PROCEDURE FOR CREATING D-REMIT VIRTUAL ACCOUNT

D-Remit is an electronic system through which money can be directly transferred from your Bank account to the Trustee Bank (currently Axis Bank) so that you can get same day Net Asset Value (NAV) for your investment in NPS. To use D-Remit process under NPS, a Subscriber is required to have Virtual ID (or Virtual Account) with the Trustee Bank.

This Virtual Account with the Trustee Bank **can be used only for remitting your NPS contributions**. The steps involved in the process of D-Remit and creation of Virtual Account are mentioned below:



The procedure for Creating D-remit Virtual account online is given below -

1. Subscriber needs to visit the link <u>https://enps.nsdl.com/eNPS/NationalPensionSystem.html</u>

https://enps.nsdl.com/eNPS/NationalPensionSystem.html	P
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View Favorites Tools Help	
	HOME MORE ABOUT NPS FAQ
Get your Annual Transaction Statement over Email	Please Select Your Language ENGLISH V
Now you can make contribution through UPI. Click here to know more about UPI. Aadhaar based registration under APY is currently disabled. Kindly contact your Bank (APY Service Provider) for regis	tering under APY.
To rectify any error in the contribution (amount or Tier type) remitted through eNPS portal, you are requested to raise Trust/CRA within 7 days from the date of transaction	a grievance on the CRA portal (www.cra-nsdl.com) to NPS
On account of Covid-19 outbreak, we are operating with considerably reduced employee strength. Inconvenience regre	tted
On account of Covid-15 outpreak, we are operating with considerably reduced employee sublight, inconvenience regie	ueu.
Guidelines for Online Registration	
NPS Trust welcomes you to 'eNPS', which will facilitate:-	NATIONAL PENSION SYSTEM
Opening of Individual Pension Account under NPS (only Tier I / Tier I & Tier II) by All Indian Citizens (including NRIs)	
between 18 - 65 years ➤ Making initial and subsequent contribution to your Tier I as well as Tier II account	ATAL PENSION YOJANA
For Account opening, you need to:	

2. The Subscriber needs to click on "National Pension System" as shown above. On clicking, the following window will pop-up.

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View Favorites	Tools Help		
Get	t your Annual Transaction Statement over Email	Please Select Your Language ENGLISH	~
Now you	can make contribution through UPI. Click here to know more about UPI.		
Aadhaar b	based registration under AP $ec{Y}$ is currently disabled. Kindly contact your Bank (APY Service Provider) for reg	gistering under APY.	
	NPS Trust welcomes you to 'eNPS', which will facilitate:-		
	"Registration" to open an individual pension account under NPS. By using this option, an Indian Citizen between 18-65 years can open 'Tier I' or 'Tier I and Tier II both' types of account, an NRI/OCI	REGISTRATION	
	individual can open only 'Tier I' account. In case you have already submitted registration request, you may		
	take a printout of the form or you may eSign your registration form using this option.		
	"Contribution" to make Subsequent Contribution to your Tier I or Tier II account under NPS. Swavalamban account holders can also make Subsequent Contribution through this option. CRA charges	CONTRIBUTION	
	are applicable on such transactions and will be recovered separately by way of units deduction from		
	Subscriber NPS account.	TIER II ACTIVATION	
	"Tier II Activation" for activation of Tier II account under NPS. All existing Subscribers who have an active Tier I account can activate Tier II account using this option. Note: No charges is levied for the	HER I AS IN A HOR	
	active her raccount can activate her n'account using this option, note, no charges is revieu for the activation of Tier II account.		
	"D-Remit VID Generation" for Registration of Virtual Account number for making seamless Investment	D-Remit VID Generation	
	directly through your Bank Account. Same day NPS Investment facility can be availed through Direct		'
	Remittance (D-Remit) process (as per pre-defined cut-off time for receipt of funds at Trustee Bank).	ANNUAL TRANSACTION	
	"Annual Transaction Statement on Email" for receiving your Annual Transaction Statement for NPS transactions on your registered email ID. This is part of Go-Green initiative of NSDL-CRA.	STATEMENT ON EMAIL	

3. Subscriber needs to select "D-Remit VID Generation" for creating Virtual account. Upon selecting the menu, subscriber will get a pop-up message containing information on D-remit account. Subscriber needs to click on 'continue' to proceed further.

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Now you can make contribution th Aadhaar based registration under	D-Remit VID Generation	ittance (D-Remit) process for same day In	vestment in NPS (as per pre-defi	ned cut-off
To rectify any error in the contrib Trust/CRA within 7 days from the On account of Covid-19 outbreak,	time for receipt of funds at Trustee Bank 2) Facility to generate Virtual ID (VID) fo 3) Minimum contribution of Rs. 500 with 4) With this feature, you have an opti		t ment in your NPS account at p	om) to NPS
Guidelines for Online Registr	Click "Continue" to generate Virtual ID a	and start your Investment		
NPS Trust welcomes you to 'eNPS ► Opening of Individual Pension / between 18 - 65 years ► Making initial and subsequent c		Continue		
For Account opening, you need to:				

4. Once the subscriber clicks on 'continue' the following screen will be displayed where the subscriber needs to carry out virtual account registration by entering Permanent Retirement Account Number (PRAN), Date of Birth (DoB), mode of receiving One Time Password (OTP) and captcha.

