



A presentation on  
***Initiatives by  
NSDL e-Governance***

June 7, 2021

## Strengths & Expertise





Ministry of Finance  
(MoF)

Ministry of HRD  
(MHRD)

Ministry of Electronics  
and Information  
Technology (MeitY)

Election Commission  
of India

Ministry of Information  
and Broadcasting

Department of Tele  
Communications

Ministry of Skill  
Development and  
Entrepreneurship

Ministry of Textiles

# Few of the NSDL e-Gov Initiatives



**Establishment of  
Depository  
System**

1996



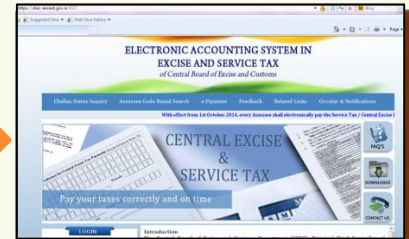
**TIN/PAN Card**  
On behalf of ITD

2004



**OLTAS**  
Launch of Online Tax  
Accounting System

2004



**Electronic Accounting  
System in Excise &  
Service Tax  
(EASIEST)**

2005



**CRA – NPS**  
On behalf of PFRDA

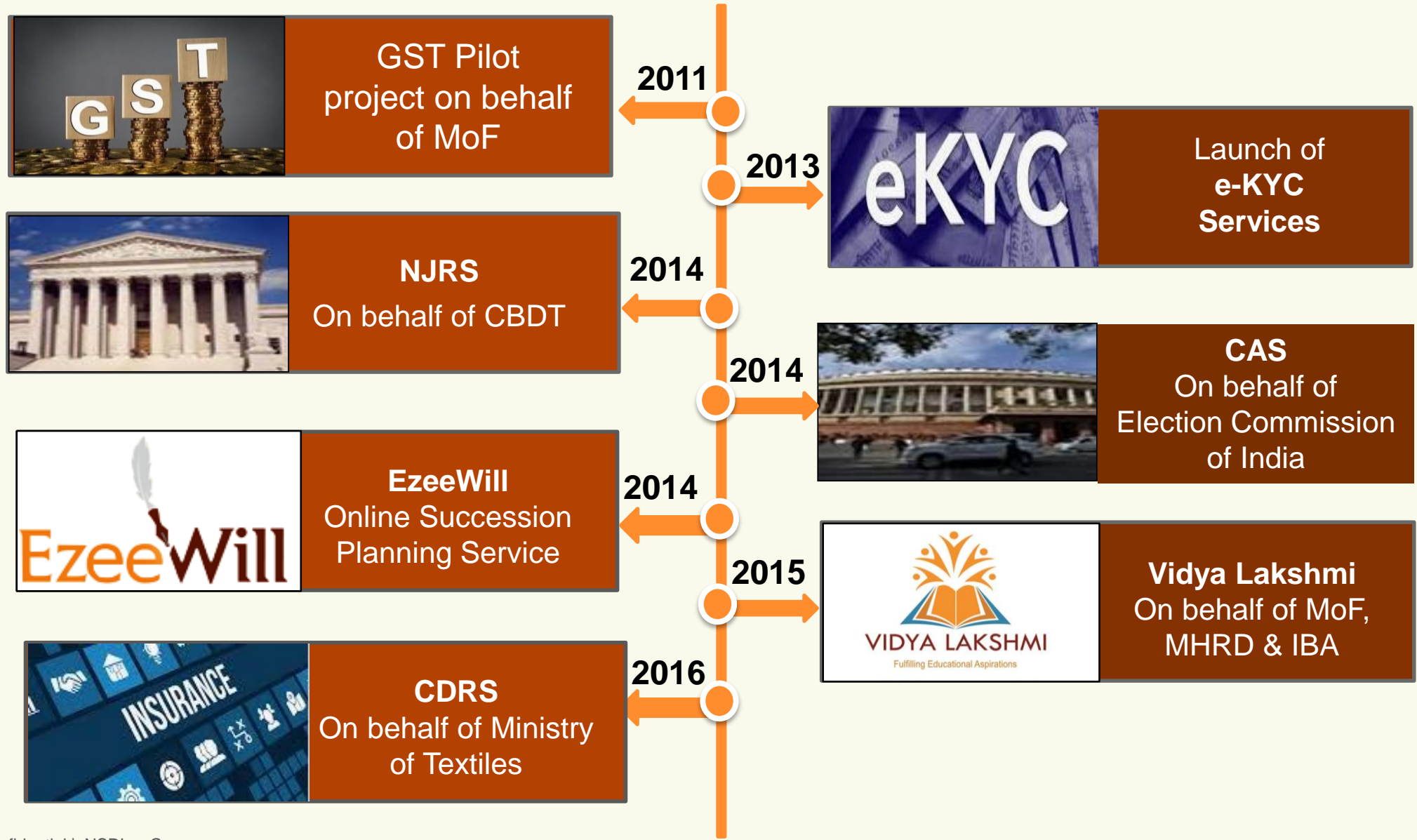
2008



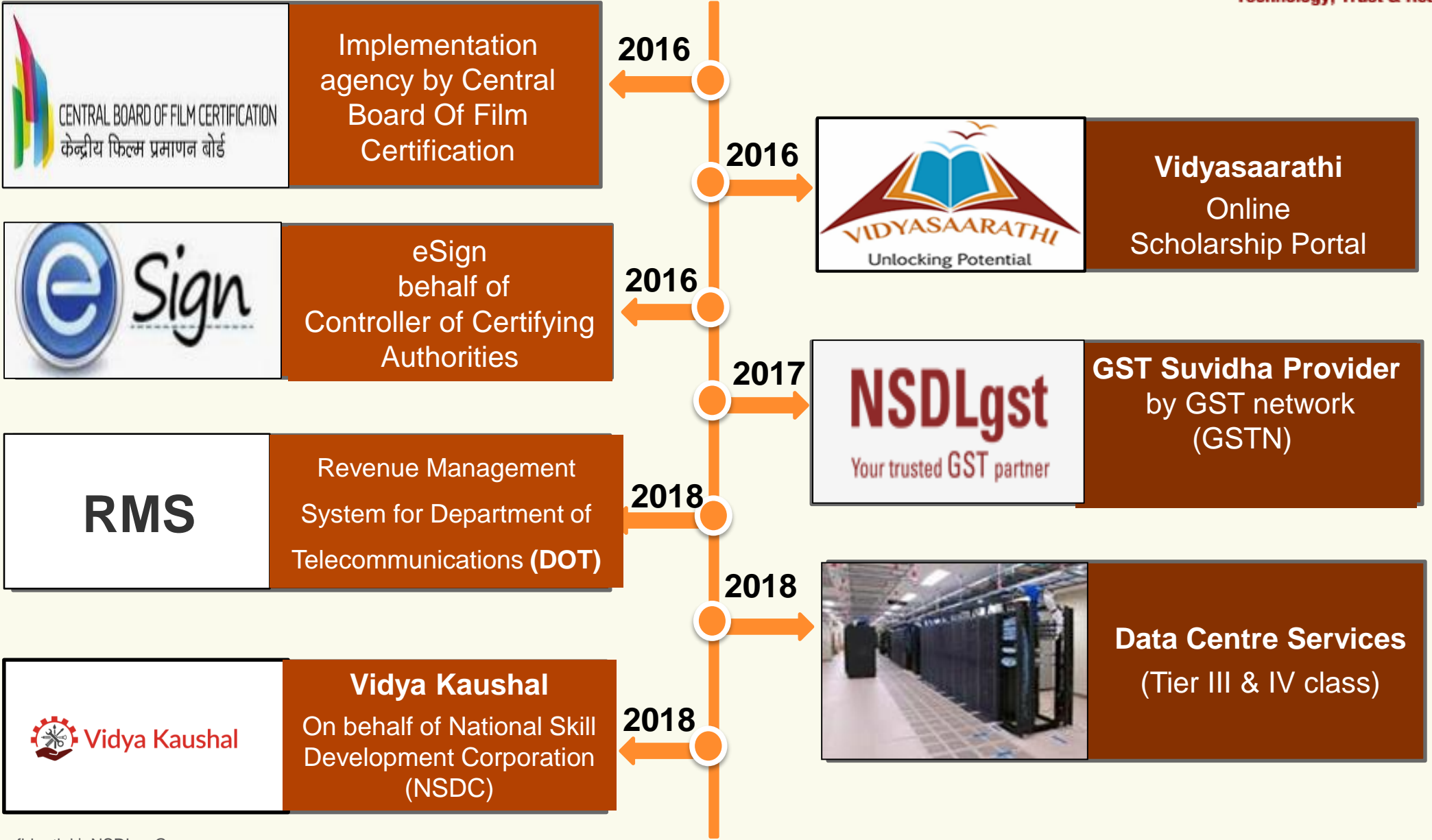
**Registrar & ASA for  
Aadhaar**  
On behalf of UIDAI

