



Circular

Circular No: PFRDA/2022/36/SUP-CRA/12

22nd Nov 2022

To

All NPS Stake Holders

Subject: NPS Digital On boarding through CKYC

PFRDA had enabled multiple modes of digital on boarding into NPS through Digi Locker Issued Documents, Aadhaar e KYC/XML and PAN/Bank account. In the series of various digital initiatives as part of Azadi Ka Amrit Mahotsav (AKAM) to mark 75 years of India's Independence, PFRDA is pleased to inform that the prospective Subscribers are provided with another option for opening NPS Account through CKYC and the process is online and paperless.

2. Central KYC (CKYC), a unique initiative of the Government of India (GoI) to empower NPS Subscribers/ financial investors to complete their KYC only once for interacting with multiple service providers across the financial sector under the ambit of various Regulators.

3. CKYC is managed by CERSAI (Central Registry of Securitization Asset Reconstruction and Security Interest of India), the authorized entity of GoI to function as the Central KYC Registry (CKYCR). The objective of CKYCR is to ease the process of opening account with financial service providers and unburden the investors from producing KYC documents and getting those verified every time. CKYCR acts as centralized repository of KYC records of investors in the financial sector and facilitates inter-usability of the KYC records across the sector with their due consent.

4. CKYC Identification Number is a 14-digit number allotted by CERSAI to an investor post completion of CKYC formalities. The prospective Subscribers can also check their CKYC number/ status online by visiting the web portal of the financial institutions providing a CKYC check facility. Additionally, they may approach the financial institutions where they provided their CKYC documents to obtain the number.

5. The process flow of performing digital on boarding journey through CKYC provided at the Annexure for the benefit of stake holders and the facility is provided by one of Central Record Keeping Agencies (CRA) as of now.

This circular issued in exercise of the powers conferred under Section 14 of PFRDA Act, 2013 to protect the interests of subscribers and to regulate, promote and ensure orderly growth of the NPS and pension schemes to which the Act applies.

Chief General Manager

परिपत्र

परिपत्र सं : पीएफआरडीए/2022/36/SUP-CRA/12

22nd नवम्बर 2022

प्रति,

सभी एनपीएस हितधारक

विषय : सीकेवाईसी के माध्यम से एनपीएस डिजिटल ऑनबोर्डिंग

पीएफआरडीए ने डिजी लॉकर द्वारा जारी दस्तावेजों, आधार ई-केवाईसी/एक्सएमएल और पैन/बैंक खाते के माध्यम से एनपीएस में डिजिटल आनबोर्डिंग के कई तरीकों को सक्षम किया था। भारत की आजादी के 75 वर्ष पूर्ण होने पर आजादी के अमृत महोत्सव (AKM) के भाग के रूप में विभिन्न डिजिटल पहलों की श्रृंखला में, पीएफआरडीए को यह सूचित करते हुए प्रसन्नता हो रही है कि संभावित अभिदाताओं को सीकेवाईसी के माध्यम से एनपीएस खाता खोलने के लिए एक अतिरिक्त विकल्प प्रदान किया जाता है और यह प्रक्रिया ऑनलाइन और गैर-कागज़ी है।

2. केंद्रीय केवाईसी (सीकेवाईसी) भारत सरकार की एक ऐसी अनूठी पहल है, जिसमें एनपीएस अभिदाताओं/वित्तीय निवेशकों को विभिन्न नियामकों के अधीन वित्तीय क्षेत्र में कई सेवा प्रदाताओं के साथ संपर्क करने के लिए मात्र एक बार अपनी केवाईसी प्रक्रिया पूर्ण करने में सक्षम बनाया जाता है।

3. सीकेवाईसी का प्रबंधन CERSAI (भारतीय प्रतिभूतिकरण परिसंपत्ति पुनर्निर्माण और प्रतिभूति स्वत्व की केंद्रीय रजिस्ट्री) द्वारा किया जाता है, जो केंद्रीय केवाईसी रजिस्ट्री (सीकेवाईसीआर) के रूप में कार्य करने के लिए भारत सरकार की अधिकृत इकाई है। सीकेवाईसीआर का उद्देश्य वित्तीय सेवा प्रदाताओं द्वारा खाता खोलने की प्रक्रिया को सरल बनाना और निवेशकों को केवाईसी दस्तावेज़ जारी करने और इन्हें बार-बार सत्यापित करने की समस्या से मुक्त करना है। सीकेवाईसीआर वित्तीय क्षेत्र में निवेशकों के केवाईसी रिकॉर्ड के केंद्रीकृत भंडार के रूप में कार्य करता है और उनकी उचित सहमति के साथ अलग-अलग क्षेत्रों में केवाईसी रिकॉर्ड की अंतर-प्रयोज्यता की सुविधा प्रदान करता है।

