

**NSDL e-Governance Infrastructure Ltd**

**Central Recordkeeping Agency**



**Standard Operating Procedure**

**for**

**Systematic Investment Plan through MyNPS**

A Subscriber is provided an online portal hosted by NSDL CRA on behalf of POP wherein a subscriber can generate PRAN online and also can make Subsequent Contribution. A link is displayed on POP website for making contribution. After clicking on the link, Subscriber will be redirected to NSDL NPS application.

In addition to above mentioned features, now subscribers can make contribution in the form of **SIP (systematic Investment Plan)** through MyNPS module. Setting up a SIP will allow a subscriber to invest small amount at regular intervals. Only those subscriber will be allowed to open SIP through these module who are existing subscribers of NPS.

### Step by step guide for Subscriber:

1. A link will be available on POP website to register for SIP ( Systematic Investment Plan) under NPS. The subscriber needs to click on that link after which the below mentioned page will be displayed. Subscriber is required to enter mandatory details i.e., PRAN and DOB (Date of Birth) as per CRA records. This is done to validate the PRAN. Enter the Captcha and click on "Send OTP"

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SIP Registration and Maintenance

PRAN	110192557243
Date of Birth	27/06/1986
Request OTP through	<input type="radio"/> Email <input checked="" type="radio"/> SMS <input type="radio"/> Both
Captcha	8 2 + 6 = 88

2. The mentioned details i.e. PRAN and DOB will be verified with CRA records. After verifying the details with CRA records, a six digit OTP will be sent on mobile number/email ID/Both which is registered in CRA records as shown in below mentioned screen. Subscriber is required to enter OTP received and click on "Submit OTP". If the OTP is not received then click on "Regenerate OTP". A below mentioned screen will be displayed.

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SIP Registration and Maintenance

The OTP has been successfully sent to the registered mobile number +919\*\*\*\*\*0.

PRAN	110192557243
Date of Birth	27/06/1986
Enter OTP	*****

3. On successful submission of OTP, name of subscriber will be displayed which is mapped to that particular PRAN. The subscriber will get four options as shown in below mentioned screen. If the subscriber had already started SIP in NPS then he can select options i.e. Status of SIP/s registered or List of SIP transactions or Cancellation of SIP. For new registration of SIP, click on option **“Setting up of new SIP in NPS”**.

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SIP Registration and Maintenance

PRAN	110192557243
Name of Subscriber	KIRAN ASHOK SURVE

Kindly select the action to be performed

New SIP Registration in NPS  
 Status of SIP/s registered  
 List of SIP transactions  
 Cancellation of SIP

4. After selecting option to start new SIP in NPS, a below mentioned screen will be displayed where a subscriber is required to enter mandatory details i.e., SIP Amount, Tier Type, SIP Date, SIP end month & Year and SIP frequency and click on “Submit”.
- Tier Type : Under NPS there are two types of accounts available for investment. Tier I account is the Pension account and Tier II is the investment account.
  - SIP Amount : The amount which will be debited to Subscriber’s Bank Account every month (plus applicable POP charges and GST).

- c. SIP Frequency : The amount will be deducted on monthly, Quaterly, Half Yearly and Yearly. As per selection done by subscriber.
- d. SIP Date : The date on which the amount will be deducted from Subscriber's Bank Account.
- e. SIP end month & Year : The subscriber needs to provide the expiry month and year of SIP.

New SIP Registration in NPS

PRAN	110192557243
Name of Subscriber	KIRAN ASHOK SURVE

SIP Details

Tier Type*	TIER II
Investment Amount (₹) (Min Rs. 500 and Max Rs. 1,00,000)*	1000

₹ 500   ₹ 1000   ₹ 2000   ₹ 5000   ₹ 10000   ₹ 50000

**Edit Amount**

	Investment Amount & Charges	GST
Investment Amount (₹)	1,000.00	
Charges (₹)	20.00	3.60
SIP Amount (₹)		1,023.60

Note: The amount displayed in 'SIP Amount (₹)' will be deducted from subscriber's Saving/Current account.

