



Ref: IRDAI/SDD/MISC/CIR/135/07/2016

12th July, 2016

To Life and General Insurers

Sub: Operationalisation of Central KYC Records Registry (CKYCR)

1. In order to facilitate Banks/Financial Institutions with KYC related information of customers so as to avoid multiplicity of undertaking KYC by Banks/Financial Institutions each time a customer avails any financial product/service, Hon'ble Finance Minister announced in the Union Budget 2012-13 that a Central Know Your Customer (KYC) depository will be developed to avoid multiplicity of registration of KYC data.
2. As per the 2015 amendment to PML (Maintenance of Records) Rules, 2005, every reporting entity shall within three days file the electronic copy of the client's KYC records with the Central KYC Records Registry ("CKYCR").
3. Central Government has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), set up under sub-section (1) of Section 20 of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, to act as, and to perform the functions of, the Central KYC Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a "client", as defined in clause (ha) sub-section (1) of Section 2 of the Prevention of Money Laundering Act, 2002 (Copy of the Gazette notification is attached).
4. CERSAI has finalised KYC Template for "individuals" and Operating Guidelines for uploading KYC records by reporting entities to CKYCR. All the pre-requisites for operationalisation of CKYCR are in place to start CKYCR by 15th July, 2016.
5. Life Insurers should upload KYC records only in respect of individual policyholders where policies are completed on or after 15th July, 2016. General Insurers (including standalone Health Insurance Companies) should upload KYC records for claims

settled in respect of individual policyholders on or after 15th July, 2016. Legal entities would be covered after finalization of KYC templates for legal entities.

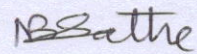
6. In view of the above, you are hereby advised to upload the KYC records to CKYCR from 15th July, 2016 onwards, wherever KYC is carried out as per IRDAI AML/CFT Guidelines for Life Insurers dated 28th September, 2015 and IRDAI AML/CFT Guidelines for General Insurers dated 7th February, 2013.
7. The KYC template for "individuals" and the "Central KYC Registry Operating Guidelines 2016" for uploading KYC records on CKYCR are enclosed herewith for your reference and necessary action.
8. For addressing any difficulty in uploading KYC records to CKYCR, CERSAI has operationalised a help desk. Contact details of the CKYCR Helpdesk:

Phone: 022-61102592 (10 lines)

Email: helpdesk@ckycindia.in

The helpdesk support will be available Monday to Saturday from 8.00 am to 8.00 pm.

9. Please submit a monthly statement of the number of records to be uploaded and records actually uploaded to aleem@irda.gov.in. First such statement should be sent for August, 2016 to reach us by 7th September, 2016.



Member (Life)

Encl: (i) Gazette Notification
(ii) KYC Template for individuals
(iii) Central KYC Registry Operating Guidelines 2016



भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (ii)

PART II—Section 3—Sub-section (ii)

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

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नई दिल्ली, बृहस्पतिवार, नवम्बर 26, 2015/अग्रहायण 5, 1937

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NEW DELHI, THURSDAY, NOVEMBER 26, 2015/AGRAHAYANA 5, 1937

वित्त मंत्रालय

(वित्तीय सेवाएं विभाग)

अधिसूचना

नई दिल्ली, 26 नवम्बर, 2015

का.आ. 3183(अ).— धन शोधन रोधी (अभिलेखों का अनुरक्षण) नियमावली, 2005 (इसके पश्चात् जिसका उल्लेख उक्त नियमावली के रूप में किया गया है) के नियम 2 के उप-नियम (1) के खंड (क क) और नियम 9 क के साथ पठित धन शोधन रोधी अधिनियम, 2002 (2003 का 15) की धारा 73 की उप-धारा (2) के खण्ड (ज) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, केन्द्र सरकार एतद्वारा वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 (2002 का 54) की धारा 20 की उप-धारा (1) के अंतर्गत स्थापित भारतीय केन्द्रीय आस्ति प्रतिभूतिकरण पुनर्गठन और प्रतिभूति हित रजिस्ट्री (सीईआरएसएआई) को उक्त नियमावली के अंतर्गत धन शोधन रोधी अधिनियम, 2002 की धारा 2 की उप-धारा (1) के खंड (ज क) में यथा परिभाषित "ग्राहक" के केवाईसी अभिलेखों को डिजिटल फॉर्म में प्राप्त करने, संग्रहीत करने, सुरक्षित रखने तथा पुनः प्राप्त करने का कार्य करने के साथ-साथ केन्द्रीय केवाईसी अभिलेख रजिस्ट्री के रूप में कार्य करने के लिए प्राधिकृत करती है।

