

National Pension System

You are mandatorily covered under National Pension System (NPS) if

You have joined the services of Government of India on or after 01-01-2004 (except Armed Forces)

OR

You are an employee of a Central Autonomous Body who has joined on or after 01-01-2004.

About NPS

National Pension System (NPS) is a contributory pension system. Contributions from your end with matching contributions from your Government employer are pooled into your individual pension account from the day you join the services of the Government and invested through professional fund managers to create a retirement corpus for you.

PRAN and PRAN Card

Under NPS, you will be provided with a unique and portable individual pension account number called the PRAN - Permanent Retirement Account Number. A unique ID Card called PRAN Card which contains your PRAN, Father's name, Photograph and Signature/ Thumb impression is also given to you.

Get your PRAN and PRAN Card

Follow these 3 Simple Steps:

- Download Form S1. To Download [Click Here](#)
- Fill in complete details and attach documents
- Submit the form to your Nodal Office (i.e. Pay & Accounts Officer/ Drawing & Disbursing Officer)

Upon generation, intimation of your PRAN will be sent to your email id & mobile number, the ones you provided in the Form S1. Your PRAN Card would be sent directly to your Nodal Office; you may collect it from them.

Job change, Relocation and New PRAN

Don't apply for a new PRAN if you already have one! Doesn't matter if you have changed jobs or relocated.

Your PRAN is unique and portable- means your existing PRAN and all the money in it can be transferred to your present office.

In case you are moving from/to a office in same sector i.e. CG-CG, its even simpler- no forms are required! Your PRAN will get attached to your new office automatically when they make their first contribution to the existing PRAN

In case you are moving from a different NPS Sector- i.e. State Government, Corporate or All Citizen, just follow these 3 Simple Steps to have your PRAN shifted.

- Download Form ISS-1. To Download [Click Here](#)
- Fill in complete details and attach documents
- Submit the form to your present Nodal Office (i.e. Pay & Accounts Officer/ Drawing & Disbursing Officer)

Update your PRAN Details

It's very important that your present address, email id, mobile number etc. are updated in the system so that the information that you need, is readily available to you. Also, note that you have filled in your Nomination details correctly.

For making any changes or updating any details in your PRAN, follow these 3 Simple Steps:

- Download Form S2. To download [Click Here](#)
- Fill in complete details and attach documents, as required.
- Submit the form to your Nodal Office.

NPS Investments- Where is your money invested?

The monthly contribution amount of 10% of the Salary [Basic + Dearness Allowance (DA)] paid by the you and equally matched by your Government employer is deposited in the Tier I of your PRAN. Your contributions are allocated to

three Public Sector Pension Fund Managers, viz. SBI Pension Funds Private Limited, UTI Retirement Solutions Limited and LIC Pension Fund Limited.

Exit from NPS- How to get your money back?

You can exit form National Pension System (NPS) under one of the following circumstances:

- Upon Normal Retirement
- Upon Death
- Exit from NPS before the age of normal retirement (irrespective of cause)

To Know More about **Exit from NPS** [Click Here](#)

Access your NPS Account

Along with the PRAN card, you are provided with I-PIN and T-PIN through which you can access your pension account via internet or telephone, respectively. You can also see your Statement of Transaction (SOT) by logging through your I-Pin.

Your SOT contains details of your own and your Government employers' contributions, amounts invested, units allocated during the financial year, total unit holdings as on date across all Pension Funds and changes, if any, in your PRAN details.

To Access your NPS Account [Click Here](#)

Reset Your I-Pin and T-Pin

In case you have forgotten your I-PIN/ T-PIN, it can be reset.

Click here to [Reset I-Pin](#) & [Reset T-Pin](#)

Have a Grievance? Tell us

You may-

- Raise the grievance/complaint through CRA Call centre or through the CRA website
- PAO/ DTO may be contacted to resolve the grievance at their end or they may lodge the grievance further on the employees' behalf
- Send a duly filled Form G1 to CRA for lodging a grievance. To download [Click Here](#)

NPS- A Prudentially Regulated Safe Product.....

Pension Fund Regulatory and Development Authority (PFRDA), a Regulator set up through an Act of Parliament, has been made the statutory Regulator for the pension sector and has been specifically mandated with the responsibility for regulating and monitoring NPS.

To know more about **National Pension System- Government Model** and **PFRDA**, [Click Here](#)

Contact Details:

| Pension Fund Regulatory and Development Authority | Central Recordkeeping Agency |
|--|---|
| Website www.pfrda.org.in | Website www.npscra.nsdl.co.in |
| Address Pension Fund Regulatory and Development Authority, First Floor, ICADR Building, Plot No. 6, Vasant Kunj Institutional Area, Phase – II, New Delhi – 110070 | Address NSDL e-Governance Infrastructure Limited, 1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. |
| NPS Helpdesk Toll free Number 1800 110 708 | CRA Call Centre 1800 222 080 |



[Frequently Asked Questions](#)

[Subscriber Information Brochure](#)

[Forms & Downloads](#)