

NATIONAL PENSION SYSTEM (NPS)

SUBSCRIBER REGISTRATION FORM FOR NON RESIDENT INDIAN (NRI) AND OVERSEAS CITIZEN OF INDIA (OCI)

Central Recordkeeping Agency (CRA) - KFINTECH-CRA

Please select your category [Please tick (✓)] Non Resident Indian (NRI) Overseas Citizen of India (OCI)

Affix recent photograph of 3.5 cm × 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) Retirement Adviser Code (If applicable) Generated from Central KYC Registry

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

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

Place of Birth* Country of Birth*

Gender* [Please tick (✓)] Male Female Transgender Nationality*

Marital Status* Married Unmarried Divorced

Spouse Name* (Refer Sr. No. 1 of instructions)

PAN Card*

As per the Prevention of Money-Laundering (Maintenance of Records) , 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) [Please tick (✓)] Passport OCI Card (Mandatory for OCIs)

Passport No. / OCI Card No. Date of issue

Place of issue Passport Expiry Date

Visa/Work Permit Date of Expiry Passport with Visa/Work Permit [Please tick (✓)] Yes No

OCIs Foreign Passport No.

3. PROOF OF ADDRESS (PoA)* Overseas Address Proof (Mandatory for OCIs) Indian Address Proof (Mandatory for NRIs)

Please tick (✓), as applicable. #Not more than 2 months old. Please refer Sr.No. 2 of the instructions

Passport/OCI Card / Driving License / Others (specify)

Passport/Driving License/UID (Aadhaar)/Voter ID card/NREGA Job Card/Ration Card/Bank Passbook/Registered Lease/Sale agreement of residence/ Municipal Tax Receipt/#Latest Piped Gas/Water/Electricity/Telephone [Landline or postpaid mobile] Bill/Certificate issued by Magistrate, DC, MLA, MP, Govt Depts., Authorities, PSBs, PSUs, Fis & POPs.

4.1 OVERSEAS ADDRESS DETAILS* – Proof of Overseas Address is Mandatory for OCIs.

Address Type* Residential/Business Residential Business Registered Office Unspecified

Address 1 Address 2

City State / Province Country ZIP / PIN Code

4.2 INDIAN ADDRESS DETAILS* – Proof of Indian Address in Mandatory for NRIs

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. Country

5. PREFERRED ADDRESS FOR COMMUNICATION

[Please tick(✓)] Overseas Address ☐ Indian Address ☐ (Communication at overseas address would entail extra charges)

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

Landline Phone* (Overseas No.-with ISD code) +

Tel. (Res) : (with ISD code) +

Mobile* (Overseas No.) + (Mobile Number is required for communication and to get SMS alerts)

Email ID*

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 (Rs. 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 10th std ☐ 10th ☐ 12th ☐ 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/ZIP

City Country

Bank MICR Code IFS Code

[#] NRIs/OCIS should make contributions through NRE/FCNR/NRO account only.

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)

First Name Middle Name Last Name

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

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

First Name Middle Name Last Name

10. REPATRIATION OPTION (Please tick (✓) as applicable)

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

For Repatriation of corpus, the contributions should be made from NRE account only.

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) Subscriber to choose any one of the PFs as per their choice, in the table below:

*Names of the Pension Funds are given in alphabetical order. * Selection of Pension Fund is mandatory both in Active and Auto Choice.

Name of the Pension Fund (Please select only one)	Please Tick (✓) Only One
Aditya Birla Sunlife Pension Management Limited	<input type="checkbox"/>
HDFC Pension Management Company Limited	<input type="checkbox"/>
ICICI Prudential Pension Funds Management Company Limited	<input type="checkbox"/>
Kotak Mahindra Pension Fund Limited	<input type="checkbox"/>
LIC Pension Fund Limited	<input type="checkbox"/>
SBI Pension Funds Private Limited	<input type="checkbox"/>
UTI Retirement Solutions Limited	<input type="checkbox"/>
Tata Pension Management Limited	<input type="checkbox"/>
MAX Life Pension Fund Management Limited	<input type="checkbox"/>

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

Active Choice ☐ Auto Choice ☐

Please note:

- In case you select Active Choice fill up section (iii) below and if you select Auto Choice fill up section (iv) below.
- In case you do not indicate any investment option, your funds will be invested in Auto Choice (LC 50).
- 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:

- 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 in Annexure A. The tapering off of equity allocation will be carried out as per the matrix on date of birth.
- 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	Note: 1. LC 75- It is the Life cycle fund where the Cap to Equity investments is 75% of the total asset
LC 75	<input type="checkbox"/>	2. LC 50- It is the Life cycle fund where the Cap to Equity investments is 50% of the total asset
LC 50	<input type="checkbox"/>	3. LC 25- It is the Life cycle fund where the Cap to Equity investments is 25% of the total asset
LC 25	<input type="checkbox"/>	

14. DECLARATION BY EMPLOYER / CORPORATE**Applicable to Corporate Employees only****Employees Employment Details to be filled and attested by Corporate (All Details are Mandatory)**

Date of Joining Date of Retirement

Employee Code/ID

Corporate Regd. Number (CHO No.) Allotted by CRA

CBO No. allotted by CRA

Certified that the details provided in this subscriber registration form by _____ employed with us, including the employment details provided above are as per the service record of the employee maintained by us. Also, it is further certified that he / she has read the entries / entries have been read over to him / her by us and got confirmed by him / her.

