



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

CERSAI/2023-24/4950

Date :19.02.2024

The Nodal Officers,  
All PSBs/Private Sector Banks/HDFC Bank/ ICICI Bank/  
IDBI Bank/India Post Bank /Other Reporting Entities

Dear Sir/Madam

**Sub: Central Know Your Customer Record Registry - Status of search & download facilities by REs.**

From the MIS of CKYCR for period 01.04.2023 to 31.01.2024 with reference to top 175 REs based on total "customer onboarded, it is observed that the ratio of customer onboarded using data in CKYCR" (i.e. No. of downloaded records) and total customers onboarded (i.e. total count of upload+ download), are as under: -

- |   |         |
|---|---------|
| 1. There are 28 REs for which downloads as percentage of total is | ZERO %  |
| 2. There are 10 REs for which downloads as percentage of total is | 1-10 %  |
| 3. There are 10 REs for which downloads as percentage of total is | 10-50 % |
| 4. There are 80 REs for which downloads as percentage of total is | 51-99 % |
| 5. There are 47 REs for which downloads as percentage of total is | 100 %   |

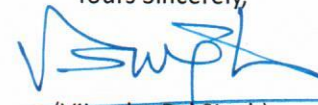
The above indicates that more than 70% REs are still not using search & download facility to onboard the customers and customers are asked to submit the KYC documents. To corroborate our finding we have visited outlets of many REs and found that the functionalities are not yet enabled at these outlets and hence officials at these outlets are resorting to upload the records of even those customers which are already in CKYCR and this result into wastage of efforts at outlet of RE & consume system time at CKYCR end.

It is request to all the Nodal Officers to provide the facility of search & download at their outlets so that accounts be opened only through KYC Number (KIN) and impart necessary training to branch officials and make contribution in profit of your organization, improving customer service & save environment.

We look forward for your continued support and cooperation to make CKYCRR the Single Source of Truth (SST) for KYC for all financial institutions.

Thanking you.

Yours Sincerely,

  
(Vijendra Pal Singh)  
Deputy General Manager

भारतीय प्रतिभूतिकरण परिसंपत्ति पुनर्निर्माण  
और प्रतिभूति स्वत्व की केंद्रीय रजिस्ट्री  
(भारत सरकार का उपक्रम)

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Central Registry of Securitisation Asset Reconstruction  
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