withdrawal of up to 60% of your retirement funds and enjoy savings benefits.

NPS Scheme Corporate Benefits

The Corporate NPS model is a variation of the National Pension System established by the Pension Fund Regulatory and Development Authority (PFRDA).

Key Corporate Benefits of the NPS Model

Cost effectiveness

A key advantage of the Corporate NPS model is its cost effectiveness, for businesses compared to retirement schemes.

Ease of setup

Establishing the Corporate NPS framework is simple and convenient, without any complications involved in setting up a retirement scheme.

●

Personalisation

The Corporate NPS model offers a level of customisation to meet the requirements of employers and employees.

NPS Tax Benefits for Employers and Employees

For Corporates

One major benefit of implementing the Corporate NPS program is the tax advantages it offers to the companies.

For Employees

Employees also receive tax advantages through NPS as their contributions qualify for tax deductions under Section 80CC(1B).

NPS Scheme entities Involved

The National Pension System (NPS) is regulated by the Pension Fund Regulatory and Development Authority (PFRDA).

PFRDA promotes old-age income security by overseeing pension funds and protecting subscriber interests.

The

NPS Trust

manages the funds and conducts regular audits of Pension Fund Managers to safeguard subscribers.

Central Recordkeeping Agencies (CRA)

like K-Fin Technology and NSDL e-Governance manage subscriber data and provide administrative support.

ICICI Bank

, as a Point of Presence (POP), facilitates NPS subscriber registration, contribution submissions, and withdrawals.

NPS Withdrawal / Exit

NPS subscribers can exit the system under three circumstances:

On reaching 60 years

: Subscribers must use at least 40% of their accumulated pension wealth to purchase an annuity for a month or more.

Before 60 years

: If a subscriber exits after 10 years of participation, 80% of the pension wealth must be used for an annuity, and 20% can be withdrawn as a lump sum.

Death

: Nominees can claim 100% of the pension wealth in a lump sum or continue with NPS after completing the required formalities.

Claims are processed by the ICICI Bank with an online option for ease.

[View More](#)

How to Open

National Pension System (NPS)?

iMobile App

Net Banking

01.

Login to ICICI Bank iMobile app> Invest and Insure> Instant NPS

02.

Fill all the required details (Investment, Personal, Nominee details & Upload your photo and signature)

03.

Confirm all your details and then submit.

Login to iMobile

01.

Login to ICICI Bank Net Banking> Investments and Insurance> National Pension System

02.

Fill all the required details (Investment, Personal, Nominee details & Upload your photo and signature)

03.

Confirm all your details and then submit.

Login to Internet Banking

How to make Investment in National Pension System (NPS)?

Login to ICICI Bank Net Banking> Investments and Insurance> National Pension System

Click on Make Contribution & fill all the mandatory details.

Preview the details filled and click on 'Submit' to register the biller and fund the NPS Account.

Please Note:

First contribution towards National Pension System (NPS) needs to be made online within 45 days of PRAN creation.

Login to Internet Banking

National Pension System (NPS) FAQs

EXPAND ALL

|

COLLAPSE ALL

What are the key features of NPS?

1.

Regulated

- NPS is regulated by PFRDA, which is established through an Act of Parliament (PFRDA Act 2013)

2.

Pension for all

- can be voluntarily subscribed by any Indian citizen (resident/non-resident/overseas citizen)

3.

Low cost

– NPS is one of the low cost pension schemes in the world

4.

Flexible

- Subscribers have various options to choose from - Point of Presence (PoP), Central Recordkeeping Agency

5.

Portable –

NPS Account can be transferred across employment, location(s)/geography(ies)

6.

Tax efficient

– Tax incentives are available to the subscribers under the Income Tax Act 1961.

7.

Optimum returns

– Market linked returns based on the investment choice made by the subscriber

8.

Transparent

– Subscribers can access their NPS Accounts online 24X7 and public disclosures are mandated.

What is the All Citizen model?

You are eligible to open your NPS account if you are a citizen of India whether resident, non-resident or an OCI

What is a Corporate model?

This model is applicable for the employees working with corporates. Under this model, employee as well as employer can contribute

Is NPS a good Investment Option?

Yes, the National Pension System (NPS) is where investors can contribute some amount of money at regular intervals

How can I log in to NPS Online?

Here are the steps to follow for logging in to your NPS account online:

Visit the NSDL NPS portal

(<https://enps.nsdl.com/eNPS/NationalPensionSystem.html>).

Click "Login with PRAN/IPIN".

Enter your PRAN and password, then click "Submit" to access your E-NPS account.

For first-time login

Click "Reset Password".

Enter PRAN, date of birth, new password, confirm password, and captcha.

Click "Submit".

Enter the OTP received on your registered mobile number to confirm.

Login using your PRAN and new password.