2011

# Few of the NSDL e-Gov Initiatives



# Few of the NSDL e-Gov Initiatives





# **Tax Information Network (TIN)**



## Genesis

A project for the Central Board of Direct Taxes (CBDT), Ministry of Finance, Government of India set up by NSDL e-Governance in the year 2003. TIN system had pioneered creation of a consolidated tax ledger for each taxpayer giving complete details of tax collected/deducted at source (Withholding tax).

## Objective

- Complete modernization of:
- Direct Tax collection System,
  - processing,
  - monitoring and
  - accounting of direct taxes

## Features

- Online facility for payments of direct taxes
- Central Record Keeping of Tax Data
- Electronic Withholding Tax Credit
- Facilitating 360 degree view of Tax Payers





## TIN

- NSDL e-Gov accepts direct tax payment information from Banks designated for collection of taxes from taxpayers
- NSDL e-Gov also carries out reconciliation of banks collection with RBI deposit through OLTAS
- NSDL e-Gov accepts TDS/TCS statements from deductors through it numerous centers pan India and provides the same to Income Tax Department for further processing and assessment
- NSDL e-Gov facilitates taxpayers to verify the status of tax payments and statements furnished

## OPV

- NSDL e-Gov's role is to provide PAN verification service to various authorized entities such as banks, depository participants etc.
- Details such as whether PAN is valid, invalid or fake is shown to authorized registered entities



- Outsourcing of non-core activities
- Facilitating centralization of nationwide direct tax related information for MIS & Data analytics
- Reduce cost of compliance



- User friendly interface for discharging direct tax related requirements
- Facilitates verification of tax payments and returns



- More than 3.36 million deductors file Withholding Tax Returns electronically through TIN systems.

<https://www.tin-nsdl.com/>



# **Permanent Account Number (PAN) Card Issuance**



## Genesis

PAN is a unique 10 character alpha-numeric identifier, issued to all judicial entities identifiable under the Income Tax Law. NSDL e-Governance accepts and Processes PAN applications on behalf on Income tax Department (ITD).

## Objectives

Complete modernization of the system for collection, processing and dispatch of PAN cards in a systematic format

## Features

- A universal identification to all financial transactions and to prevent tax evasion by keeping track of such transactions
- Issued to minors, foreign nationals and non-individuals (e.g. Corporates)
- PAN is mandatory for a most of financial transactions such as opening a bank account, receiving taxable salary or professional fees, sale or purchase of assets above specified limits, investments etc.; especially high-value transactions



## Govt.

- To track financial dealings of Individuals as well as other entities
- Useful tool to estimate total tax revenue generated

## Taxpayer

- Accepted as a Proof of Identity nationally
- Unique code for Taxation matters

## Statistics

- Service Centers  
**20k +**
- Service Centre locations  
**4k+**
- PAN cards issued  
**359 million+**
- Online PAN verification transactions – **3.43 billion+**

<https://www.tin-nsdl.com>



# **Central Record Keeping Agency (CRA)**



## Register

- Register on NPS website, fill online subscriber form & click to generate OTP
- An OTP will be sent to the mobile number registered with Aadhaar. Once the OTP is validated, the subscribers details and photo will automatically appear in the online form. The subscriber then uploads the scanned signature with the form

## Upload Form

- After form upload the subscriber is routed to a payment gateway for initial contribution to their NPS account
- Once the payment is made, a Permanent Retirement Account Number (PRAN) is allotted to the subscriber

## e-Sign

- Finally the completed form may be downloaded and sent to NSDL e-Gov or it may be submitted online using e Sign. by submitting the OTP sent by UIDAI to the mobile number registered with Aadhaar