Date :

Place :

Signature of the Authorised person (in the box above)	Rubber Stamp of the Corporate (in the box above)

15. DECLARATION BY POINT OF PRESENCE (POP)

Receipt No. (17 digits)

POP-SP Registration Number

Document accepted for date of Birth Proof:

Copy of PAN card submitted Yes ☐ No ☐ KYC Compliance Yes ☐ No ☐

Documents Received: (Originals Verified) Self Certified (Attested) True Copies

Identity Verification Done

Existing Customer of the POP:

I/we hereby certify/confirm that Shri/Smt/Kum is an existing KYC verified customer.

The above applicant is having an operative Bank / Demat / Folio / account (specify nature of the account) having account number / client ID.....maintained at branch / office. The KYC documents available with us for this NRI/OCI customer / client matches the requirement for opening NPS account and are in compliance with PML Rules. I/We further confirm that the Bank a/c of Sh / Smt / Kum is an NRE/NRO account (applicable in case of Bank PoP)

To be filled by POP-SP		Name:
		Designation: Place:
POP-SP Seal	Signature of Authorized Signatory	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

[To be filled by CRA - Branch]

Received by CRA Branch

Received at Date / /

Acknowledgement Number (by CRA-FC)

PRAN Allotted

ACKNOWLEDGEMENT

Name of the Subscriber:

Contribution Amount Remitted: ₹

Date of Receipt of Application and Contribution Amount: / /

Stamp and Signature of the PoP:

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 CKYC 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 applicant 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 applicant, 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 office of point of presence.
- (f) Name and Address of the applicant mentioned on the form, should match with the documentary proof submitted.
- (g) The applicant thumb's impression should be verified by the designated officer of POP-SP.

S. No	Item No.	Item Details	Instructions																																																																
1	1	Personal Details	i. This Form is applicable only for Non Resident Indians (NRIs) & Overseas Citizen of India (OCIs) ii. Currently, Foreign Nationals and Persons of Indian Origin (PIO) are not allowed to open PRAN. iii. The applicant shall mention father's name and mother name and shall select the option to be printed on PRAN Card																																																																
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		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	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">S.No</th> <th style="width: 45%;">Proof of Address (Copy of any one) - For NRIs</th> <th style="width: 5%;">S.No</th> <th style="width: 45%;">Proof of Address (Copy of any one) - For OCIs</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Passport issued by Government of India</td> <td>1</td> <td>Passport issue by Country of his/her Citizenship</td> </tr> <tr> <td>2</td> <td>Ration card with photograph and residential address</td> <td>2</td> <td>Certificate of Registration - Overseas Citizen of India</td> </tr> <tr> <td>3</td> <td>Bank Pass book or Bank certificate with photograph and residential address</td> <td>3</td> <td>Valid Driving License with photograph and residential address</td> </tr> <tr> <td>4</td> <td>Certificate of the POP for an existing customer.</td> <td>4</td> <td>NRE/NRO Bank Pass book or Bank's certificate with photograph and residential address</td> </tr> <tr> <td>5</td> <td>Voters Identity card with photograph and residential address</td> <td>5</td> <td>Bank account statement in the country of residence</td> </tr> <tr> <td>6</td> <td>Valid Driving license with photograph and residential address</td> <td>6</td> <td>Any other document issued by the Government of India or the Government of the Country of his/her Citizenship evidencing the overseas address provided</td> </tr> <tr> <td>7</td> <td>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.</td> <td></td> <td></td> </tr> <tr> <td>8</td> <td>Certificate of address with photograph signed by a Member of Parliament or Member of Legislative Assembly</td> <td></td> <td></td> </tr> <tr> <td>9</td> <td>Aadhar Card / letter issued by Unique Identification Authority of India clearly showing the address</td> <td></td> <td></td> </tr> <tr> <td>10</td> <td>Job cards issued by NREGA duly signed by an officer of the State Government</td> <td></td> <td></td> </tr> <tr> <td>11</td> <td>The identity card/document with address or letter of allotment of accommodation 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 companies for their employees. 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	Note: (i) If the address in the identity proof 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. (ii) If the address indicated on Passport / OCI Card differs from the address mentioned in the account opening form, a separate proof of address should be obtained. (iii) An NRI applicant is required to furnish an Indian address.																																																																		
3	7	Other Details (Occupation Details)	Fund transfers by NRIs /OCIs would be subject to regulatory requirements as prescribed by RBI / Government 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	Applicant Bank Details	Applicant is required to provide the details of NRE/NRO account only . Please attach proof for the bank details containing Subscriber Name, Bank Name, Bank Account Number and IFS Code (any one of the following) (i) Cancelled Cheque (ii) A copy of bank passbook (iii) Bank statement (iv) Bank certificate (v) Letter from Bank																																																																
5	9	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 NPS Trust website <www.npstrust.org.in>																																																																
7	12	Declaration by Applicant 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																																																																
8	13	Declaration by Applicant	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.																																																																

General Information for Applicant

- a) The applicant can obtain the status of his/her application from CRA and their designated nodal officer.
- b) Applicant 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://nps.kfintech.com/>
 Address : KFin Technologies Pvt. Ltd.
 Tower – B, Plot No 31 & 32, Selenuim Building, Financial District,
 Nanakramguda, Gachibowli, Hyderabad – 500 032

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:
- 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 above. The tapering off of equity allocation will be carried out as per the matrix on date of birth.