2. यह अधिसूचना सरकारी राजपत्र में इसके प्रकाशन की तारीख से लागू होगी।

[फा. सं. 07/03/2012-बीओ.॥]

डॉ. शशांक सक्सेना, आर्थिक सलाहकार

MINISTRY OF FINANCE
(Department of Financial Services)

NOTIFICATION

New Delhi, the 26th November, 2015

S.O. 3183(E).— In exercise of the powers conferred by clause (j) of Sub-section (2) of Section 73 of the Prevention of Money-Laundering Act, 2002 (15 of 2003), read with clause (aa) of sub-rule (1) of rule 2 and rule 9A of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 (hereafter referred to as the said rules), the Central Government hereby authorises the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), set up under sub-section (1) of Section 20 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), to act as, and to perform the functions of, the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a “client”, as defined in clause (ha) of sub-section (1) of Section 2 of the Prevention of Money-Laundering Act, 2002.

2. This notification shall come into force on the date of its publication in the Official Gazette.

[F. No.07/03/2012-BO.II]

DR. SHASHANK SAKSENA, Economic Adviser

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual



Important Instructions:

- A) Fields marked with "*" are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only (To be filled by financial institution)

Application Type* New Update

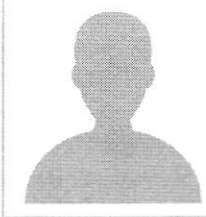
KYC Number (Mandatory for KYC update request)

Account Type* Normal Simplified (for low risk customers) Small

1. PERSONAL DETAILS (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code <input type="text"/>)		
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian		
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service (<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Sector)	
	<input type="checkbox"/> O-Others (<input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> B-Business	<input type="checkbox"/> Student		
	<input type="checkbox"/> X- Not Categorized			

PHOTO



Signature - Thumb Impression

2. TICK IF APPLICABLE RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* ISO 3166 Country Code of Birth*

3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number <input type="text"/>	Passport Expiry Date <input type="text"/>
<input type="checkbox"/> B- Voter ID Card <input type="text"/>	
<input type="checkbox"/> C- PAN Card <input type="text"/>	
<input type="checkbox"/> D- Driving Licence <input type="text"/>	Driving Licence Expiry Date <input type="text"/>
<input type="checkbox"/> E- UID (Aadhaar) <input type="text"/>	
<input type="checkbox"/> F- NREGA Job Card <input type="text"/>	
<input type="checkbox"/> Z- Others (any document notified by the central government) <input type="text"/>	Identification Number <input type="text"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type code <input type="text"/>	Identification Number <input type="text"/>

4. PROOF OF ADDRESS (PoA)*

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type* Residential / Business Residential Business Registered Office Unspecified

Proof of Address* Passport Driving Licence UID (Aadhaar)

Voter Identity Card NREGA Job Card Others

Simplified Measures Account - Document Type code

Address

Line 1*

Line 2

Line 3

District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS * (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1*

Line 2

Line 3 City / Town / Village*

District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details

Line 1*

Line 2

Line 3 City / Town / Village*

State* ZIP / Post Code* ISO 3166 Country Code*

5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Tel. (Off) - Tel. (Res) - Mobile -

FAX - Email ID

6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* Guardian of Minor Assignee Authorized Representative

Prefix First Name Middle Name Last Name

Name*

(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (H) at the end)

A- Passport Number Passport Expiry Date --

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date --

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government) Identification Number

S- Simplified Measures Account - Document Type code Identification Number

7. REMARKS (If any)

8. APPLICANT DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : -- Place : Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date --

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

Employee Signature

INSTITUTION DETAILS

Name

Code

Institution Stamp

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form

General Instructions:

- 1 Fields marked with '*' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- 9 In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A Clarification / Guidelines on filling 'Personal Details' section

- 1 **Name:** Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either **father's name** or **spouse's name** is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- 1 **Tax identification Number (TIN):** TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C Clarification / Guidelines on filling 'Proof of Identity [PoI]' section

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill '**Annexure A1**'

F Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person if available.

H Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section

- 1 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two- digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

Annexure A1

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Correspondence / Local Address

Important Instructions:

- A) Fields marked with "*" are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.



For office use only Application Type* New Update
 (To be filled by financial institution) KYC Number (Mandatory for KYC update request)

1. CORRESPONDENCE / LOCAL ADDRESS DETAILS (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details

Line 1*

Line 2

Line 3 City / Town / Village*

District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

2. CONTACT DETAILS (All communications will be sent on provided Mobile no./ Email-ID) (Please refer instruction F at the end)

Tel. (Off) - Tel. (Res) - Mobile -

FAX - Email ID

3. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

(Signature / Thumb Impression)

Date : - -

Place :

Signature / Thumb Impression of Applicant

Annexure B1

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Related Person

Important Instructions:

- A) Fields marked with '**' are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike of the sections not required to be updated.



For office use only Application Type* New Update
 (To be filled by financial institution) KYC Number _____ (Mandatory for KYC update request)

1. DETAILS OF RELATED PERSON (Please refer instruction G at the end)

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available*) _____

Related Person Type* Guardian of Minor Assignee Authorized Representative

Name* Prefix _____ First Name _____ Middle Name _____ Last Name _____

(If KYC number and name are provided, below details of section 1 are optional)

PROOF OF IDENTITY (PoI) OF RELATED PERSON* (Please see instruction (H) at the end)

A- Passport Number _____ Passport Expiry Date _____

B- Voter ID Card _____

C- PAN Card _____

D- Driving Licence _____ Driving Licence Expiry Date _____

E- UID (Aadhaar) _____

F- NREGA Job Card _____

Z- Others (any document notified by the central government) _____ Identification Number _____

S- Simplified Measures Account - Document Type code _____ Identification Number _____

2. APPLICANT DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

(Signature / Thumb Impression)

Date : _____ Place : _____ Signature / Thumb Impression of Applicant _____

3. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date _____

Emp. Name _____

Emp. Code _____

Emp. Designation _____

Emp. Branch _____

INSTITUTION DETAILS

Name _____

Code _____

**CENTRAL REGISTRY OF SECURITISATION ASSET
RECONSTRUCTION AND SECURITY INTEREST OF INDIA
(CERSAI)**

CENTRAL KYC REGISTRY OPERATING GUIDELINES 2016

Version 1.1

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), set up under sub-section (1) of Section 20 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a “client”, as defined in clause (ha) of sub-section (1) of Section 2 of the Prevention of Money-Laundering Act, 2002. The Central Government have also amended the Prevention of Money-laundering (Maintenance of Records) Rules, 2005 vide Notification dated 7th July, 2015 for the purpose of establishment of Central KYC Registry. As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2015, Rule 9 (1A), every reporting entity shall within three days after the commencement of an account-based relationship with a client, file the electronic copy of the client’s KYC records with the Central KYC Registry.

The Operating Guidelines in the regard are as under:

I. Definitions

In these guidelines, unless the context otherwise requires, the terms defined herein shall bear the meanings assigned to them below –

- a) “Act” means the Prevention of Money Laundering Act, 2002.
- b) “Rules” means Prevention of Money Laundering (Maintenance of Records) Rules, 2005.
- c) “Central KYC Records Registry” (CKYCR) means an entity defined under 2(1) (aa) of the Rules.

- d) "Reporting Entity" means an entity defined under sub-section (wa) of section 2 of the Act.
- e) "Customer" means a client as defined under sub-section (ha) of sub-section 2 of the Act.
- f) "KYC" means the due diligence procedure prescribed by the regulator for identifying and verifying the proof of address, proof of identity and compliance with rules, regulations, guidelines and circulars issued by the regulator or any other statutory authority under the Act from time to time.
- g) "KYC identifier" means a unique identifier for the customer generated by the Central KYC Registry and notified to the reporting entities.
- h) "Operating Guidelines" means operating instructions made by the Central KYC Registry in co-ordination with the regulator/s.