## Register

- Here instead of Aadhaar the PAN card number & bank needs to be submitted where the subscriber has a bank account
- Once the details are submitted the subscriber is redirected to subscriber registration form

## PAN verification

- Once details are submitted the system will verify PAN card and provide acknowledgement

## Payment

- Once the online registration process is completed by entering all the relevant details and making an initial payment the PRAN is allotted to the subscriber



## Procure the form

- The subscriber procures the Permanent Retirement Account Number (PRAN) application form and fills it
- The filled PRAN application form is submitted to the nearest Point Of Presence - Service Provider (POP-SP) along with the KYC documents

## Track

- The PRAN application can be tracked using the tracking link <https://cra-nsdl.com/CRA/pranCardStatusInput.do>, which is hosted on the NSDL e-Gov NPS website

## Submit

- The subscriber submits the first contribution slip and the first contribution at the time of applying for registration to any POP-SP



## Govt.

- Defined contribution instead of defined benefits
- Reduces total pension liabilities of government

## Client

- Allows individual to decide where their pension money is to be invested
- Unique PRAN allotted
- Scheme supported by central government
- Permits limit withdrawal prior to retirement

## Statistics

- Total Investors **42.08 million+**
- Nodal Offices for Govt. Staff **264k**
- Nodal Offices for all Citizens **82k**
- Assets Under Management **78.54 Billion USD**

<https://www.npscra.nsdl.co.in/>



# **National Identification Number (Aadhaar) Issuance**



## Genesis

- AADHAAR is an initiative by Unique Identification Authority of India (UIDAI), of the Indian Government to create a unique ID for every resident. NSDL e-Governance has been appointed as a Registrar by UIDAI to facilitate registration of residents to obtain a unique identity number based on biometric details.
- NSDL e-Gov has set-up enrollment centres across the country to offer Aadhaar based services

## Objectives

- Universalized identity proof
- Aid the vision of Direct Benefit Transfer to eligible citizens
- Identity based delivery of welfare services by State / Central Government to people

## Features

- Government of India recognized ID
- Allotted to all residents including children
- Uniqueness – ensured through biometrics
- Lifelong and portable identity



## Govt./ Client

- Eliminating duplication
- Saving substantial money for the government exchequer / leakages
- Availability of accurate data on residents
- Implementation of direct benefit programs

## Customer

- Accepted as single source of identity verification
- Aadhaar can be used for no. of purposes – Opening bank accounts, obtaining telephone connections, State/Central Govt. benefits etc.
- Lifelong and portable identity

## Statistics

- Aadhaar generated **91.47 million**



# **Aadhaar authentication and e-KYC**





## Genesis

**Aadhaar authentication** : A process where Aadhaar no. along with Aadhaar holder's personal identity data (biometric/demographic) information is submitted to UIDAI and UIDAI responds only with a "Yes/No" response

**e-KYC**: (e-Know Your Customer) is the process of verification of Proof Of Identity and Proof Of Address in an electronic format.

## Objectives

To provide authentication of identity to the residents and to provide services and benefits thereof

## Features

- KYC data stored at a Central Portal / Cloud
- Elimination of paper verification, movement and storage thereof
- Data furnished in real time without any manual intervention
- Eliminates document forgery



## ASA/KSA

- Under the Aadhaar authentication and e-KYC process NSDL e-Gov acts as the Authentication Service Agency/KYC Service Agency. Under this role it acts as the intermediary for authentication/e-KYC of Aadhaar between UIDAI and the user entities

## AUA/KUA

- Entities wishing to avail the facility of Authentication / e-KYC need to register with UIDAI and enter into agreement with NSDL e-Gov
- Once approved by UIDAI, entities can complete the integration for offering the services to Aadhaar holders

## Process

- The Authentication/e-KYC can be done using biometrics / OTP.
- The Aadhaar details submitted by the holder is captured and sent to NSDL e-Gov by the User agency.
- NSDL e-Gov in turn sends these details to UIDAI which responds with “Yes/No” or KYC details of the Aadhaar holder



## Govt.

- Eliminates fake identities
- Promotes paperless environment
- Compliant to latest standards of IT Act.