National Pension System fees

Service

Charges

PRAN Card Opening

Rs. 40 for physical PRAN, Rs. 18 for ePRAN (KCRA: Rs. 4 for ePRAN)

Annual Maintenance

Rs. 69 (PCRA), Rs. 65 (CCRA), Rs. 57.63 (KCRA)

Transaction Charges

Rs. 3.75 (PCRA), Rs. 3.50 (CCRA), Rs. 3.36 (KCRA); Free for Lite/APY

Exit/Withdrawal

0.125% of corpus (Min Rs. 125, Max Rs. 500)

Persistency Fees

Rs. 50–Rs. 100 per annum based on contributions

Payment Gateway

Credit Cards: 0.75% of value + GST; UPI & Internet Banking: Free

[View All FAQs](#)

[View More](#)

National Pension System (NPS) Blogs

NPS Tax Benefits: Exemptions for Salaried & Self-Employed

11 Months Ago

[Share](#)

[Copy](#)

NPS Tier 1 vs Tier 2: Difference in Features, Tax Benefits, Eligibility

2 Years Ago

[Share](#)

[Copy](#)

How to Invest in NPS Online - A Complete Guide

3 Years Ago

[Share](#)

[Copy](#)

Reasons why ICICI Bank's National Scheme (NPS) stands out

3 Years Ago

[Share](#)

[Copy](#)

How to Invest in NPS Online - A Complete Guide

3 Years Ago

[Share](#)

[Copy](#)

[VIEW ALL BLOGS](#)

National Pension System (NPS) Videos

National Pension System (NPS) on Internet Banking

[Share](#)

National Pension System (NPS) on iMobile

[Share](#)

[Scroll To Top](#)

[About Us](#)

[Awards & Recognition](#)

[Media Center](#)

[Investor Relations](#)

[Overview](#)

[Tools & Calculators](#)

[Fixed Deposit Calculator](#)

[Personal Loan EMI Calculator](#)

[Home Loan EMI Calculator](#)

[Car Loan EMI Calculator](#)

[Mutual Fund Calculator](#)

[SIP Calculator](#)

[Education Loan EMI Calculator](#)

[Retirement Calculator](#)

[Two Wheeler Loan EMI Calculator](#)

[NPS Calculator](#)

[PPF Calculator](#)

[Regulatory Information](#)

[Safe Banking](#)

[RBI Awareness Campaign](#)

[RBI: Beware of Fictitious Offers](#)

[RBI Kehta Hai](#)

[Regulatory Disclosure Section](#)

[Customer Literature on NPAs and SMAs](#)

[Regulatory Disclosure Section 2025](#)

[RBI-UDGAM Portal \(Unclaimed Deposits Gateway to Access Information\)](#)

[Customer Service](#)

[Contact Us](#)

[Customer Care](#)

[Report Unauthorized Transactions](#)

[Form Center](#)

[Raise a Service Request](#)

[Report Suspicious Activities](#)

[Complaints and Grievance Redressal](#)

[Complaint Form](#)

[Central Know Your Customer \(CKYC\)](#)

[List of Unclaimed Accounts](#)

[Inoperative/Dormant Accounts](#)

[Popular Products & Services](#)

[Savings Account](#)

[Current Account](#)

[Fixed Deposit](#)

[Money Transfer](#)

[Credit Cards](#)

[Personal Loan](#)

[Home Loan](#)

[Car Loan](#)

[Mutual Fund](#)

[Debt Management Services](#)

[Education Loan](#)

[Two Wheeler Loan](#)

[FASTAG](#)

National Pension System
Public Provident Fund
Loan on Credit Card
Loan Against Property
Ways to Bank
Digital Banking
Mobile Banking
Internet Banking
iMobile
WhatsApp Banking
Pockets
Ask iPal
ATMs and Branches
ICICI Bank Group Websites
ICICI Foundation
ICICI Lombard General Insurance
ICICI Prudential Life Insurance
ICICI Prudential AMC
ICICI Venture
ICICI Direct
ICICI Securities Primary Dealership Ltd
ICICI Home Finance
ICICI Investment Management Company Limited
Explore
Interest Rates
Forex Rates
Service Charges and Fees
Account Activation Process
Important Information Related to Digital Lending
Other
Career Opportunities
Do Not Call Registry
Customer Service Policies
Business Conduct and Ethics
Use of Unparliamentary Language by Customers
Fair Practice Code for Lenders
Multilingual Disclaimer
Sitemap
Customer Care
1800 1080
1800 1080
Get Social
Install iMobile
ICICI Bank Ltd is registered with
DICGC
Terms and conditions
Disclaimer
Privacy Policy

Code of Commitment

Copyright 2025. All Rights Reserved

Your cookie settings

These cookies are essential for you to browse the website and use its features. These cookies are essential

These cookies are used to recognise you when you return to the site. This enables us to remember your pre

Targeting cookies helps in providing a more personalized experience. The intention is to display offers that a

Confirm your settings

Cookie Policy

We use cookies to improve and personalize your browsing experience. Click Accept to continue else click M

Manage

OK