4. सीकेवाईसी पहचान संख्या, सीकेवाईसी औपचारिकताओं के पूरा करने के बाद CERSAI द्वारा निवेशक को आवंटित 14 अंकों की संख्या है। संभावी अभिदाता सीकेवाईसी जांच सुविधा प्रदान करने वाले वित्तीय संस्थानों के वेब पोर्टल पर जाकर अपने सीकेवाईसी नंबर / स्थिति की ऑनलाइन जांच भी कर सकते हैं। इसके अतिरिक्त, वे वित्तीय संस्थानों से संपर्क कर सकते हैं जहां उन्होंने यह संख्या प्राप्त करने के लिए अपने सीकेवाईसी दस्तावेज़ जमा किए थे।

5. अनुलग्नक में हितधारकों के लाभ के लिए सीकेवाईसी के माध्यम से डिजिटल ऑनबोर्डिंग प्रक्रिया प्रदान की गई है और यह सुविधा अभी तक एक केंद्रीय अभिलेखपाल अभिकरण (CRA) द्वारा प्रदान की जाती है।

यह परिपत्र पीएफआरडीए अधिनियम, 2013 की धारा 14 के तहत प्रदत्त शक्तियों का प्रयोग करते हुए हितधारकों के हितों की रक्षा करने और एनपीएस और अन्य पेंशन योजनाओं, जिन पर अधिनियम लागू होता है, उनको विनियमित करने, बढ़ावा देने और व्यवस्थित विकास को सुनिश्चित करने के लिए जारी किया गया है।

मुख्य महाप्रबंधक



SOP- CKYC during Registration

Version 1.1

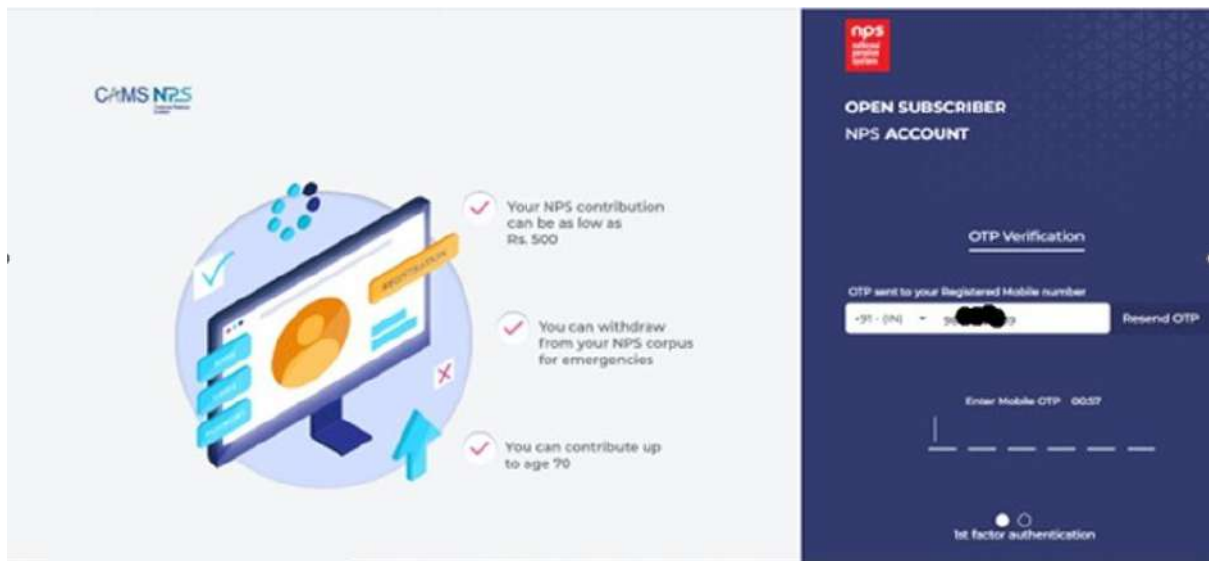
www.camsnps.com

The image shows a registration page layout. On the left, there's a light blue section with the CAMS NPS logo and an illustration of a computer monitor displaying a registration form. To the right of the monitor are three bullet points with checkmarks: 'Your NPS contribution can be as low as Rs. 500', 'You can withdraw from your NPS corpus for emergencies', and 'You can contribute up to age 70'. On the right, there's a dark blue section titled 'OPEN SUBSCRIBER NPS ACCOUNT'. It contains input fields for 'First Name', 'PAN', 'Date of Birth' (with a calendar icon), 'Email ID', and 'Mobile Number' (with a dropdown for country code '+91 - (IN)'). There's a checkbox for 'My Mobile Number Linked with Aadhaar' and a button 'OPEN NEW ACCOUNT'. At the bottom, there are links for 'Resume Registration' and 'Start Corporate Registration'.

