

NPCI/2023-24/PD/008

6th March 2024

To,

All Members participating in NETC Product

Dear Sir/Madam,

Revision of timelines for Vehicle Registration Number Update for FASTag's Issued on Chassis Number

With reference to Circular no: NPCI/2002-23/NETC/008 dated 18th January 2023 (**Annexure 1**), it was directed that FASTag Issuing entities must update the Vehicle Registration Number (VRN) of the FASTags issued on the Chassis Number/ Vehicle Identification Number (VIN) within 180 days from the date of issuance of the FASTag.

However, to further strengthen the compliance on VRN update, it has been decided in the NETC Steering Committee Meeting dated 23rd January 2024 to revise the timeline for updation of the VRN for the NETC FASTag issued on VIN from 180 days to 90 days from the date of issuance.

Further, the Issuer entities are also mandated to take below actions for better compliance:

- 1) Issuer shall issue the FASTag on VIN only from dealer location of the OEM (Original Equipment Manufacturer) of vehicles
- 2) Issuer shall update VRN for the tags issued within 90 days from the date of issuance
- 3) Issuer shall move such FASTags to Hotlist (01) exception code if incase there is a failure to update the VRN within 90 days of FASTag Issuance
- 4) Issuer shall close the tags if in case there is no VRN update even after 30 days from Hot listing the tag, using the exception code (06) with the reason of non-compliance

This policy shall be effective for all FASTag issued on Chassis Number/VIN from **1st April 2024**. Kindly make a note of the contents herein and disseminate the same to the relevant stakeholders.

Yours faithfully,

SD/-

Kunal Kalawatia,

Chief of Products

Annexure 1



NPCI/2022-23/NETC/008

18th January, 2023

To,

All Members participating in NETC Product

Dear Sir/Madam,

Subject: Implementation of Policies to standardize Vehicle Number Update; Vehicle Identification and KYC for NETC FASTag Issuance

To standardize the customer experience across all issuing banks, we are requesting all issuing banks to comply with following policy documents:

1. **Vehicle Identification and KYC:** To facilitate standard NETC FASTag issuance process (Annexure 1)
2. **Vehicle Registration Number (VRN) Update:** To ensure updation of VRN for NETC FASTag issuance on chassis no. (Annexure 2)

These policies will have to be mandatorily followed by all issuing banks effective 01st March 2023. Kindly make a note of contents herein and disseminate the same to the relevant stakeholders.

Yours faithfully,

SD/-

Kunal Kalawatia,

Chief of Products

Annexure 1: Vehicle Identification and KYC Policy

Following are the set of documents required for applying NETC FASTag.

- Vehicle Registration Certificate
 - Passport size photo of the vehicle owner
 - Officially Valid Documents (OVDs) for ID and Address proof - Officially Valid Document" (OVD) means
 - Passport
 - Driving license
 - Proof of possession of Aadhaar number
 - Voter's Identity Card issued by the Election Commission of India
 - Job card issued by NREGA duly signed by an officer of the State Government
 - Letter issued by the National Population Register containing details of name and address.
- Please refer to latest list of OVDs as per RBI Master direction on Know Your Customer (KYC)

If the car owner is not present at the time of application, the driver / relation of the owner will also need to submit his/her photo ID proof.

Definition

Definition of KYC Know Your Customer is the process of verifying the identity of customer. The objective of KYC guidelines is to prevent banks from being used, by criminal elements for money laundering activities. It also enables banks to understand its customers and their financial dealings to serve them better and manage its risks prudently.

Importance of KYC

KYC is the means of identifying and verifying the identity of the customer through independent and reliance source of documents, data or information

Purpose

KYC is to be provided at the time of opening a new account as well as refresh. It may be necessary to obtain additional information from existing customers based on the conduct of the account, where there are changes to the account or at fixed periodic refresh cycles based on the risk categorization of the customer.