## Client

- Eliminates document forgery
  - Elimination of paper verification, movement and storage
  - Digitally signed and machine readable
- 
- e-KYC Transactions – **620.96 million+**
  - Aadhaar Authentication – **1659 million+**

## Customer

- Immediate response
- No hassles of carrying physical documents
- Ease of getting access to 'Direct benefit Transfer' by the Govt.
- Ease in investments in Capital Market
- Ease in opening multiple bank accounts



# Aadhaar based e-Sign

## Genesis

eSign is an integrated service that facilitates issuing a Digital Signature Certificate and performing signing of requested data by authenticating the Aadhaar holder

- eSign consumed – **93.23 million+**

## Features

- An Aadhaar holder can sign a document with Aadhaar Biometric/OTP
- Authentication of the signer is carried out using e-KYC of Aadhaar
- The certificate issued through e-Sign service will have a limited validity period and is only for one-time signing



Sector	Count of eSign Customers
State/Central Government/PSU	5
Banks/Payment Bank	5
NBFCs/Financial Institutions	13
e-Commerce organizations	1
Stock Brokers/DP	89
Others	23



# Goods and Services Tax (GST)



## Pilot

- The Government identified NSDL e-Governance to undertake the responsibility of incubating the National Information Utility (NIU) for GST Pilot Project.
- Conducted 'As Is' Study of Centre / States IT system & processes to evaluate the status of automation
- A GST common portal was developed by NSDL e-Gov and used by 1000 dealers under the pilot programme.

## ASP & GSP services

- NSDL e-Gov has been appointed as GST Suvidha Provider (GSP)
- NSDLgst is offering ASP as well as GSP services to corporates, tax practitioners etc.



## Features

- GSP services enables Dealers & ASPs to interface with GSTN through APIs (upload of data directly)
- ASP services enables the Dealers & Tax Return Preparers to facilitate GST compliance through, Registration, Return preparation & filing and Tax payment reporting
  - ASP services are offered through a centralised application
  - Users register online and can create role based multiple users and multiple GSTINs under one registration

## Benefits

- Easy interface with any accounting software
- Data storage for 8 years
- Reconciliation and mismatch reports
- Input tax credit ledger dashboard
- Zero startup time

<https://www.nsdlgsp.co.in/>



# **National Judicial Reference System (NJRS)**



## Genesis

NJRS is a project for the Income Tax Department (ITD), Govt. of India, to provide mechanism to manage Appeals through an Appeals Repository and Management System and a ready reference of Judgments.

## Objectives

- Providing all information relevant to appeal under consideration
- Enabling users in ITD to analyse appeals with reference to outcome of related appeals and judgments passed in past, related laws, circulars, etc.
- Assisting in operational matters such as tracking status of appeals, setting reminders, etc.
- Facilitate speedy appeal disposal to increase tax revenue / reduce litigation



## Govt.

- Consolidated database of all decisions of ITAT, High Courts and Supreme Court
- Dashboard for display of jurisdiction specific information about cases in various courts

## Client

- Enable users to analyze appeals with reference to outcome of related appeals and judgments
- Workflow for officers of ITD engaged in litigation work

## Customer

- Entire litigation history of tax payer available at a single place
- Enables the status of appeals to be tracked with an alert system

<https://njrs-itd.gov.in/NJRS/>

- Repository of Appeals – **828k +**
- Repository of Judgements – **283k +**



# **Education Finance Management System (Vidya Lakshmi)**



## Genesis

- The Vidya Lakshmi platform was conceived from the Govt's need to create a comprehensive monitoring system for educational loans in the country.
- Vidya Lakshmi is supported by the Ministry of Human Resource Development (MHRD), Ministry of Finance, Govt. of India and Indian Banks' Association to provide students with easier access to education loans as well as Govt. scholarship through a single portal.

