



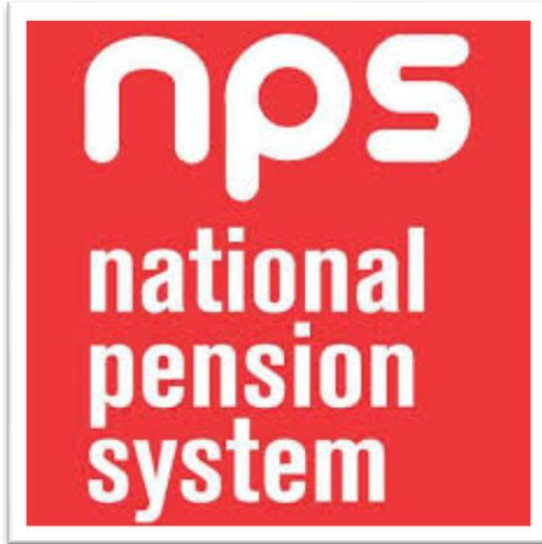
National Pension System for Mutual Fund Distributors

Agenda

- **What is NPS ?**
- **NPS Business Opportunity**
- **NPS Product Features & Benefits**
- **How to Open NPS Account?**
- **About ICICI Prudential PFM**



What is National Pension System (NPS) ?



National pension system is a unique scheme launched by Govt. of India which allows citizens of India to effectively plan for their retirement through safe and reasonable market based returns.

A subscriber can contribute regularly in a pension account during their working life, withdraw a part of the corpus in a lump sum and use the remaining corpus to buy annuity to secure their future.

NPS Business Opportunity

Financial Year	Sector	No. of Subscribers	Total Contribution M&B* (Rs in Crs)	YoY Growth %	AUM (Rs in Crs)	YoY Growth %
As on 31st Jan'21	All Citizen	14,95,439	14,95,439	19.48	19,704.73	52.46
FY 2019-20	All Citizen	12,51,574	15,011.86	34.59	12,924.30	35.07
FY 2018-19	All Citizen	9,29,931	9,685.54	34.47	9,568.50	66.59
FY 2017-18	All Citizen	6,91,570	5,823.66	58.23	5,743.64	83.91
FY 2016-17	All Citizen	4,37,076	3,022.09	****	3,123.13	***

- Source: NPS Trust
- Link: <http://www.npstrust.org.in/assets-under-management-and-subscribers>
- 96% people not covered by social security schemes

NPS product benefits

Additional tax benefits

Save additional tax on upto 10% of annual basic salary u/s 80CCD(2) and upto 50,000 under 80 CCD(1B)

Retirement planning

Systematic disciplined investment plan to create a substantial retirement corpus

Lowest cost product

Lowest cost investment product with 0.01% Fund management cost in the market

Portable

Carry your account across employers, locations etc.

Lumpsum + Income

Tax free lump sum withdrawal of up to 60% of corpus on retirement and regular guaranteed income for life through annuity

Types of NPS

Corporate NPS



Regular contributions made by employer & employee



Operated through single PRAN*

Retail NPS



Voluntary contribution made by employee to increase retirement corpus

Employee is in full control of the PRAN for investments & service request

Multiple tax benefits – Corporate NPS

Reduce taxable salary



**NPS Contribution
by Employer**

Save up to 10% of your
basic salary from
taxable income

U/S 80CCD(2)

Claim tax deduction



**NPS Contribution by
Employee**

Deduction up to
`50,000

U/S 80CCD(1B)

Tax Deduction up to
`1,50,000

U/S 80CCE

Types of NPS accounts

	Tier 1 (Pension a/c)	Tier 2 (Investment a/c)
Nature	Mandatory	Voluntary
Withdrawal	Restricted	Flexibility
Tax benefits	Yes	No
A/C opening	Rs 500/-	Rs. 1,000/-
Annual Contribution	Minimum Rs. 1000/-	-

Tier 2 : Investment account with low FMC of 0.01% & liquidity of funds



Age Criteria : 18 years -65 years

Exiting from NPS

	Annuitization	Withdrawal
On retirement	Min 40% of the NPS corpus should be annuitized.	The balance 60% is paid to the subscriber tax free
	If the corpus is less than Rs 2 Lacs then full withdrawal is permitted.	
Before retirement	Min 80% of the NPS corpus should be annuitized	The balance is paid to the subscriber and it is tax free
	If the corpus is less than Rs 1 Lacs then full withdrawal is permitted.	
On death	100 % NPS corpus paid to the nominee/ legal heir of the subscriber.	

Can you do partial withdrawal in NPS?