SIP Frequency*	MONTHLY
SIP Date*	5TH of the Month
SIP End Month & Year*	DECEMBER 2023

**Submit**   Cancel

5. After entering requisite details and clicking on submit, system will ask for confirmation of the details provided as shown in below mentioned screen. Subscriber is required to verify the details and click on "Confirm".

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New SIP Registration in

SIP Details

Tier Type*	TIER II	
Investment Amount (₹)*	1,000.00	

	Investment Amount & Charges	GST
Investment Amount (₹)	1,000.00	
Charges (₹)	20.00	3.60
<b>SIP Amount (₹)</b>	<b>1,023.60</b>	

SIP Frequency*	MONTHLY	
SIP Date*	5th of the Month	
SIP End Month & Year*	DECEMBER 2023	

Note: After confirmation, you will have 15 minutes to complete details. Your SIP Start Date will be after the approval.

CONFIRM
CANCEL

Charges (₹)	20.00	3.60
<b>SIP Amount (₹)</b>	<b>1,023.60</b>	

6. In next step, subscriber is required to provide bank details. Subscriber may use the option “Existing Bank Details” or “New Bank Details”. At present there are more than 35 banks authorizes for e-Mandate facility. If the existing bank details is not a part of listed 35 banks then subscriber is required to enter new bank details. The bank mentioned by subscriber will authorize the “Setup of SIP” after verifying with their core records. Please note that the amount will be deducted in subsequent months from same bank account which is mentioned by subscriber during Setup of SIP.

**a. Existing Bank details**

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## New SIP Registration in NPS

Your session will expire in 12:32

PRAN	110192557243
Name of Subscriber	KIRAN ASHOK SURVE

### Bank/Card Details

Existing Bank Details  New Bank Details  
 Tier I  Tier II

### Existing Bank Details - Tier II

Beneficiary Account Name *	KIRAN ASHOK SURVE
Account Number *	11920100011072
Bank Account Type*	SAVINGS
IFS Code*	UCBA0001192
Bank Name*	UCO BANK
Bank Branch	THANE WEST
Bank Address	SHRIRANG SOCIETYSHOPPING COMPLEX 400601
Bank Pin Code	400601
MICR Code	

### Mode of Communication

Mode of Communication related to SIP to be sent on  Mobile  Email  Both

All further communications related to SIP will be sent on the Mobile Number and/or Email ID registered in CRA

**Submit**

Cancel

## b. New Bank Details

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## New SIP Registration in NPS

Your session will expire in 07:41

PRAN	110192557243
Name of Subscriber	KIRAN ASHOK SURVE

### Bank/Card Details

Existing Bank Details  New Bank Details

### New Bank Details

PAYTM BANKS*	ICICI BANK LTD
Beneficiary Account Name*	KIRAN ASHOK SURVE
Account Number*	*****
Confirm Account Number*	041401516460
Bank Account Type*	SAVINGS ACCOUNT
IFSC Code*	ICIC 0000414
Bank Name*	ICICI BANK LIMITED
Bank Branch	WORLI
Bank Address	ICICI BANK LTD., BHAVESHWAR, 148-B, DR A.B. ROAD, NEAR CITY BAKERY, WORLI, MUMBAI- 400018
Bank Pin Code	12721
MICR Code	400229055

### Mode of Communication

Mode of Communication related to SIP to be sent on  Mobile  Email  Both

All further communications related to SIP will be sent on the Mobile Number and/or Email ID registered in CRA

**Submit**

Cancel

7. After clicking on "Submit", subscriber will be displayed all the details filled during registration as shown in below screenshot. In case subscriber wants to change the details, he is required to click on "Edit" and modify the details. If all the details are correct, click on "Confirm" and proceed.