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5. The Subscriber needs to click on 'verify PRAN'. Upon verification of PRAN, OTP will be sent to registered mobile no. (If mobile no. is selected) and on email ID (if email ID is selected).

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_ Vi	tual A	ccount Regist	ration			
			Permanent Retirement Account Number (PRAN)*	110044886880		
			Date of Birth (DD/MM/YYYY)*	01/05/1986	D/MM/YYYY)	
			Date of Birth (DD/MM/YYYY)* Request OTP through *	01/05/1986 (Email	DD/MM/YYYY)	
					Please enter 6 Digit OTF Received in Email/SMS	,

6. On selecting "submit", the subscriber needs to select "Virtual Account Registration" Type i.e. for Tier I/Tier II/Both. After selecting the "Virtual Account Registration Type", Subscriber needs to click on 'Generate Virtual Account'.

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KOP NSDL Technology, Trust & Reach		National Pension System (NPS)
Virtual Account Regis		
Virtual Account Registra	ation	
PRAN : 110044886880		Date Of Birth : 01/05/1986
Consent		
	Virtual Account Registration Type *	○ Tier I ○ Tier II ● Both
the right to peruse my fir	contribution paid by me has been derived f nancial profile or share the information with ing the provision of any law relating to preve Generate Virt	

7. Subscriber will get an Acknowledgement as shown below-

	Number for your Virtual Account registration request. A Virtual Account and process related to the use of Virtua Account.
Acknowledgment Number for Tier I	90810202011005967
Acknowledgment Number for Tier II	90810202011005968
	Note: d, you can use your Virtual Account along with IFS Code bayee through your bank account for NEFT/RTGS

8. By clicking on "Ok" Subscriber will be able to view the Virtual Account Registration details as shown below. Virtual Account confirmation by NPS Trust will be pending. The same will be registered in T+1 by NPS-Trust.

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V	/irtual A	Account Registration				
	Virtual	Account Registration —				
	PRAN : 110	044886880			Date Of Birth : 01/0	05/1986
	Reque	est Status				
		Acknowledgment No	Tier Type	Virtual Account No	Registration Date	Account Status
		90810202011005967	T1	xxxxxxx4967	08/10/2020	Virtual Account Confirmation Pending
		90810202011005968	T2	хххххххх4968	08/10/2020	Virtual Account Confirmation Pending
	perus		e information	with other government a		essed sources of income. I understand that NPS trust ha e that NPS trust has the right to close my PRAN in cas

9. Subscriber will receive an email confirming the activation request as shown below-

Thu 08/10/2020 18:03 cra_NewReg@nsdl.co.in Virtual Account acceptance request for PRAN To Pradeep Dubey	
Dear SMT BEENA PRADEEP DUBEY ,	
Your Virtual Account activation request has been accepted in CRA system for the PRAN 110044886880 on 08-Oct-202	20.
You will receive a confirmation mail along with Virtual ID once the account is activated in system.	
Please do not reply to this email as this is a system-generated email. For any clarification, you may contact us on 'toll f	ree no. 1800 22 2080'.
Thanks & Regards, Central Recordkeeping Agency (National Pension System)	
This is an auto-generated email. Please do not reply to this email.	

- 10. Upon activation of virtual account, Subscriber will receive another confirmation email.
- 11. Once the virtual account request is confirmed, virtual account will be ready for addition to bank account for NEFT/RTGS/IMPS.

Addition of Virtual Account (Virtual ID) as Beneficiary:

- 1. Subscriber has to login to Net Banking facility of his bank and add the Virtual Account (as created above) as Beneficiary Account along with his/her name (as per CRA records) as Beneficiary Name.
- 2. Subscriber needs to add 'UTIBOCCH274' as IFS Code of Axis Bank (Trustee Bank) for transfer of funds and account type as 'Current Account', if required.
- 3. After addition of beneficiary details, Subscriber can invest in NPS (minimum of Rs. 500) as per his/her convenience and get benefit of the same day NAV. To get same day NAV, the cut-off time for funds transfer is 9.30 AM. In case of receipt of funds after 9:30 AM, NAV of the next working day will be applicable.
- 4. Subscriber can also set standing instructions for his/her NPS Account (Subject to the provision given by your bank).
- 5. Please use RTGS/NEFT/IMPS as the mode of remittance.

Hints for addition of virtual account as beneficiary:

Particular	Details
Beneficiary Name	Name as per PRAN Card
Beneficiary Account	Virtual Account Number received through
Number	SMS/Email
Beneficiary Account	Current
Туре	
Beneficiary Bank	Axis Bank
IFSC	UTIB0CCH274 (where '0' indicates 'zero')

Note: It is required to add different Virtual Account Number as beneficiary for each Tier.

The D-Remit facility allows you set up an SIP for NPS investments. For setting up your SIP, set a Standing Instruction (SI) to credit your D-Remit Virtual Account on a regular interval.

Upon Addition of Virtual Account as beneficiary, you can remit funds for investment in NPS!