- **Subscriber can now withdraw 3 times from NPS corpus after completing 3 years in the system.**
- **Subscriber can withdraw 25% of contribution made by them; excluding contribution made by employer & interest generated, adhering to below condition**
 - **Education of self & children**
 - **Marriage of children**
 - **Due to critical illness of self / spouse / children**
 - **Construction / purchase of residential property**
 - **For starting a business**

Agenda

- **What is NPS ?**
- **NPS Business Opportunity**
- **NPS Product Features & Benefits**
- **How to Open NPS Account?**
- **About ICICI Prudential PFM**



Documents required for Opening NPS account:

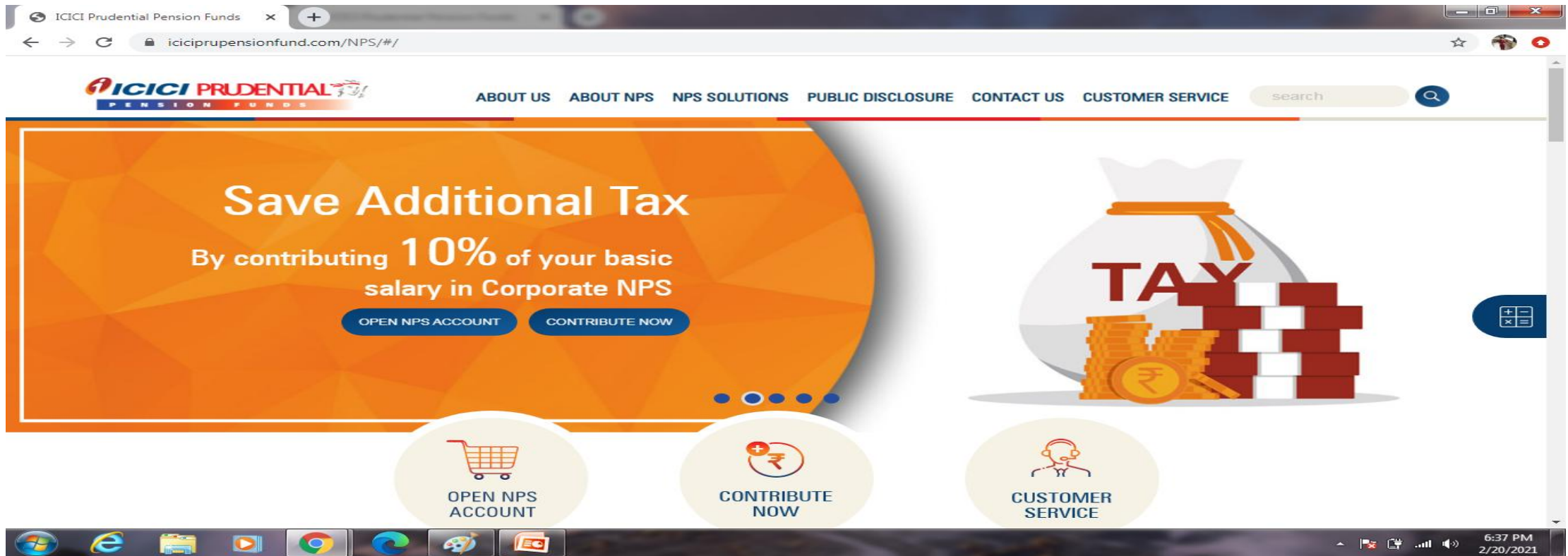
- **Current Color Photo,**
- **Digital Signature (Signature Image to be uploaded as the KYC)**
- **Self Attested ID Proof - Pan card, Driving License, Masked Aadhar Card, Passport etc.**
- **Self Attested Address Proof – Masked Aadhaar card (both side) , Electric Bill , Tel Bill, etc.**
- **A Cancel Cheque**

Customer on-boarding process



Complete digital form filling journey
<https://www.icicirupensionfund.com/NPS/#/>

Log on to your internet –Through Mobile or Desktop



Visit <https://www.iciciprusionfund.com/NPS/#/>



Select Open NPS Account

Log on to your internet –Through Mobile or Desktop

The screenshot shows the 'SUBSCRIBER REGISTRATION' page on the website cra.kfintech.com/poonline/POPAAuthenticate. The page features the ICICI Prudential Pension Funds logo at the top. The main content area is titled 'CHOOSE APPROPRIATE OPTIONS' and includes several selection fields:

- Applicant Type ***: Two buttons, 'Individual Subscriber' (selected) and 'Corporate Subscriber'.
- Status of Applicant ***: One button, 'Resident Of India'.
- Register With ***: Two buttons, 'Aadhaar' and 'Permanent Account Number (PAN)'.
- Account Type***: Two buttons, 'Tier 1' and 'Tier 1 & Tier 2' (selected).

Below these fields are an input field for 'Applicant's PAN*', a CAPTCHA image showing the text 'NE7KO', and an input field for 'Enter Captcha'. A 'Continue' button is located at the bottom of the form.

