

NATIONAL PENSION SYSTEM (NPS)
SUBSCRIBER REGISTRATION FORM FOR NON RESIDENT INDIAN (NRI)

Central Recordkeeping Agency (CRA) - NSDL e-Governance Infrastructure Limited

Affix recent colour photograph of 3.5 cm x 2.5 cm size / Passport size

To,
National Pension System Trust.
Dear Sir/Madam,
I hereby request that an NPS account be opened in my name as per the particulars given below:

* indicates mandatory fields. Please fill the form in English and BLOCK letters with black ink pen. (Refer general guidelines at instructions page)

KYC Number (if applicable)

Generated from Central KYC Registry

Retirement Adviser Code (If applicable)

1. PERSONAL DETAILS: (Please refer to Sr. No.1 of the instructions)

Name of Applicant in full

Shri ☐ Smt. ☐ Kumari ☐

First Name*

Middle Name

Last Name

Subscriber's Maiden Name (if any)

Father's Name*

(Refer Sr. No. 1 of instructions)

Mother's Name*

(Refer Sr. No. 1 of instructions)

Father's name will be printed on PRAN card. In case, mother's name to be printed instead of father's name [Please tick (✓)] ☐

Date of Birth*

dd / mm / yyyy

(Date of Birth should be supported by relevant documentary proof)

City of Birth*

Country of Birth*

Gender* [Please tick (✓)]

Male ☐ Female ☐ Others ☐

Nationality*

In-Indian ☐

Marital Status*

Married ☐ Unmarried ☐ Others ☐

Spouse Name*

(Refer Sr. No. 1 of instructions)

Residential Status*

Non Resident Indian

PAN Card

UID (Aadhaar)

☐

(UIDI [Aadhaar] number not required.)

As per the amendments made under Prevention of Money-Laundering (Maintenance of Records) Second Amendment Rules, 2019, PAN or Form 60 is mandatory under NPS.If you do not have PAN at present, please ensure that these details are provided within six months of submission of this Subscriber Registration Form.

2. IDENTITY DETAILS* (Documents need to be provided)

Passport No.

Date of issue

dd / mm / yyyy

Place of issue

Passport Expiry Date

dd / mm / yyyy

Visa/Work Permit

Date of Expiry

dd / mm / yyyy

Passport with Visa/Work Permit (please tick ✓) Yes ☐ No ☐

3.1 PRESENT ADDRESS DETAILS* (Overseas Address) – Proof of Overseas Address is not required.

Address Type*

Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified ☐

Flat/Room/Door/Block no.

Landmark

Premises/Building/Village

Road/Street/Lane

Area/Locality/Taluk

City/Town/District

PIN Code

State/U.T.

C o u n t r y

3.2 PERMANENT ADDRESS DETAILS* (Indian Address)

Address Type*

Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified ☐

Flat/Room/Door/Block no.

Landmark

Premises/Building/Village

Road/Street/Lane

Area/Locality/Taluk

City/Town/District

PIN Code

State/U.T.

C o u n t r y

4. PROOF OF ADDRESS (PoA)* – Permanent Address (Indian Address)

[Please tick (✓), as applicable]

#Not more than 2 months old.

Please refer Sr. No. 2 of the instructions

Passport /Driving License/UID (Aadhaar)/Voter ID card/NREGA Job Card/Ration Card/Others

Registered Lease/Sale agreement of residence/Municipal Tax Receipt

#Latest Piped Gas/Water/Electricity/Telephone[Landline or postpaid mobile] Bill

5. PREFERRED ADDRESS FOR COMMUNICATION

(Please tick) Overseas Address ☐ Permanent Address ☐
(Communication at overseas address would entail extra charges)

6. **CONTACT DETAILS*** (Include country code for Overseas phone numbers)[illegible]

7. OTHER DETAILS (Please refer to Sr no. 3 of the instructions)

- Occupation Details* [please tick(✓)]
- | | | | | | | | | |
|----------------|--------------------------|---------------|--------------------------|-------------------|--------------------------|-------------------------|--------------------------|--|
| Private Sector | ☐ | Public Sector | ☐ | Government Sector | ☐ | Professional | ☐ | |
| Self Employed | ☐ | Homemaker | ☐ | Student | ☐ | Others (please specify) | | |
- Income Range (per annum) Upto 1 lac 1 lac to 5 lac 5 lac to 10 lac 10 lac to 25 lac 25 lac and above
- Educational Qualifications Below SSC SSC HSC Graduate Masters Professionals (CA, CS, CMA, etc.)
- Please Tick If Applicable Politically exposed person Related to Politically exposed Person (Please refer instruction no.3)