## New SIP Registration in NPS - Confirmation

Your session will expire in 14:34

PRAN	110102599622
Name of Subscriber	SAGAR DATTATRAY SALUNKHE

### SIP Details

SIP Amount*	1000.00
Tier Type*	Tier II
SIP Date*	05th of the Month
SIP End Date*	05-12-2023
SIP Frequency*	Monthly

### Bank/Card Details

Existing Bank Details  New Bank Details

### New Bank Details

Beneficiary Account Name*	SAGAR DATTATRAY SALUNKHE
Account Number*	04141040000728
Bank Account Type*	SAVINGS ACCOUNT
IFS Code*	HDFC0000414
Bank Name*	HDFC BANK
Bank Branch	MUMBAI - BORIVALI (EAST)
Bank Address	SHOP 1-4 KRISHNA CHS SHANTIVAN SHREEKRISHNA NAGAR BORIVALI (EAST) MUMBAI MAHARASHTRA 400066
Bank Pin Code	400066
MICR Code	400240058

### Mode of Communication

Mode of Communication related to SIP to be sent on  Mobile  Email  Both

All further communications related to SIP will be sent on the Mobile Number and/or Email ID registered in CRA

### Mode of Communication

Mode of Communication related to SIP to be sent on  Mobile  Email  Both

All further communications related to SIP will be sent on the Mobile Number and/or Email ID registered in CRA

### Declaration

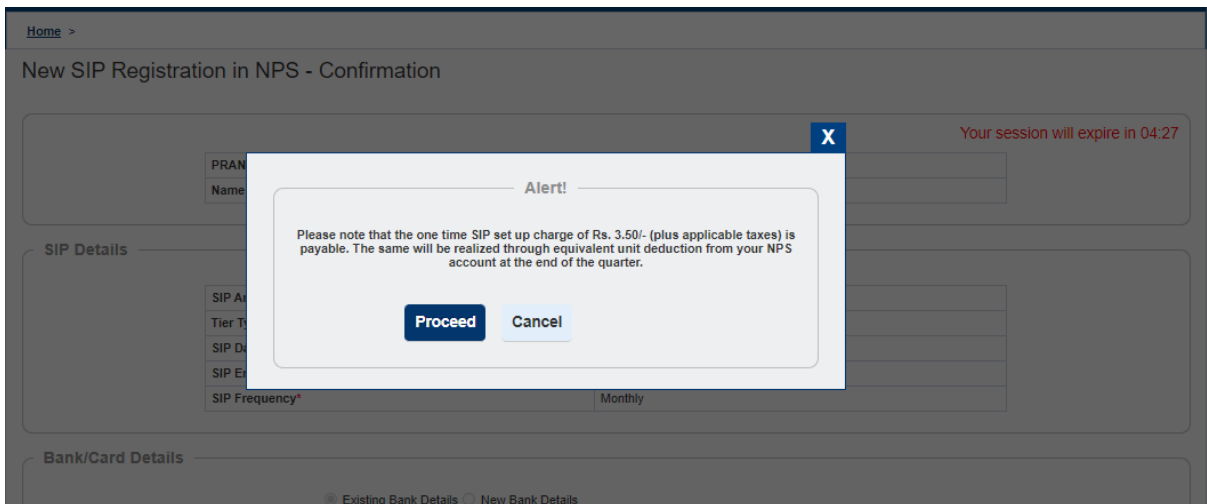
I hereby declare that the particulars given in the form are correct and express willingness to debit my bank account. I undertake that I shall be fully liable for submission of any false or incorrect information. Further, this is to confirm that I have registered for ECS / NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my payment towards my investment shall be made from my above mentioned bank account as per the frequency provided by me until the specified end date of the instrument.