1. Enter subscriber details in the Registration page.

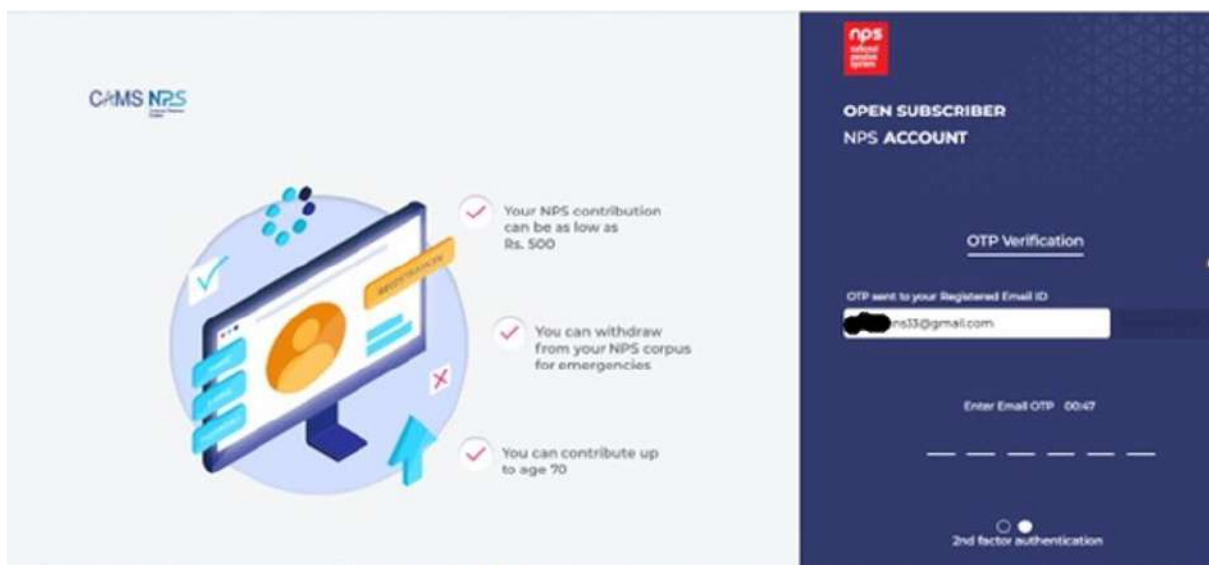
- a. First name
- b. PAN
- c. Date of Birth
- d. Email ID
- e. Mobile number (linked with KYC/ Aadhaar)

2. Select 'Open New Account'.



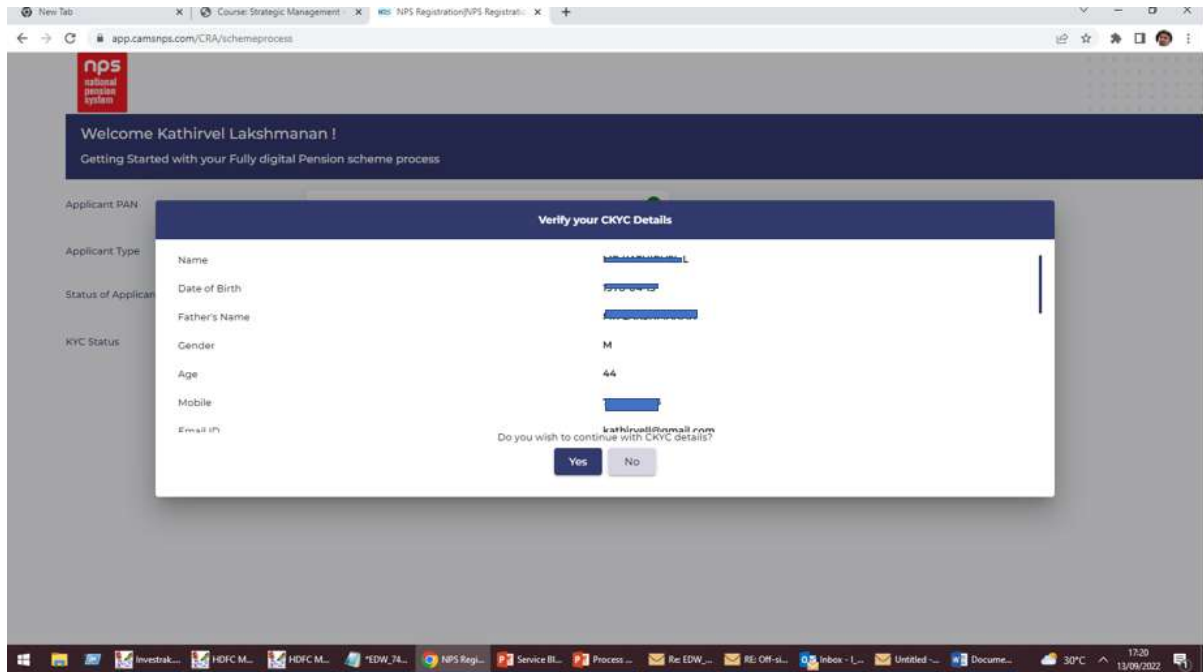
The screenshot displays the NPS CAMS website. On the left, a circular graphic contains a computer monitor with a person icon and a 'Registration' button. To the right of the graphic are three bullet points: 'Your NPS contribution can be as low as Rs. 500', 'You can withdraw from your NPS corpus for emergencies', and 'You can contribute up to age 70'. On the right side of the page, the 'OPEN SUBSCRIBER NPS ACCOUNT' section is visible. Under 'OTP Verification', it states 'OTP sent to your Registered Mobile number' and shows a masked number '+91 - (08) - 98765 43210'. A 'Resend OTP' link is present. Below this is a field for 'Enter Mobile OTP' with the value '0037' and a '1st factor authentication' indicator.