All other words and expressions used but not defined in these guidelines shall have the same meaning as have been assigned to them under the Act or the Prevention of Money laundering (Maintenance of Records) Rules, 2005 or any statutory modification or re-enactment thereto, as the case may be.

II. Functions and Obligations of Central KYC Registry

The Central KYC Registry shall have the following functions and obligations:

- a) Shall have a secure electronic connectivity with the registered reporting entities. The web address of Central KYC Registry portal is <https://www.ckycindia.in>
- b) Shall have a secure data transmission link with the ID issuing authorities wherever feasible and use such electronic data, as permitted, and preserve it with the Central KYC Registry.
- c) Shall be responsible for electronically (i) storing (ii) safeguarding and (iii) retrieving the Know Your Customer (KYC) records and making such records available online to reporting entities or Director.

- d) Information updated about a customer shall be disseminated on request by Central KYC Registry to any reporting entity that avail the services of the Central KYC Registry in respect of the customer.
- e) The services of the Central KYC Registry will be available on payment of prescribed fee, in advance.
- f) Shall process the KYC records received from a reporting entity for de-duplication and issue a unique KYC Identifier for each client to the reporting entity.
- g) Ensure that the integrity of the electronic systems for records is maintained and accessible at all material times.
- h) Take all precautions necessary to ensure that the electronic Know Your Customer (KYC) records are not lost, destroyed or tampered with and that sufficient back up of electronic records is available at all times at a different place.
- i) Take all reasonable measures to prevent unauthorized access to its KYC database.

III. Functions and obligations of the reporting entity

The reporting entity shall have the following functions and obligations:

- a) Reporting entities shall be required to register with the Central KYC Registry in accordance with the processes and instructions issued.
- b) While commencing an account based relationship, reporting entity shall verify the identity of the customer and perform the initial due diligence of the customer.
- c) Where a customer submits a KYC Identifier to a reporting entity, then such reporting entity shall download the KYC records from the Central KYC Registry by using the KYC Identifier and shall not require a customer to submit the documents again unless

- i) There is a change in the information of the customer as existing in the records of Central KYC Registry.
- ii) The current address of the client is required to be verified.
- iii) The reporting entity considers it necessary in order to verify the identity or address of the client, or to perform enhanced due diligence or to build an appropriate risk profile of the client.
- d) The reporting entity shall not use the KYC data of a customer obtained from the Central KYC Registry for purposes other than verifying the identify or address of the client and shall not transfer KYC records or any information contained therein to any third party unless authorised to do so by the client or by the Regulator or by the Director.
- e) The reporting entity which performed the last KYC verification or sent updated information in respect of a client shall be responsible for verifying the authenticity of the identity or address of the client.

The prescribed fee is payable by the reporting entity for each type of transaction and Central KYC Registry will collect such fees from the reporting entities, in advance.

IV. Operating Guidelines to the Reporting Entities

- a) Central KYC Registry application can be accessed by registered/authorised institutions or other notified institutions under the Prevention of Money Laundering Act or rules framed by the Government of India or any Regulator (RBI, SEBI, IRDA and PFRDA) thereunder.
- b) Every reporting entity has to register itself on the Central KYC Registry portal (<https://www.ckycindia.in>) with 2 Primary Users who in turn can create more users (makers and checkers).

A. Registration

Registration process entails the following:

- i. Entry of the requisite details on the registration screen by the Nodal Officer/Authorised Signatory of the reporting entity and online submission of the same.
- ii. Upon submission, reference ID will be generated and an email shall be sent to Nodal Officer/Authorised Signatory's registered email ID. Reporting entity can check the current registration status on the CKYC Portal by the reference number generated.
- iii. Duly signed form along with following supporting documents shall be sent to Central KYC Registry:
 - Duly Signed institution registration form
 - Regulator License/Certificate/Notification
 - PAN Card of the entity
 - Corporate Identification Number (in case regulator issues multiple licenses to an entity)
 - Registration Certificate (In case of Co-operative Banks/societies)
 - Authorization letter by Competent Authority for Admin users
 - Certified copy of photo identity card of the Admin users issued by the institution
 - Certified copy of the proof of the identity of the Admin users