KYC – FASTag Issuance (Passenger Vehicle) *

1. Whenever you are going to buy a FASTag account, you will require some documents along with their photostat copy. Initially Small PPIs (Minimum Details PPIs) category FASTag will be issued the customer. These FASTag will have to be converted into full KYC as per RBI PPI guideline. Minimum details shall be required for KYC purpose and issuance for FASTag to the end customer.
2. Minimum details shall necessarily include a mobile number verified with One Time Password (OTP) and a self-declaration of name and unique identity / identification number of any 'mandatory document' or 'Officially Valid Document (OVD)**' or any such document with any name listed for this purpose in the Master Direction on KYC, as amended from time to time.

*Please refer to latest version of RBI Master Directions on Prepaid Payment Instrument (PPIs)

**Please refer to para 1 (xiii) of RBI / DBR/2015-16/18 Master Direction DBR.AML.BC No. 81/14.01.001/2015-16 – Master Direction – KYC Direction, 2016

*** Please refer to latest version of RBI Master Direction – KYC Direction

3. Amount outstanding at any point of time in such PPIs shall not exceed INR 10,000
4. Total amount debited from such PPIs during any month shall not exceed INR 10,000
5. These PPIs shall be converted into full-KYC PPIs within a period of 24 months from the date of issue of the PPI, failing which no further credit shall be allowed in such PPIs. However, the PPI holder shall be allowed to use the balance available in the PPI.
6. Such PPIs shall be reloadable in nature.

KYC – FASTag Issuance (Commercial Vehicle) *

1. Whenever you are going to buy a FASTag account, you will require some documents along with their Photostat copy.
2. Officially Valid Document (OVD)** or any such document with any name listed for this purpose in the Master Direction on KYC, as amended from time to time is required for full KYC.
3. The Video-based Customer Identification Process (V-CIP), as detailed in Department of Regulation's Master Direction on KYC dated February 25, 2016 (as amended from time to time), can be used to open full-KYC PPIs as well as to convert Small PPIs into full-KYC PPIs
4. The amount outstanding shall not exceed Rs.2,00,000/- at any point of time for full KYC PPI
5. Such PPIs shall be reloadable in nature.

Periodic Updation***

Issuer adopt a risk-based approach for periodic updation of KYC. However, periodic updation shall be carried out at least once in every two years for high risk customers, once in every eight years for medium risk customers and once in every ten years for low risk customers from the date of opening of the account / last KYC updation.

Please Note

Above is the gist of RBI PPI Guideline pertaining to the KYC policy. At any given point of time RBI policy will supersede in-case any contention. Also as RBI policy may change from time to time request you to please adhere to the latest version of RBI PPI guideline as may be issued by RBI.

*Please refer to latest version of RBI Master Directions on Prepaid Payment Instrument (PPIs)

**Please refer to para 1 (xiii) of RBI / DBR/2015-16/18 Master Direction DBR.AML.BC No. 81/14.01.001/2015-16 – Master Direction – KYC Direction, 2016

*** Please refer to latest version of RBI Master Direction – KYC Direction

Annexure 2: Standard Process of Vehicle Registration Number Update on NETC mapper

FASTag has been mandated for New Vehicle by MoRTH wide notification, MoRTH GSR1361(E) Notification dated 2nd Nov 2017, that aims to ensure universal coverage of FASTag on all vehicles. The key aspects to ensure the implementation of the notification are

- Applicable from 1st Dec 2017.
- FASTag mandated on all Categories M and N manufactured, or sold, post 1st December 2017.
- Vehicle Manufacturers to ensure availability of FASTags across their respective dealers via issuer bank
- Dealer to complete the FASTag registration.

With reference to the Direction Guidelines IHMCL/ETC/Operations/2017/570, the process of FASTag issuance to the new Vehicle has been defined along with the roles and responsibilities of the Stakeholders.