Subscriber to enter the OTP received in their mobile.




This screenshot is identical to the one above, showing the NPS CAMS website. However, the 'OTP Verification' section now indicates 'OTP sent to your Registered Email ID' and shows the email address 'ns33@gmail.com'. The field for 'Enter Email OTP' contains the value '0047', and the '2nd factor authentication' indicator is shown at the bottom.

Subscriber to enter the OTP received in their email



- Subscriber's PAN, DOB and email and mobile number is checked with CKYC. If PAN, DOB and email / mobile number matches, then subscriber's KYC details available will be display as a pop up on the screen.
- If the subscriber wishes to proceed with the details available in CKYC, they may select 'Yes' and proceed. Else select 'No' and choose eKYC as the other KYC option.



Welcome Vignesh !
Getting Started with your Fully digital Pension scheme process

Please let us know few details before proceed with Registration

Applicant PAN: LVXP55644B Valid ✓

Applicant Type: **Individual Subscriber** | Corporate Subscriber

Status of Applicant: **Citizen of India** | Non-Resident of India | Overseas Citizen of India

KYC Status: **Verified** ✓

POP / CRA Name: **HDFC**

PROCEED

NOTE: Please select the Point of Presence (POP) where you have existing relationship - either a Savings/ Current account (in case of Bank) or any Demat/ Mutual Fund/ Insurance etc. (in case of non-Bank). Your KYC verification under NPS will be done by the selected POP (Bank/ non-Bank). A onetime fee of up to maximum Rs. 125 (plus applicable taxes) will be charged by POP (Bank/ non-Bank) as KYC authentication charges.

- Once online KYC is completed, KYC status will display 'verified'.
- Subscriber can select applicant type and status and proceed.

Subscriber Details 1 of 8 Upload Document

Subscriber Details

Full Name* Parents Name to Print on PRAN Card*

Father's Name

Father's Name*


Mother's Name

Mother's Name*

Personal Details

Gender* Date of Birth* Marital Status*

Male 15-May-1978 Unmarried



Open New Subscriber Account
Unlock your pension account by completing the (7) steps

STEP 1

- Subscriber's name will populate against the Name field as available in CKYC and is un-editable.
- DOB will be as per CKYC and is un-editable.
- Father's name, Mother's name, Gender if available in CKYC will populate against the respective field and is editable.

- Subscriber's address as available in CKYC will populate against the address field and is un-editable.
- Once all the mandatory data has been entered, subscriber can select the 'Save Details' button and proceed with generating Acknowledgement number.

- Acknowledgement number is generated and sent to the subscriber by way of SMS and email.
- Subscriber can also download a copy of the receipt.

Registration > Data Entry > NICO Authorization > Check Status > Remediation

< Upload Document 2 of 8 Investment Plan >

Upload Document

Upload Photo

Take Selfie

Upload Signature

Digital Signature

Application Form e-scan

e-Scan Upload

SAVE DOCUMENTS

Open New Subscriber Account

Unlock your pension account by completing the (7) steps

STEP
2

- Subscriber's photo available from CKYC will be auto populated and is un-editable.
- Subscriber's signature available from CKYC will be auto populated and is editable.