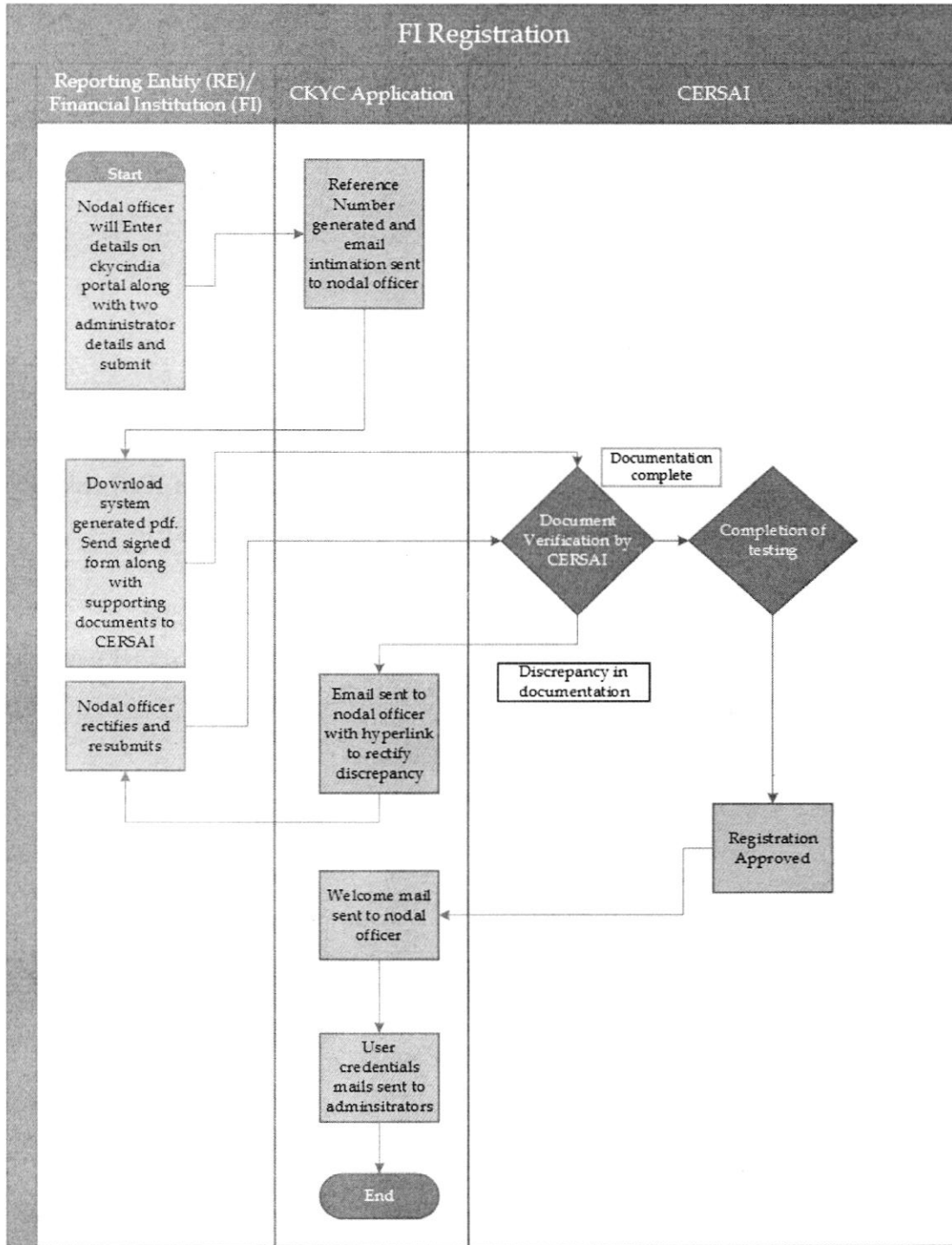
After verification of the documents, Central KYC Registry's administrator will authorize the request for registration of entity.

