



PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

CIRCULAR

CIR No.: PFRDA/2020/14/SUP - CRA/5

Date: April 24, 2020

To,

All stakeholders under NPS

Subject: Enabling Aadhaar based offline paperless KYC verification process for NPS On-boarding

PFRDA, in its endeavor to facilitate ease of enrollment of subscribers, constantly enables various modes of NPS on-boarding through various channels such as e-NPS and POPs.

2. In pursuance of the same and in addition to the existing modes of enrollment, it has now been decided to allow e NPS/POPs to utilize the Aadhaar based offline paperless KYC verification process which eliminates the need for the prospective NPS subscribers (applicant) to provide the physical copy of Aadhaar. Now, an applicant can download the password protected Aadhaar XML file in the off line mode and share the same with eNPS/POPs for his KYC. The KYC details are in machine-readable XML format, which is digitally signed by UIDAI allowing eNPS/ POPs to verify the demographic contents of the file and certify the same to be authentic. The identity and address of the applicant can be verified by user.

3. The above process is being made available to applicants as an additional option of KYC for the purpose of enrollment under NPS. The benefits and process of off line paperless KYC verification are enclosed at **Annexure**. The other relevant information related to off line Aadhaar KYC is available at <https://uidai.gov.in/2-uncategorised/11320-aadhaar-paperless-offline-e-kyc-3.html>.

4. POPs may accordingly engage with CRAs to offer the facility of off line Aadhaar KYC for NPS on boarding.

5. This circular is issued under section 14 of PFRDA Act 2013 and is available at PFRDA's website (www.pfrda.org.in) under the Regulatory framework and in "Circular" sections of CRA and of POP under intermediaries.

(K Mohan Gandhi)

General Manager

Annexure

Aadhaar based offline paperless KYC verification

A. Process

- i. UIDAI's Paperless Offline Aadhaar e-KYC allows Aadhaar number holders to voluntarily use it for establishing their identity in various applications in paperless and electronic fashion, while still maintaining privacy, security and inclusion.
- ii. The applicant subscriber will generate the digitally signed Aadhaar XML file by accessing UIDAI portal through the interface provided by eNPS/POPs. The details in the file include Name, Address, Photo, Gender, DOB, and hash of registered Mobile Number/ Email Address and reference id, which contains last 4 digits of Aadhaar Number along with time stamp in a digitally signed XML format.
- iii. Download Aadhaar Paperless Offline e-KYC from resident portal (<https://resident.uidai.gov.in>)
- iv. The subscriber will upload the XML file along with the share code required to open the XML file in the password field, on the portal to enable e NPS/POPs to access the file and to validate details given in the XML format with the details entered by the subscriber in the portal.
- v. The subscriber will provide the additional personal details online as required for NPS Account opening in the module.
- vi. The subscriber will upload the signature and bank details proof. Photograph extracted from Aadhaar XML will be considered as the subscriber's photo and no option shall be provided to change it at the time of account opening.
- vii. The subscriber will make the NPS contribution online and PRAN will be generated. An option will be given to the subscriber for e-Sign to make the process completely paperless.
- viii. PAN of the applicant subscriber shall also be verified during the on boarding process.

B. Benefits

- i. Offline KYC XML is a secure sharable document which can be used by subscribers having Aadhaar number for offline verification.
- ii. Aadhaar based offline paperless KYC verification process is allowed without the need to collect or store Aadhaar number as per the process defined by UIDAI.
- iii. The process enables immediate generation of active NPS account (PRAN) due to instant KYC verification.