8. SUBSCRIBER BANK DETAILS* (Please refer to Sr no. 4 of the instructions)#

(All bank details are mandatory except MICR Code)

Account Type [please tick(✓)]	NRE Account	☐	NRO Account	☐	
Bank A/c Number					
Bank Name					
Branch Name					
Branch Address				PIN Code	
	State/U.T.		Country		
Bank MICR Code	IFS Code				
# NRIs can make contributions through NRE/FCNR/NRO Account or by inward remittance through normal banking channels.					

9. SUBSCRIBERS NOMINATION DETAILS* (Please refer to Sr. No . 5 of the instructions)

Name of the Nominee (You can nominate up to a maximum of 3 nominees and if you desire so please fill in Annexure II (Additional Nomination Form) provided separately)

[illegible]

Relationship with the Nominee Date of Birth (In case of Minor) / /

Nominee's Guardian Details (in case of a minor)

[illegible]**10. NPS OPTION DETAILS** (Please tick (✓) as applicable)

I would like to open account on* Repatriation Basis ☐ Non-Repatriation Basis ☐

In Case of Non-Repatriation Basis, the amount will be credited only in NRO account.

I would like my PRAN to be printed in Hindi YES ☐ NO ☐ If Yes, please submit details in Annexure I

11. PENSION FUND (PF) SELECTION AND INVESTMENT OPTION* (Please refer to Sr. No. 6 of the instructions)

(i) PENSION FUND SELECTION (Tier I) : Please read below conditions before opting for the choice of Pension Funds:

(a) **An NRI Subscriber** has the option to choose one of the available PFs as per their choice in the table below.

*Names of the Pension Funds are given in alphabetical order.

Name of the Pension Fund (Please select only one)	Please Tick (✓) Only One
Birla Sunlife Pension Management Limited	☐
HDFC Pension Management Company Limited	☐
ICICI Prudential Pension Funds Management Company Limited	☐
Kotak Mahindra Pension Fund Limited	☐
LIC Pension Fund Limited	☐
SBI Pension Funds Private Limited	☐
UTI Retirement Solutions Limited	☐

* Selection of Pension Fund is mandatory both in Active and Auto Choice.

(ii) INVESTMENT OPTION

(Please Tick (✓) in the box given below showing your investment option).

Active Choice ☐ Auto Choice ☐

Please note:

1. In case you select Active Choice fill up section (iii) below and if you select Auto Choice fill up section (iv) below.
2. In case you do not indicate any investment option, your funds will be invested in Auto Choice (LC 50).
3. In case you have opted for Auto Choice and fill up section (iii) below relating to Asset Allocation, the Asset Allocation instructions will be ignored and investment will be made as per Auto Choice (LC 50).

(iii) **ACTIVE CHOICE – ASSET ALLOCATION** (to be filled up only in case you have selected 'Active Choice' the investment option)

Asset Class	E (Cannot exceed 75%)	C (Max up to 100%)	G (Max up to 100%)	A (Cannot exceed 5%)	Total	Asset class E-Equity and related instruments; Asset class C-Corporate debt and related instruments; Asset class G-Government Bonds and related instruments; Asset Class A-Alternative Investment Funds including instruments like CMBS, MBS, REITS, AIFs, Invits etc.
Specify %					100%	

Please note:

1. Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation.
2. From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix provided in Annexure A. The tapering off of equity allocation will be carried out as per the matrix on date of birth.
3. The total allocation across E, C, G and A asset classes must be equal to 100%. In case, the allocation is left blank and/or does not equal 100%, the application shall be rejected.

(iv) **Auto Choice Option** (to be filled up only in case you have selected the 'Auto Choice' investment option). In case, you do not indicate a choice of LC, your funds will be invested as per LC 50.

Life Cycle (LC) Funds	Please Tick (✓) Only One
LC 75	
LC 50	
LC 25	

- Note: 1. LC 75- It is the Life cycle fund where the Cap to Equity investments is 75% of the total asset
2. LC 50- It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset
3. LC 25- It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset

Declaration & Authorization by all subscribers

I further agree to be bound by the terms and conditions of provision of services by CRA, from time to time and any amendment thereof as approved by PFRDA, whether complete or partial without any new declaration being furnished by me. I shall be bound by the terms and conditions for the usage of I-PIN (to access CRA website and view details) & T-PIN.

