

Charges under NPS

NPS offers Indian citizens a low cost option for planning their retirement. NPS perhaps is one of the world's lowest cost retirement savings products. Following are the charges under NPS:

(A) Charges by POP

Intermediary	Service	Charges
POP	Initial Subscriber Registration	Nil charges
	Initial Contribution	Nil charges
	All Subsequent Contribution / SIP	Nil charges
	All Non-Financial Transaction	Nil charges

Minimum contribution while registration is ₹250/-

(B) Charges by CRA

Sr No	Name of CRA	Scheme	PRA Opening Charges (₹)	PRA Annual Maintenance Charges (₹)	Transaction Charges (₹)
1	KFin Technologies Limited	NPS Regular	39.36	57.63	3.36
		NPS Lite/APY	15	16.25	NIL
2	Protean e-gov technologies Limited	NPS Regular	40	69	3.75
		NPS Lite/APY	15	20	NIL
3	Computer Age Management Services Limited	NPS Regular	40	65	3.50
		NPS Lite/APY	15	16.25	NIL

(C) NPS Vatsalya charges

The charges that are collected for services rendered in respect of the NPS Vatsalya account shall be the same as the charges that are collected under NPS – All Citizen Model as mentioned above and in line with the guidelines laid by the Regulator from time to time.