As the Vehicle registration number is not available at the time of sale, a provision has been made to issue FASTag on the basis of Vehicle Identification Number (VIN). It is the responsibility of the respective OEM dealer / customer to share Vehicle registration number with the Issuer Bank and Issuer bank update the VRN on the NETC mapper.

Following is the process of Vehicle number update for FASTag issued on the basis of VIN number –

Action Point for Vehicle Number Updation

Customer

- Customer to upload its RC / particulars from Parivahan website or mobile application / Vehicle Registration Number / Vehicle image on issuing bank portal or via the link shared by issuing bank within 180 days of FASTag issuance.

When Details are fetched from Parivahan Website

- Customer has to click below mentioned link for fetching the vehicle details

["https://vahan.parivahan.gov.in/vahanservice/vahan/ui/usermgmt/login.xhtml?faces-redirect=true"](https://vahan.parivahan.gov.in/vahanservice/vahan/ui/usermgmt/login.xhtml?faces-redirect=true)

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Government of India
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

Know Your Payment Transaction Status | Verify Receipt | Click here for Feedback/Complaint | Administrative Users

Choose option to avail Services

Vehicle Registration No. [REGISTER]

REGISTERING AUTHORITY

ENTER REGISTRATION NUMBER

SELECT STATE

SELECT RTO

Shri Nitin Jaisam Gadhari
Honorable Minister for Road Transport & Highways, Minister Shipping and the Minister of Micro, Small and Medium Enterprises in the Government India.

- Post clicking onto the above link customer has to enter the VRN & then Click onto OK.

Faceless Services with Aadhar

If you wants faceless service in below applications you must have to Authenticate with Aadhaar based eKYC else you have to visit RTO office After taking Appointment.

1	Change of Address in RC
2	Issue of Duplicate RC
3	Issue of NOC

1.If you do Adhaar Authentication with Adhaar number of other than registered owner then your application will be rejected and fees shall not be refundable.
2.If you submit application with Mobile OTP then you have to take appointment(if applicable) and visit RTO with All Valid Documents.


OK


- After Clicking "OK" customer has to click onto RC particulars.


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(For bulk tax payment only)


ONLINE SERVICES



Pay Your Tax



Apply for Transfer of Ownership, Change of Address, Hypothecation [Addition/Continuation/Termination], Duplicate RC)



Apply for Fitness Renewal/Re-Apply After Fitness Being Failed



Application for No Objection Certificate



Duplicate Fitness Certificate



Renewal of Registration



Conversion Of Vehicle


Re-Assignment Of Vehicle



Alteration Of Vehicle


RC Particulars



RC Cancellation


Mobile number Update

- Verify the details by entering the VRN no and last 4 digit of chassis no.; OTP will be send across your registered mobile no., post entering the OTP customer will get the details of his/ her RC
- Customer has to take the print/ screenshot of the RC and upload the same along with vehicle image on issuing bank portal or via the link shared by issuing bank within 180 days of FASTag issuance.



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TRANSPORT DEPARTMENT, GOVERNMENT OF MAHARASHTRA, THANE



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Vehicle Registration No : MH04KK9747

RC Particulars

Vehicle Registration No. :

Chassis Number(Limit 5 characters) :