Confirm

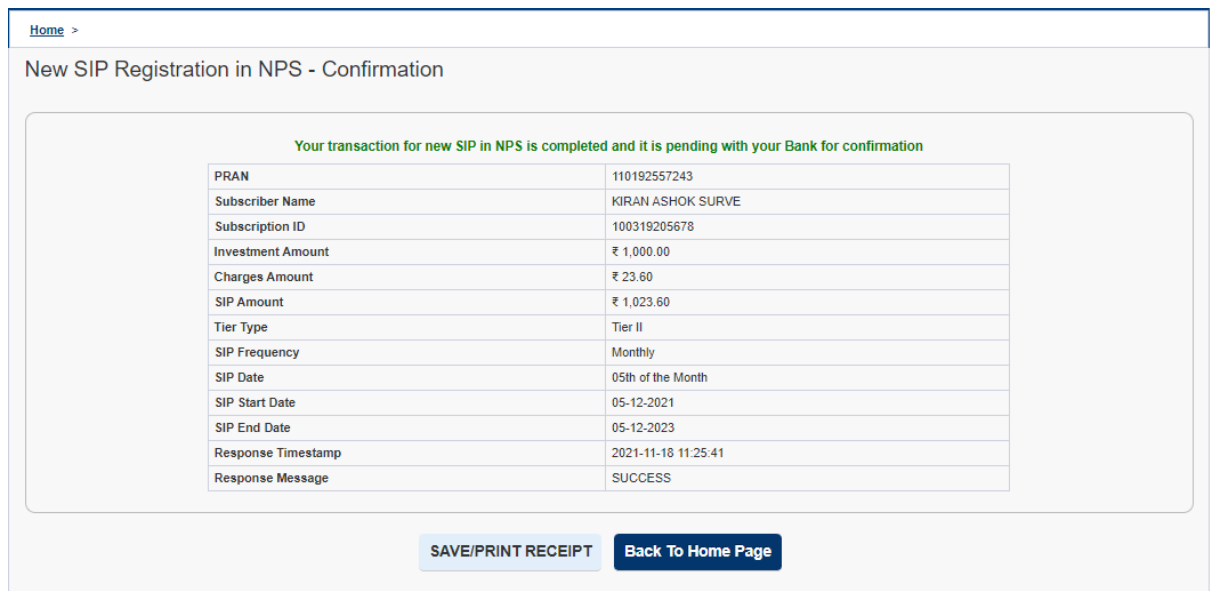
Edit

8. A pop-up will be displayed regarding an amount of Rs 3.50/- (plus applicable taxes) through equivalent unit deduction from NPS account at the end of quarter.





- Further subscriber will be redirected to the bank (details entered during registration) for online eMandate verification and below screen will be displayed. An email and message will be sent on subscriber's registered email ID and number regarding successfully registration of SIP. Once the verification is completed, from subsequent months the amount will be debited in Subscriber's bank account as per instructions.



- To check the status of SIP registered, subscriber is required to select option "Status of SIP/s registered" and click on "Submit".

### SIP Registration and Maintenance

PRAN	110102599622
Name of Subscriber	SAGAR DATTATRAY SALUNKHE

Kindly select the action to be performed

- New SIP Registration in NPS
- Status of SIP/s registered
- List of SIP transactions
- Cancellation of SIP

Submit

Cancel

11. After clicking on submit, there are options available in the dropdown as shown in below figure. Kindly select anyone option and click on "Submit".

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### List of all the SIP's

Request Status

- SELECT--
- ALL
- PENDING
- ACTIVE
- REJECTED
- CANCELLED
- TENURE COMPLETED

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12. Subscriber will be displayed all the SIPs registered in his PRAN with the status as shown in below mentioned figure.

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### List of all the SIP's

Request Status

ALL

Search

Reset

### List of SIPs

Sr No.	Subscription ID	Tier Type	SIP Opening Date	SIP Start Date	SIP End Date	SIP Cancelled Date	Investment Amount	Frequency	Status	Details
1	100319386406	Tier II	18-11-2021	05-12-2021	05-03-2023	-	₹ 1,000.00	Monthly	Pending for Bank Confirmation	-
2	100319390628	Tier I	18-11-2021	05-12-2021	05-12-2023	-	₹ 1,000.00	Monthly	Pending for Bank Confirmation	-

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13. To check list SIP transactions, subscriber is required to select option "List of SIP transaction" and click on "Submit".

