JEEVANTREE LIFE EVENT GUIDE · INDIA

When a child turns 18

जब बच्चा 18 साल का हो

At 18, accounts that a parent ran for the child stop working until they are moved into the young adult's own name. Some freeze on the birthday itself. This checklist covers what to do, in the order that saves the most running around.

Tip: Start three months before the birthday. Most steps need the updated PAN and a bank account in the young adult's own name, so do those first.

STAGE 1 OF 4 Before the 18th birthday

- [ ] **Finish the Aadhaar biometric update**
  Children must update fingerprints, iris and photo at 5 and again at 15. If the update at 15 was missed, do it now, because many services check Aadhaar.
  When: Age 15 to 17 · **Where:** Any Aadhaar centre · myaadhaar.uidai.gov.in

- [ ] **Apply for the voter list in advance**
  At 17 you can apply early with Form 6. You are added once you turn 18 on one of the four qualifying dates: 1 January, 1 April, 1 July or 1 October.
  When: From age 17 · **Where:** Voters' portal or Voter Helpline app · voters.eci.gov.in

- [ ] **List everything held in the child's name**
  Bank accounts, fixed deposits, mutual funds, demat, PPF, Sukanya Samriddhi, post office schemes, bonds and insurance policies. Each one needs its own update.
  When: Age 17 · **Where:** At home, with the passbooks and statements

STAGE 2 OF 4 Identity documents

- [ ] **Update the PAN card**
  A minor's PAN card has no photo or signature. Apply for a change so the adult card carries both. If there is no PAN yet, apply for a new one; an instant e-PAN can be made online with Aadhaar.
  When: Right after 18 · **Where:** Protean or UTIITSL PAN portals, or the Income Tax portal · www.incometax.gov.in

- [ ] **Put their own mobile number and email on Aadhaar**
  Many OTPs go to the number on Aadhaar. It should now be the young adult's own number, not a parent's.
  When: Right after 18 · **Where:** Aadhaar centre · myaadhaar.uidai.gov.in

- [ ] **Renew the passport as an adult**
  A minor's passport is valid for 5 years or until 18, whichever comes first. Apply for an adult passport before the next trip.
  When: At 18 · **Where:** Passport Seva · www.passportindia.gov.in

- [ ] **Get the voter ID**
  If you did not apply at 17, apply now with Form 6.
  When: At 18 · **Where:** Voters' portal · voters.eci.gov.in

- [ ] **Driving licence**
  From 18 you can get a learner's licence for a car, then the permanent licence after the test.
  When: At 18 · **Where:** Parivahan / local RTO · parivahan.gov.in

STAGE 3 OF 4 Money and investments

- [ ] **Convert the minor bank account**
  Visit the branch together. The bank takes fresh KYC, the young adult's own signature and mobile number, and stops the guardian's operation. Ask for a debit card and UPI in their own name.
  When: Right after 18 · **Where:** Home branch

- [ ] **Mutual funds: change status from minor to major**
  At 18 the folio is frozen and running SIPs stop. Submit a "minor attaining majority" form to each fund house with the updated PAN, the young adult's own KYC, and proof of a bank account in their name. Then restart SIPs.
  When: Right after 18 · **Where:** Fund house, or CAMS / KFintech service centres · www.mfcentral.com

- [ ] **Demat and trading account**
  A minor demat account is frozen for trading at 18. Complete fresh KYC with the broker and link the young adult's own bank account to convert it.
  When: Right after 18 · **Where:** Broker / depository participant

- [ ] **PPF account**
  The account continues in the young adult's name. Submit a revised application with their own signature at the bank or post office.
  When: At 18 · **Where:** Bank or post office holding the PPF

- [ ] **Sukanya Samriddhi (for daughters)**
  From 18 the daughter runs the account herself. Submit her KYC at the bank or post office, and ask about the partial withdrawal allowed for higher education.
  When: At 18 · **Where:** Bank or post office

- [ ] **Fixed deposits, post office schemes and bonds**
  Update each one from minor to major so the money can be paid to the young adult when it matures.
  When: At 18 · **Where:** Each bank or post office

- [ ] **Insurance**
  Child plans may change owner at 18. On a family health policy, check the age limit for staying covered as a dependent child.
  When: At 18 · **Where:** Insurer or agent

- [ ] **Income tax**
  Until 18, most of a child's investment income is added to a parent's income. From 18 it is taxed in their own name, so they may need to file their own return.
  When: From the year they turn 18 · **Where:** Income Tax portal · www.incometax.gov.in

STAGE 4 OF 4

Good habits for a new adult

- [ ] **Make your own nominations**
  As an adult you can now name your own nominees on bank accounts, mutual funds, demat and insurance.
  When: Within the first year · **Where:** Each institution

- [ ] **Open a DigiLocker account**
  Keep official copies of Aadhaar, PAN, driving licence and marksheets in the government's free DigiLocker.
  When: Any time · **Where:** DigiLocker app · www.digilocker.gov.in

- [ ] **Stay safe online**
  Never share an OTP, PIN or password, not even with someone claiming to be from the bank.
  When: Always

- [ ] **Update the family record**
  Send your new mobile number, city and email to your family record keeper.
  When: Any time · **Where:** JeevanTree family form

Please note: general guidance for families in India, not legal, tax or financial advice. Rules change and can differ by state and institution; confirm with each bank, office or company. Last checked 19 October 2026.

- UIDAI: biometric updates for children: https://uidai.gov.in/images/UIDAI_Waives_Charges_for_Aadhaar_Biometric_Updates_for_Children_Aged_715.pdf
- Four qualifying dates for voter registration: https://www.tribuneindia.com/news/chandigarh/now-17-can-apply-in-advance-for-voter-id-418310
- AMFI: change of status from minor to major (mutual funds): https://www.amfiindia.com/Themes/Theme1/downloads/circulars/SEBI/CU116-AMFI%20BP%20cir%20No.%2086-16-Jul-2020-%20Updated%20Guidelines%20reg.%20Minors%20Account%20and%20change%20of%20status%20from%20Minor%20to%20Major.pdf
- Tata Mutual Fund: converting a minor's folio, step by step: https://www.tatamutualfund.com/blogs/how-convert-minors-mutual-fund-folio-major-status-step-step-guide
- Fyers: minor demat account at 18: https://support.fyers.in/portal/en/kb/articles/what-happens-to-a-minor-s-demat-account-when-the-minor-becomes-major
- Bank of Maharashtra: PPF scheme rules: https://bankofmaharashtra.bank.in/ppf-scheme