On the right side of the page, there are three action boxes, each with an 'Enter' button:

- 'Complete Pending Registration'
- 'Print Completed Registration Form'
- 'e - Sign / Authenticate using OTPs'

A blue box in the bottom left corner contains the text: 'Toll Free Helpline 1800 208 1516'. The footer of the page includes the text: 'All Rights Reserved. © Copyright 2021 eNPS', 'Best viewed in Google Chrome, Mozilla & Internet Explorer 10+ with a resolution of 1024 X 768', and 'Privacy Policy'.

Select Individual Subscriber, and use option of PAN Card to register



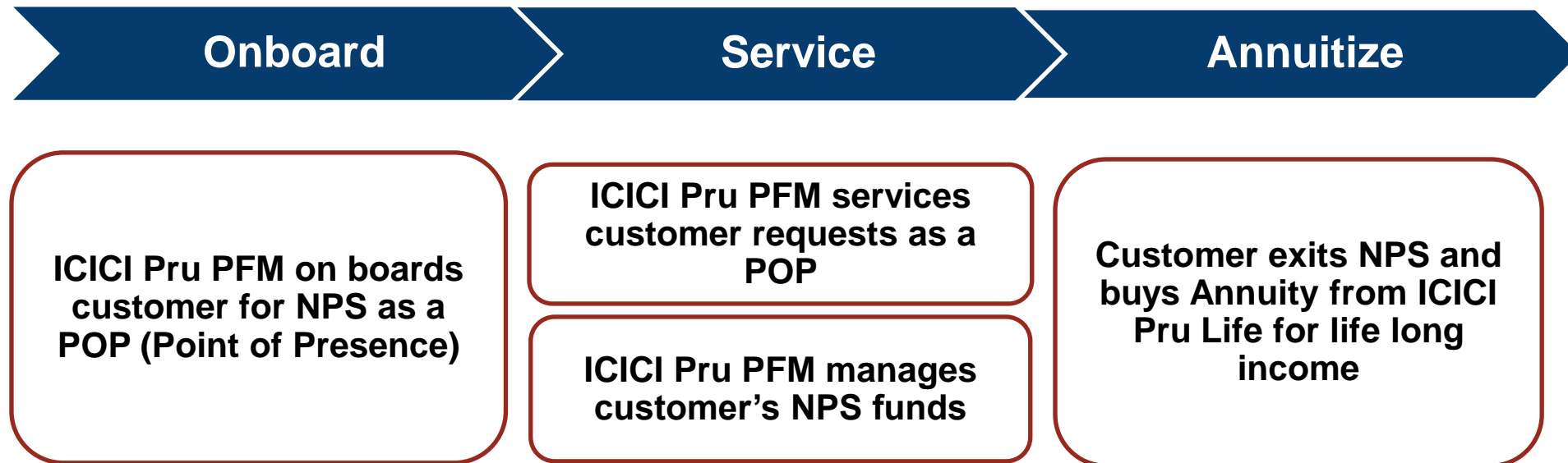
Agenda

- What is NPS ?
- NPS Business Opportunity
- NPS Product Features & Benefits
- How to Open NPS Account?
- About ICICI Prudential PFM



End-to-end NPS solution

- Managing End-to-end customer journey with ease of on-boarding & fund management, servicing and annuitizing retirement corpus



Contact us:

ICICI Pru Pension Funds Management Co Ltd						
Pls contact our Co-ordinator for opening NPS account and referral Partner						
Co-ordinator-1st contact point						
co-ordinator	Relationship Manager	Contact Detail	Email ID			
	Indra chatterjee	8697548240	indra.prasad.chatterjee@icicprulife.com			
co-ordinator -2nd Contact point						
co-ordinator	Relationship Manager	Contact Detail	Email ID			
	Sarvesh Lunia	9830703042	sarvesh.lunia@icicprulife.com			
East region	Relationship Manager	Contact Detail	Email ID	Zonal Manager	Contact Detail	Email
	Sarvesh Lunia	9830703042	sarvesh.lunia@icicprulife.com	Punaram sahu	9534567100	Punaram.sahu@icicprulife.com
West region	Relationship Manager	Contact Detail	Email ID	Zonal Manager	Contact Detail	Email
	syed umar	9137247543		Anish shewaramani	9820190250	anish.shewaramani@icicprulife.com
North region	Relationship Manager	Contact Detail	Email ID	Zonal Manager	Contact Detail	Email
	akshay suri	9670392108	9670392108	Anish shewaramani	9926303393	akshay.chaskar@icicprulife.com
South region	Relationship Manager	Contact Detail	Email ID	Zonal Manager	Contact Detail	Email
	Paawan dayaramani	8827824160	paawan.dayaramani@icicprulife.com	Sukhdev nattala	9849010088	sukhdev.nattala@icicprulife.com



Thank you