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SIP Registration and Maintenance

PRAN	110102599622
Name of Subscriber	SAGAR DATTATRAY SALUNKHE

Kindly select the action to be performed

New SIP Registration in NPS

Status of SIP/s registered

List of SIP transactions

Cancellation of SIP

14. A dropdown will be displayed as shown below. Select anyone option i.e., either Subscription ID or Date Range (The date range should not be more than 15 days). The list of transaction carried out in that particular date range will be displayed.

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List of SIP transactions

Subscription Id	<input type="text"/>
From Date	<input type="text"/> (DD/MM/YYYY)
To Date	<input type="text"/> (DD/MM/YYYY)

15. If subscriber wants to cancel the SIP, he is required to select option "Cancellation of SIP" and click on "Submit".

## SIP Registration and Maintenance

PRAN	110102599622
Name of Subscriber	SAGAR DATTATRAY SALUNKHE

Kindly select the action to be performed

- New SIP Registration in NPS
- Status of SIP/s registered
- List of SIP transactions
- Cancellation of SIP

Submit

Cancel

16. The list of SIPs will be displayed as shown in below mentioned figure. Click on "Cancel SIP".

### List of SIPs which can be cancelled

Sr No.	SIP ID	Total Invested Count / Amount	Start Date of SIP	End Date of SIP	SIP Amount	Status of the Request	
1	116207	0 / ₹ 0	07-11-2020	07-03-2030	₹ 3000.00	ACTIVE	<a href="#">Cancel SIP</a>

17. After clicking on "Cancel SIP", below screen will be displayed. Enter the Captcha and click on "Submit".

## Cancellation of SIP in NPS

### Cancellation of SIP in NPS

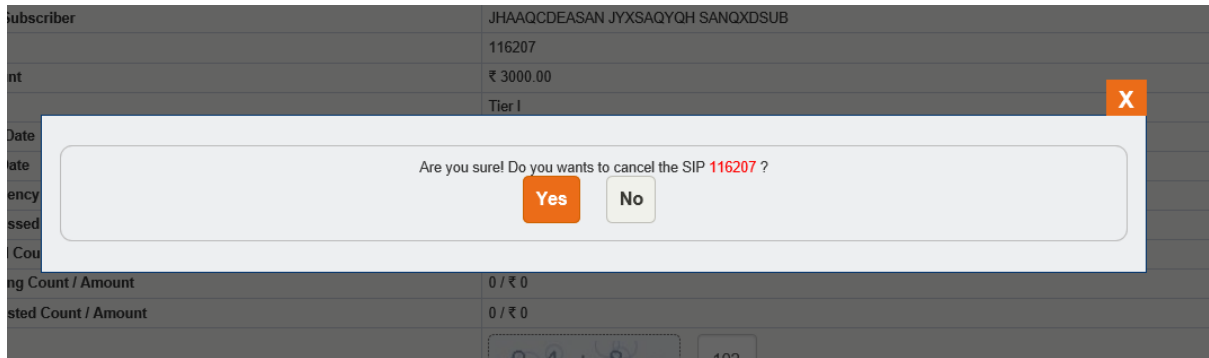
PRAN	101005960547
Name of Subscriber	JHAAQDEASAN JYXSAQYQH SANQXDSUB
SIP ID	116207
SIP Amount	₹ 3000.00
Tier Type	Tier I
SIP Start Date	07-11-2020
SIP End Date	07-03-2030
SIP Frequency	07th of the Month
SIP Processed Count / Amount	0 / ₹ 0
SIP Failed Count / Amount	0 / ₹ 0
SIP Pending Count / Amount	0 / ₹ 0
Total Invested Count / Amount	0 / ₹ 0
Enter Captcha	<input type="text" value="94 + 8 = 102"/> <span>Please enter captcha total</span>

Submit

Cancel

18. Subscriber will be displayed a Pop-up regarding confirmation for cancellation of SIP.

In case subscriber has change the mind then he can select "No" else click on "Yes".



19. After clicking on "Yes", below screen will be displayed with a message "Subscription for SIP ID 116207 is unsubscribed successfully". In subsequent months, the amount will not be deducted for cancelled SIP and no investment will be done.