- i. In case of discrepancies, Registry's administrator shall put the request on hold till the discrepancies are rectified.
- ii. Upon successful registration, user credentials will be emailed to the Admin and Co-Admin users.

User ID and a link for generation of password will be provided to the users on their registered email. For password generation, the reporting entity admin user will be required to click on the link provided in e-mail. The link will redirect the user to the screen for password generation / reset where the user has to enter the registered mobile number. Upon authentication of the mobile

number, an OTP will be sent to the user via SMS which needs to be entered on the screen and then the user may reset the password.

The process flow for Financial institution registration has been illustrated below:



Access hierarchy:

The Admin / Co-admin users of the institutions may create Maker/Checker users as per their institution's requirement. There are three levels of users:

- Institution
 - Admin
 - User
- Region
 - Admin
 - User
- Branch
 - Admin
 - User

All activities e.g. creation/deactivation of users, creation/updation of KYC records, fee payments etc. require Maker-Checker process.

Digital Signature:

- a) Every reporting entity can have access to the CKYCR portal through digital signature.
- b) Digital signature is validated each time.
- c) Type of Digital Signature required is Class II or Class III

SFTP Access:

SFTP access is provided to Reporting entities to upload/download files over a secure connection.

B. Upload of KYC Record

- a) The data captured as per the common KYC template is to be uploaded on the Central KYC portal along with the scanned copy of the supporting documents (PoI/PoA). For an individual record, the signature and photograph is to be cropped separately and uploaded.

- b) The specifications for scanning the supporting documents and photograph are stated below:
 - i. Document should be scanned in grey-scale with a scanning resolution of 150-200 DPI.
 - a. Photograph must be a recent passport size, preferably in colour. However, scanning has to be in colour mode.
 - b. Dimensions 200 x 230 pixels
 - c. Size of photograph should be between 20kb-50kb
 - ii. Acceptable file format : '.tif', '.tiff', '.pdf', '.jpeg', '.jpg'
 - iii. File Size (Maximum Limit): 350 kb for individual KYC record.
- c) The reporting entity can bulk upload the KYC details and scanned images. Images for each record will be required to be zipped separately. The master zip file will be digitally signed by the reporting entity.
- d) Bulk files can be uploaded either at the branch, region or institution level.
- e) The entity should ensure adequate internet bandwidth for bulk upload. Bulk upload is provided via SFTP. For bulk upload of size less than 20 MB the Central KYC front-end application may also be used. Based on validations, a response file will be generated. This file will contain the success records, error records and download records. The response file is available for download from the Central KYC application.

C. Search and Download of KYC record

- a) Reporting entity can search for the record by entering CKYC identifier or by entering a valid ID type and number.
- b) Reporting entity can download single / bulk records by entering CKYC identifier and an authentication factor (viz. date of birth / date of incorporation).

D. Update of KYC record

In case of change of existing information of a customer (including minor turning major) in the records of Central KYC Registry, a reporting entity will initiate an update request.

- a) The updated data along with the scanned copy of the supporting document, where required, will be uploaded on the Central KYC Registry portal.
- b) In order to initiate an updation request, the reporting entity will need to have the latest KYC record of the customer.
- c) On updation of a KYC record at the Central KYC Registry, all linked entities (institutions that have either uploaded or downloaded the KYC record for that particular KYC record), will receive an electronic update notification of KYC record. The entities can download the last updated record of the customer.

E. Multiple correspondence addresses:

Central KYC Registry will enable linkage of multiple correspondence addresses.

An individual can fill Annexure-A1 for multiple addresses and submit the details to the reporting entity which in turn will initiate the update request on the Central KYC application.

F. Processing of Records at Central KYC Registry

De-duplication: The KYC data uploaded on the Central KYC Registry will go through de-duplication process on the basis of the demographics (i.e. customer name, maiden name, gender, date of birth, mother's name, father/spouse name, addresses, mobile number, email id etc.) and identity details submitted. The de-dupe process uses normaliser algorithm and custom Indian language phonetics.