VERIFY DETAILS

Vehicle Registration No.: MH-XXXXXX

RC PARTICULAR OF VEHICLE

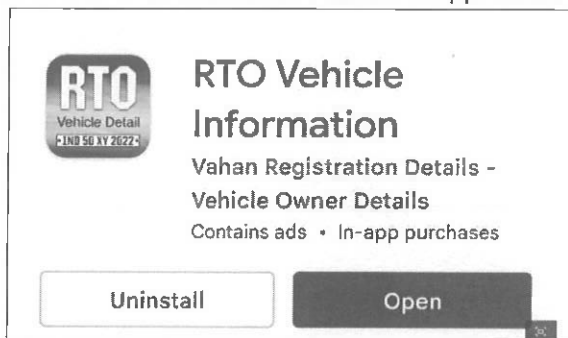
Owner Information

Owner Information

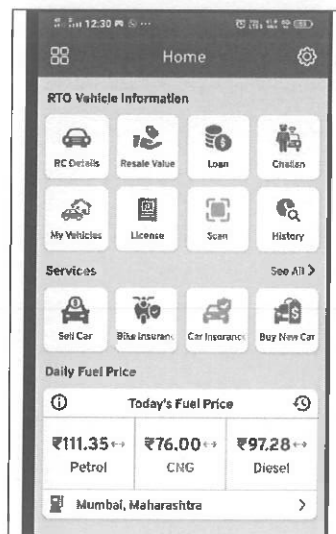
Owner Name	Son/Wife/Daughter of	Engine No
Purchase/Delivery Date	Vehicle Class	Body Type
Maker	Maker Model	Unladen Weight (Kg.)
Laden Weight (Kg.)	Seating Capacity	Manufacture Year
Sleeper Capacity	Standing Capacity	Chassis No
Registration Date	Vehicle Type	Vehicle Category

When Details are fetched from Mobile Application Website

- Customer has to download the Parivahan Application (RTO Vehicle Details)



- After downloading click onto RTO details. Enter the VRN and OTP and get the Ownership details and Vehicle Details.



- Customer has to take the print / screenshot of the RC and upload the same along with vehicle image on issuing bank portal or via the link shared by issuing bank within 180 days of FASTag issuance.

Ownership Details	Vehicle Details
Owner Name A A <div style="text-align: right; margin-top: 5px;">Report</div>	Model Name A
Son / Daughter / Wife Of S A	Maker Name HONDA
Ownership (Serial No.) 	Vehicle Class
Registration No. MH	Fuel Type
Financier Details 	Fuel Norms
Registering Authority THAN	Engine Number JFz
	Chassis Number ME

Issuing Bank

A. Customer has updated its record

- Necessary provision to be made on the Mobile Application/Customer Portal for users to request for updating Vehicle registration number / RC and Vehicle Image.
- Issuer Bank to send SMS (within 15 days' post tag allotment with a frequency of weekly message) to the registered mobile number of the customer along with a link to upload necessary document (Registration Certificate) for updating the Vehicle number
- Once the details are updated by the customer, Bank have to verify each RC copy and update the details on the NETC mapper (within 4 days of the receipt of the details) as per details mentioned in the RC and intimate its customer that the details have been updated.

B. Customer has not updated its record

- Bank needs to consume the vehicle details as shared by VAHAN Via NPCI using the NETCNotification API
- Once the details are received, Bank (within 4 days) has to intimate the customer and take his consent before uploading the same into NETC mapper.

*"Dear Customer, we have received your vehicle details for VRN <MH****0001> for Tag Id <>. Please raise a concern if the same does not belongs to you else we will initiate the data updation process. (frequency weekly upto 3 times)*

- Bank to upload the details on to NETC mapper within 4 days of last intimation irrespective of receiving / not receiving the consent from its customer.

OR

- Issuer Bank creates the process with respective OEM dealer to share Vehicle registration number within 180 days. Once the details are received, Bank has to intimate the customer (within 4 days) and take his consent before uploading the same into NETC mapper.

*"Dear Customer, we have received your vehicle details for VRN <MH****0001> for Tag Id <>. Please raise a concern if the same does not belongs to you else we will initiate the data updation process. (frequency weekly upto 3 times)*

- Bank to upload the details on to NETC mapper within 4 days of last intimation irrespective of receiving / not receiving the consent from its customer.

Please Note

1. All the necessary action to be completed within 180 days of issuance of FASTag if after 180 days also the details are not provided FASTag can be marked as "03" by the issuer till the date of updation.
2. VAHAN to act as source of truth for all FASTag issuance, also evidence from VAHAN would act as a valid dispute evidence for all the dispute legs.