Any individual can open a pension account under NPS through eNPS using one of the following options

Option 1 - Registration using Aadhaar

✔ You must have an **'Aadhaar number'** (with a mobile number registered with Aadhaar)
✔ Your KYC in NPS will be done using Aadhaar through One Time Password (OTP) authentication
✔ OTP for the purpose of authentication will be sent to the mobile number registered with the Aadhaar
✔ Your demographic details and photo will be fetched from Aadhaar database and populated in online form
✔ You need to fill up all the mandatory details online
✔ You would be required to upload your scanned signature (in *.jpeg/*.jpg format having file size between 4kb - 12kb) as part of the registration process
✔ In case, you wish to replace the photo obtained from Aadhaar, you may upload a scanned photograph
✔ You will be routed to a payment gateway for making the payment towards your NPS account from Debit/ Credit card or Internet Banking

Option 2 - Registration using PAN (KYC verification by Bank)

✔ You must have a **'Permanent Account Number' (PAN)**
✔ Bank account with the empanelled Bank for KYC verification for subscriber registration through eNPS
✔ Your KYC verification will be done by the Bank selected by you during the registration process. Name and address provided during registration should match with bank records for KYC verification. If the detail don't match, the request is liable for rejection. In case of rejection of KYC by the selected Bank, applicant is requested to contact the Bank.
✔ You need to fill up all the mandatory details online
✔ You need to upload your scanned photograph and signature in *.jpeg/*.jpg format having file size between 4kb - 12kb
✔ You will be routed to a payment gateway for making the payment towards your NPS account from Internet Banking

In addition, NRI subscribers should,

✔ Select the Bank Account Status i.e., Non-Repatriable account or Repatriable account
✔ Provide the NRE/NRO bank account details and upload scanned copy of passport
✔ 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 one of the following options:

Option 1 - eSign

For Tier I PRANs generated through Aadhaar, you have option to eSign the document by following the below mentioned steps:

✔ Select 'eSign' option in the eSign / Print & Courier page
✔ OTP for the purpose of authentication will be sent to your mobile number registered with the Aadhaar
✔ After Authentication of Aadhaar, Registration form will be successfully eSigned
✔ Once a document is eSigned, you need not send the physical copy of form to CRA
✔ eSign charge ₹ 5 plus service tax

Option 2 - Print and Courier

✔ Select 'Print & Courier' option in the eSign / Print & Courier page
✔ You need to take a printout of the form, paste your photograph (please do not sign across the photograph) & affix signature
✔ You should sign on the block provided for signature
✔ The photograph should not be stapled or clipped to the form
✔ The form should be sent along with all the KYC document within 90 days from the date of allotment of PRAN to CRA at the following address or else the PRAN will be 'frozen' temporarily

Central Recordkeeping Agency (eNPS)

NSDL e-Governance Infrastructure Limited,
1st Floor, Times Tower,
Kamala Mills Compound, Senapati Bapat Marg,
Lower Parel, Mumbai - 400 013

Processing of subsequent contribution:

All existing subscribers (registered through both online and offline mode) can contribute in Tier I & Tier II account using 'eNPS'. To contribute online, you need to

✔ Have an active Tier I / Tier II account
✔ Authenticate your PRAN using the OTP sent to your registered mobile number
✔ Pay through your Debit / Credit card or use Internet Banking option.
✔ POP Service Charges will be applicable on the contribution amount @ 0.05% (subject to minimum of ₹ 5 and maximum of ₹ 5,000 per transaction). These service charges will not be applicable for subscribers registered in eNPS through Aadhaar

Click here for eNPS (*https://**enps**.nsdl.com/*)