- i. Where an exact match exists for the KYC data uploaded, the reporting entity will be provided with the KYC identifier for downloading the KYC record.
- ii. Where a probable match exists for the KYC data uploaded, the record will be flagged for reconciliation by the reporting entity.

Reconciliation of Probable match:

- a) Central KYC Registry will provide the probable match cases to the reporting entities for reconciliation and resolution.
- b) Where the reporting entity confirms the KYC record as an exact match, it will need to download the existing KYC record of the customer.
- c) Where the reporting entity confirms the KYC record as a 'no match', it shall be forwarded for processing and a unique KYC identifier will be generated for the record.
- d) The reporting entity will have to resolve the probable matches within 5 working days, beyond which the record will be withdrawn by the Central KYC Registry. However, the same can be uploaded as a new record, if 'no match' is found.

ID Match:

The identity detail will be matched by the Central KYC Registry with the ID issuing authority wherever feasible and mechanism is established. Where the ID is not confirmed by the ID issuing authority or the name does not match with the records therein, the record will not be accepted by the Registry and sent back to the reporting entity for verification and uploading again with the updated details.

We may further advise that the ID match wherever feasible with source authority or the de-duplication process by CKYCR Registry does not substitute the statutory/ regulatory obligations to be fulfilled by reporting entities under the respective statutory provisions/regulatory guidelines.

G. KYC Identifier

- a) A 14 digit unique KYC identifier will be generated for new customer records and notified to the reporting entity.
- b) For "Small Accounts" the KYC identifier will additionally have a prefix "S".
- c) For "Simplified Measures Accounts" the KYC identifier will additionally have a prefix "L".

H. Fees

- a) Reporting entities can avail services of Central KYC registry on payment of prescribed fee, in advance.
- b) For every service availed, the requisite amount will be deducted from the advance payment made. If the available balance is insufficient, the reporting entity will not be able to avail the services until the balance is replenished.
- c) To make the advance payment, the reporting entity will be required to generate the proforma invoice through the Central KYC application. The reporting entity is required to make an advance payment through NEFT/RTGS in CERSAI's bank account and mention the system generated proforma invoice reference number as the remark.
- d) Upon confirmation of the payment receipt from the bank, balance will be updated. In case of the tax deducted at source (TDS), the reporting entity is required to submit a copy of the TDS certificate to the Central KYC Registry.

- e) Reporting entity will be intimated when the balance goes below the prescribed limit set by them. The reporting entity user can download / print the usage details till the previous day.

V. Reports

- a) Central KYC application shall provide reports including dashboards, access trail and audit trail.

Administration	Operational	Accounts
<ul style="list-style-type: none"> • Log Report • Access Trail • User Master • Institution Master 	<ul style="list-style-type: none"> • Dashboard • Daily MIS • Bulk Upload • Unsolicited Updates 	<ul style="list-style-type: none"> • Ledger

1. Log Report

Log report provides the details of the users of the reporting entity who have logged into the Central KYC application, for a specified period of time.

2. Access Trail

Access trail report provides an admin user, the pages accessed by the users created under his hierarchy on the Central KYC application.

3. User Master

User Master provides the details of the users under the reporting entity for the purposes of accessing Central KYC application.

4. Bulk Upload

Using this report, admin user can view the current status along with the count of records for each uploaded batch.

5. Dashboard

Institution Admin User can view the summary of all uploaded KYC records for a specified time period.

6. Daily MIS

Daily MIS provides the Admin User the details of the uploads for a specified time period.

7. Update Notification

This report provides the notifications for the updates done on a KYC record that is linked to the reporting entity, for a specified time period.

8. Ledger

This provides the summary of the payments made and utilised for the transactions on the Central KYC Registry.

VI. Retention of Records

- a) Central KYC Registry shall ensure retention of the Know Your Customer (KYC) records in an electronic format for a period specified by the rules and shall ensure that the retrieval of the information is facilitated within stipulated time period.

VII. Grievance Mechanism

Central KYC Registry shall provide for the grievances of reporting entities to be redressed in a timely and appropriate manner and ensure records are maintained for such resolution.

Contact details of the Central KYC Registry Helpdesk:

Phone: 022-61102592 (10 lines)

Email: helpdesk@ckycindia.in