Declaration under the Prevention of Money Laundering Act, 2002

Date

Place :

Signature/Thumb Impression* of Subscriber in black ink
(* LTI in case of male and RTI in case of females)

Section I*

US Person* Yes ☐ No ☐

Section II*

For the purposes of taxation, I am a resident in the following countries and my Tax Identification Number (TIN)/functional equivalent in each country is set out below or I have indicated that a TIN/functional equivalent is unavailable (kindly fill details of all countries of tax residence if more than one):

Particulars		Country (1)	Country (2)	Country (3)
Country/countries of tax residency				
Address in the jurisdiction for Tax Residence	Address Line 1			
	City/Town/Village			
	State			
	ZIP/Post Code			
Tax Identification Number (TIN)/Functional equivalent Number				
TIN/ Functional equivalent Number Issuing Country				
Validity of documentary evidence provided (Wherever applicable)		dd / mm / yyyy	dd / mm / yyyy	dd / mm / yyyy

"I certify that:

- a) It shall be my responsibility to educate myself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules 114F to 114H of the Income tax Rules, 1962 thereunder and the information provided in the Form is in accordance with the aforesaid rules,
- b) the information provided by me in the Form, its supporting Annexures as well as in the documentary evidence are, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I permit/authorise the NPS Trust to collect, store, communicate and process information relating to the Account and all transactions therein, by the NPS Trust and any of NPS intermediaries wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence,
- e) I also agree that in case of my failure to disclose any material fact known to me, now or in future, the NPS Trust may report to any regulator and/or any authority designated by the Government of India (GOI) /RBI/IRDA/PFRDA for the purpose or take any other action as may be deemed appropriate by the NPS Trust if the deficiency is not remedied by me within the stipulated period.
- f) I hereby accept and acknowledge that the NPS Trust shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to the NPS Trust
- g) I also agree to furnish such information and/or documents as the NPS Trust may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- h) I shall indemnify NPS Trust for any loss that may arise to the NPS Trust on account of providing incorrect or incomplete information.

Date

[illegible][illegible]

Signature/Thumb Impression* of Subscriber in black ink
(* LTI in case of male and RTI in case of females)

INSTRUCTIONS FOR FILLING THE SUBSCRIBER REGISTRATION FORM

General Guidelines

- (a) Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by cancelling and re-writing and such corrections should be countersigned by the applicant. Each box, wherever provided, should contain only one character (alphabet / number / punctuation mark) leaving a blank box after each word.
- (b) In case, you mention the KYC number submission of proof for the same is necessary.
- (c) Applications incomplete in any respect and/or not accompanied by required documents are liable to be rejected. The application is liable to be rejected if mandatory fields are left blank or the application form is printed back to back
- (d) The subscriber should not sign across the photograph. The photograph should not be stapled or clipped to the form. If there is any mark on the photograph such that it hinders the clear visibility of the face of the subscriber, the application shall not be accepted.
- (e) Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification by the nodal office.
- (f) Name and Address of the applicant mentioned on the form, should match with the documentary proof submitted.
- (g) The subscriber's thumb's impression should be verified by the designated officer of POP-SP.

