

**Pension Fund Regulatory and Development Authority**

PFRDA/2020/37/SUP-CRA/15

September 3, 2020

To,  
All Stakeholder under NPS

**E-Nomination Facility for NPS Subscribers**

Pension Fund Regulatory and Development Authority (PFRDA) has been established inter-alia is to protect the interests of subscribers of NPS and other pension schemes regulated by it. PFRDA has allowed comprehensive and digitally enabled solutions for subscribers' varied needs from on-boarding till the process of exit.

2. Currently, the existing subscribers of NPS, who wish to change their nomination in their Permanent Retirement Account Number (PRAN), are required to submit S2 form (Request for change of Subscriber Master details) physically to the associated Nodal officers, corporates or Points of Presence (POPs) for updation.

3. In order to enable NPS Subscribers with ease of changing the nomination, PFRDA has allowed the 'e sign based online facility' to change of nomination through the Subscribers' login credentials, as per the process flow given in Annexure-A. Central Record Keeping Agencies (CRAs) have been advised to introduce this feature in their system at the earliest.

4. The detailed provisions regarding 'Nominations' under NPS are specified under regulation-32 of PFRDA (Exits and Withdrawal) Regulations 2015. The relevant extracts of the regulations are provided under Annexure-B for ready reference.

5. This circular is issued under Section 14 of PFRDA Act 2013 and is available at PFRDA's website ([www.pfrda.org.in](http://www.pfrda.org.in)) under the Regulatory framework and in "Circular" section of CRA under intermediaries.

Sd/-

**(K Mohan Gandhi)**  
General Manager

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## Annexure - A

**(e-Nomination Process)**

The steps to be followed by the Subscriber for e Nomination is given below:

1. Subscribers access their respective CRA system with login credentials and select the option 'Update Personal details' under 'Demographic changes' menu.
2. On selection, subscriber modification screen will appear with multiple options, Subscriber is required to select the option 'Add / Update Nominee details' and then 'Tier type' for which nomination details have to be updated.
3. The subscriber is required to submit the details online such as name of the nominee, relationship with the nominee, percentage share etc. and save the details by clicking on 'Save' menu.
4. Once the details are saved and confirmed, subscriber is required to submit the 'One Time Password (OTP)' received on Registered Mobile Number.
5. On submission of OTP, subscriber is required to e-Sign to authenticate the changes by selecting option 'e-sign and download'.
6. The subscriber will be taken on to 'e signature service provider's' page for e-sign where he is required to enter Aadhaar / Virtual ID and click on 'send OTP'. OTP will be received on mobile number registered with UIDAI.
7. Subscriber needs to submit OTP and click on 'Verify OTP'.
8. Upon authentication, the nomination details will be updated in the NPS records. For Government / Identified Corporate sector subscribers, the request needs to be authorized by the associated Nodal Office / Corporate before its updation.
9. The process of change of nomination is paperless. In case e-sign fails, the changes shall not be updated and

the subscriber shall have to update the nomination through physical form as per the existing process.

#### Annexure B

##### **Nomination Rules under NPS**

[Refer PFRDA (Exit & Withdrawal) Regulations 2015-Chapter VII and regulation-32, for complete information]

The nominee or nominees under NPS shall be entitled, on the death of the subscriber, to receive, to the exclusion of all other persons, all such moneys which have so remained unpaid.

- a. If a subscriber has a family at the time of making a nomination, the nomination shall be in favor of one or more persons belonging to his family. Any nomination made by such subscriber in favor of a person not belonging to his family shall be invalid.
- b. A fresh nomination shall be made by the subscriber on his marriage and any nomination made before such marriage shall be deemed to be invalid.
- c. If at the time of making a nomination the subscriber has no family, the nomination may be in favor of any person or persons but if the subscriber subsequently acquires a family, such nomination shall forthwith be deemed to be invalid and the subscriber shall make a fresh nomination in favor of one or more persons belonging to his family;
- d. Family in relation to a male subscriber, means his legally wedded wife, his children, whether married or unmarried, his dependent parents and his deceased son's widow and children.
- e. Family in relation to a female subscriber, means her legally wedded husband, her children, whether married or unmarried, her dependent parents, her husband's dependent parents and her deceased son's widow and children.
- f. In either of the above two cases (d & e), if the child of a subscriber [or as the case may be, the child of a deceased son of the subscriber] has been adopted by another person and if, under the personal law of the adopter, adoption is legally recognized, such a child shall be considered as excluded from the family of the subscriber.
- g. If the nomination is wholly or partly in favor of a minor, the subscriber may appoint a major person of his family, to be the guardian of the minor nominee in the event of the subscriber predeceasing the nominee. If there is no major person in the family, the subscriber may, at his discretion, appoint any other person to be a guardian of the minor nominee.
- h. A nomination made under the NPS may at any time be modified by a subscriber.
- i. If a subscriber by notice in writing to the designated intermediary for the purpose expresses her desire to exclude her husband from the family, the husband and his dependent parents shall no longer be deemed to be a part of the subscriber's family for the purpose of this Scheme, unless the subscriber subsequently cancels in writing any such notice.