## Objectives

- Develop a Portal hosting a Common Education Loan application form for all banks
- Facilitating banks to access applications made by students
- Develop mechanism for students to track their application status and communicate online with banks

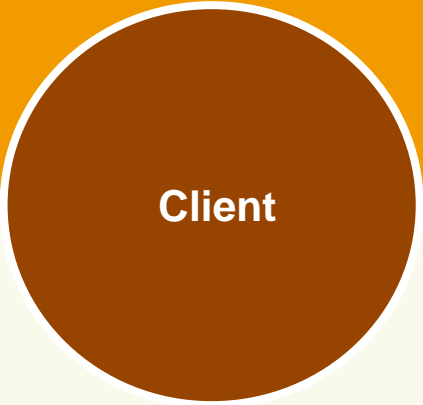
## Features

- A Unique single portal for seeking information as well as applying for educational loans extended by various banks in the country





- MIS & Data Analytics of Education Loans approved by banks
- Medium to provide government scholarships to students



- Get complete information about educational loan schemes of banks
- Common educational loan application form available to students
- Easy access to dashboard facility for tracking of application



- No. of students registered **2 million+**
- No. of Banks Integrated into the system **36**
- Total No. of schemes **74**

<https://www.vidyalakshmi.co.in/>

# Some of the Registered Banks



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Technology, Trust & Reach





# **Education Finance Management System (Vidyasaarathi)**

## Genesis

- Vidyasaarathi was conceived as a natural progression from Vidya Lakshmi to create a single entry point for education funding in the country through the scholarship/grant route.
- It is technology based initiative to bridge the GAP in the education finance in the country, it would help fund providers to design & manage educational finance schemes and promote skill development

## Objectives

- To help deserving & needy students to avail Education Finance easily
- To aid in fulfilling educational aspirations of poor students
- To encourage merit-based scholarships



## Advantages to students

- Entire online process for scholarship application
- User Friendly dashboards
- End to end tracking of scholarship application
- Online grievance management system

<https://www.vidyasaarathi.co.in/>

## Advantages to Educational Institutes

- Opportunity to promote scholarships amongst needy and deserving students
- Indirect promotion of the brand thereby helping in placements, etc.

- Corporates on board – 35
- No. of students registered- 1 million+

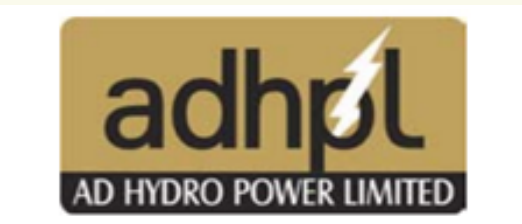
## Advantages to Fund Providers

- Can design educational finance scheme
- Manage the designed schemes
- Promote skill development
- Will help in managing the entire online education finance management life cycle

Few of the clients



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THOMSON REUTERS



**Schindler**

eClerx



vodafone

**TIMKEN**



Foundation

dun & bradstreet



# **Education Finance Management System ( Vidya Kaushal )**

## Genesis

- First of its kind platform developed to enable any Indian individual to apply for financial assistance / loan to pursue Skill development training courses under National Skill Development corporation (NSDC)
- Brings together all the stakeholders in Skill education i.e Students, Training Centres, and financing agencies

## Objectives

- To help deserving & needy students to avail Education Finance easily for skill development courses
- To contribute towards skill India mission





## Students

- Skill course counselling and loan facility
- Single Application Form for getting access to multiple financing options.

## Training Centres

- Platform provides an opportunity to guide individual applicants for enrolling to eligible skill training

## Financing Agencies

- Platform provides leads of authenticated loan applicant profiles

<https://www.vidyakaushal.com/>

## NSDL e-Gov Awards;



- Golden Peacock Award for Innovation Management – 2018
- Conferred with an award at ET e@G Summit 2014 for Remarkable Contribution to e-Governance Sector” by ET Edge, An Economic Times Initiative
- Conferred with the SKOCH Digital Inclusion Award 2011 for Technology in Financial Inclusion for NPS Lite System

## NSDL e-Gov Certifications;

- ISO/IEC 22301:2012 certification awarded for functions of Central Recordkeeping Agency (CRA) – CRA Settlement.
- ISO 9001 – 2008 certificate awarded for functions of Provision of Tax Information Network & PAN related services for Income Tax Department and EASIEST for Department of Customs and Central Excise, Government of India.
- ISO/IEC 27001:2013 certification for Information Security Management System awarded for TIN & PAN, CRA, Aadhaar Authentication & e-KYC and NSDLgst functions.
- ISO 20000-1:2011 certification awarded for processes based on ITIL framework to manage, maintain and improve service management for CRA infrastructure.
- Awarded CMMI Level 3 Certification for CRA functions.
- Awarded Tier IV Certification for Data Centres.





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# THANK YOU

e-Governance for a better world