



Service Charges;

Intermediary	Charge head	Service Charges*		Method of Deduction
<b>Point of Presence</b>	Subscriber registration	Rs. 250/-		To be collected upfront
	Initial Contribution	0.50% of contribution amount		
	Subsequent transactions	Minimum ₹ 30/- Maximum ₹ 25,000/-		
	Non-Financial transactions	Rs. 30		
	Contribution through eNPS platform of NPS Trust	0.20% of contribution, Min. Rs. 15 Max. Rs. 10,000/- (for NPS All Citizen and Tier-II accounts)		
	Processing of Withdrawal/exit	0.125% of corpus Minimum Rs. 125 Maximum Rs.500		Through Cancellation of units
	Persistency Charges	₹ 50 per annum for annual contribution ₹ 1000 to ₹ 2999 ₹ 75 per annum for annual contribution ₹3000 to ₹6000 ₹100 per annum for annual contribution above ₹6000 (only for NPS All Citizen)		
<b>Central Recordkeeping Agency</b>	Account Opening charges (One Time)*	<b>NSDL</b>	<b>KFintech</b>	Through Cancellation of units
		Rs 40	Rs 39.36	
	Account Maintenance Charges (Per Annum)	Rs. 69	Rs 57.63	
	Charge per transaction (Financial /Non-Financial)	Rs 3.75	Rs 3.36	
<b>Pension Fund</b>	Investment Management Fee	0.0467% - 0.09%		Adjustment in NAV of Scheme
<b>NPS Trust</b>	Reimbursement of Expenses	0.005 % p.a. of Assets Managed		
<b>Custodian</b>	Asset Servicing charges	0.0032% p.a. assets in custody		

\* In case a subscriber opts not to have a physical PRAN Card or Welcome Kit, reduced account opening charges of CRA are applicable as under:

CRA	Account opening with <b>Physical PRAN card</b> (in Rs.)	Account opening with <b>ePRAN card</b> (in Rs.)	
		Welcome kit sent in hardcopy	Welcome kit sent vide email only
NSDL eGov	40.00	35.00	18.00
Kfintech	39.36	39.36	4.00

Tier-II transaction charges are same as Tier-I.

\*\* All charges are excluded GST amount