NPS Vatsalya Scheme

January 15, 2026 • vajiramandravi.com

NPS Vatsalya Scheme Latest News

Recently, the Pension Fund Regulatory and Development Authority (PFRDA) has issued the NPS Vatsalya Scheme Guidelines 2025.

About NPS Vatsalya Scheme

- It is a **contributory savings** and long term financial security scheme **designed exclusively for minors.**

Key Features of NPS Vatsalya Scheme

- **Eligibility:** It is open to all **Indian citizens, including NRI/OCI, below 18 years of age.**
- **Account Operation:** Account opened in the name of the minor and operated by the guardian
- **Contribution:** Minimum initial and annual **contribution ₹250** and no maximum limit on contribution
    - The contribution can also be **gifted by relatives and friends.**
- **Pension Fund Selection:** Guardian can choose **any one Pension Fund registered with PFRDA**
- **Partial Withdrawal Provisions:** It is allowed after **completion of three years** from account opening

- Up to **25% of own contributions** (excluding returns) is permitted for education, medical treatment and specified disabilities
- It is allowed **twice before 18 years** and twice between 18-21 years, subject to conditions.

Source: **PIB**