S. No	Item No.	Item Details	Instructions	
1	1	Personal Details	This Form is applicable only for Non Resident Indians (NRI). Currently, foreign national and Person of Indian Origin are not allowed to open PRAN	
		Spouse Name	If married, spouse name is mandatory.	
		Father's Name	i. Father's name is mandatory. ii. If father's name has more than 30 digits, you may fill Annexure I for the same.	
		Mother's Name	i. Mother's name is mandatory ii. If Mother's name has more than 30 digits, you may fill Annexure I for the same.	
		Date of Birth	Please ensure that the date of birth matches as indicated in the document provided in the support.	
2	3, 4 & 5	Address Details	S.No	Proof of Address (Copy of any one)
			1	Passport issued by Government of India
			2	Ration card with photograph and residential address
			3	Bank Pass book or certificate with photograph and residential address
			4	Certificate of the POP for an existing customer.
			5	Voters Identity card with photograph and residential address
			6	Valid Driving license with photograph and residential address
			7	Letter from any recognized public authority at the level of Gazetted officer like District Magistrate, Divisional commissioner, BDO, Tehsildar, Mandal Revenue Officer, Judicial Magistrate etc.
			8	Certificate of address with photograph signed by a Member of Parliament or Member of Legislative Assembly
			9	Aadhar Card / letter issued by Unique Identification Authority of India clearly showing the address
			10	Job cards issued by NREGA duly signed by an officer of the State Government
			11	The identity card/document with address or letter of allotment of acomodation issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and listed companises for their employees.Pension or Family Pension Payment Orders issued by Govt. Departments or PSU containing address.
			12	Latest Electricity/water/piped gas bill in the name of the Subscriber / Claimant and showing the address (less than 2 months old)
			13	Latest Telephone bill (landline & postpaid mobile) in the name of the Subscriber / Claimant and showing the address (less than 2 months old)
			14	Latest Property/house Tax receipt (not more than one year old)
	15	Existing valid registered lease agreement of the house on stamp paper (in case of rented/leased accommodation)		
			Note: 1. If the address on the document submitted for identity proof by the prospective customer is same as that declared by him/her in the account opening form, the document may be accepted as a valid proof of both identity and address. 2. If the address indicated on the document submitted for identity proof differs from the current address mentioned in the account opening form, a separate proof of address should be obtained. All future communications will be sent to correspondence address. If correspondence & Permanent address are different, then proof for both have to be submitted. 3. An NRI subscriber is required to furnish an Indian address for communication and bank details within India.	
3	7	Other Details (Occupation Details)	An NRI subscriber would need to furnish an Indian address for communication and bank details within India. Fund transfers by NRIs would be subject to regulatory requirements as prescribed by RBI from time to time and FEMA requirements.	
		Politically Exposed Person	Politically Exposed Persons' (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, for example heads of state or of the government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials.	
4	8	Subscriber's Bank Details	Subscriber requires to give the details of only NRE/NRO account. For Tier I & Tier II account, bank details are mandatory and it should be supported by a documentary proof. Please attach a cancelled cheque containing Subscriber Name, Bank Name, Bank Account Number and IFS Code. If cheque is not available or cheque is not preprinted with Subscriber name, a copy of bank passbook or bank statement or bank certificate or letter from Bank mentioning Subscriber Name, Bank Name, Bank Account Number and IFS Code should be submitted.	
5	9	Subscriber's Nomination Details	In case of more than one nominee, percentage share value for all the nominees must be integer. Decimals/Fractional values shall not be accepted in the nomination(s). Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.	
6	11	Pension Fund (PF) Selection and Investment Option	For more details on 'Investment Option', you may visit CRA website.	
7	12	Declaration by Subscriber	Signature / Thumb impression should only be within the box provided in the form. Thumb impression, if used, should be attested by the designated officer of POP/POP-SP with the official seal and stamp. Left Thumb Impression in case of males and Right Thumb Impression in case of females.	
8	13	Declaration by subscriber on FATCA Compliance	Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India • Jurisdiction(s) of Tax Residence: Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA. • Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number) • If applicant residence for tax purpose in jurisdiction(s) within India, Permanent Account Number (PAN) to be provided as Tax Identification Number (TIN) • In case applicant is declaring US person status as 'No' but his/her Country of Birth is US, document evidencing Relinquishment of Citizenship should be provided or reasons for not having relinquishment certificate is to be provided	

General Information for Subscribers

- a) The Subscriber can obtain the status of his/her application from CRA and their designated nodal officer.
- b) Subscribers are advised to retain the acknowledgement slip signed/ stamped by the designated nodal officer where they submit the application.
- c) For more information / clarifications, contact CRA:

Website: <https://www.npscra.nsdl.co.in>
 Call: 022-4090 4242
 Address: Central Recordkeeping Agency (CRA)
 NSDL e-Governance Infrastructure Limited
 1st Floor, Times Tower, Kamala Mills Compound,
 Senapati Bapat Marg,
 Lower Parel (W), Mumbai - 400013

Equity Allocation Matrix for Active Choice

Age (years)	Max. Equity Allocation
Upto 50	75%
51	72.50%
52	70%
53	67.50%
54	65%
55	62.50%
56	60%
57	57.50%
58	55%
59	52.50%
60 & above	50%

- Please note:
- Upto 50 years of age, the maximum permitted Equity Investment is 75% of the total asset allocation.
 - From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix provided above. The tapering off of equity allocation will be carried out as per the matrix on date of birth.