CENTRAL KYC REGISTRY

CKYC/2020/01   Date : January 10, 2020

To: All entities registered with Central KYC Registry (CKYCR)

Dear Sir / Madam,

Sub: Revised Template for Individual KYC

CKYCR template for individuals has been revised by the Sub-committee of Regulators to align it with the extant PMLA requirements. All Reporting Entities are requested to take note and implement the necessary modifications in their systems and processes.

Details of changes to the template:

	Addition	**Deletion**	**Modification**

Office Use	• Account type: Minor	• Account type:
		  o Simplified (for low risk customers)
		  o Small
			• Account type: OTP based E-KYC has been changed to Aadhaar OTP based E-KYC (in non-face to face mode)

Personal Details	• Fields: PAN or Form 60 (mandatory)	• Fields:
		  o Marital Status
		  o Citizenship
		  o Residential Status
		  o Occupation Type	

Resident for tax purposes in jurisdiction(s) outside India		• Entire section 2 is removed	

Proof of Identity (POI) and Proof of Address (POA) *(Proof of Identity and Proof of Address sections have been combined)*	• Fields: ○ National Population Register Letter ○ Proof of Possession of Aadhaar ○ E-KYC Authentication ○ Offline verification of Aadhaar	• Fields: ○ PAN (from POI) ○ Others ○ Others ID Type ○ Simplified Document Type • Address Type in Current/Permanent / Overseas Address • Address in jurisdiction when applicant is resident outside India for tax purposes (entire section) • Expiry dates for Passport and Driving License • UID (Aadhaar) number	• Current/Permanent/ Overseas Address is now aligned with Proof of Identity and Address
Current Address Details	• Fields: ○ Passport Number ○ Voter ID Card ○ Driving Licence ○ NREGA Job Card ○ National Population Register Letter ○ Proof of Possession of Aadhaar ○ E-KYC Authentication ○ Offline verification of Aadhaar ○ Deemed POA has been added for Current Address		• Correspondence/Local Address is now aligned with Current Address

Contact Details		• Fax number	
Details of Related Person			• Section for capturing details of Related Person is removed from the main form. The information is now captured as an Annexure only • Related person details to be captured is aligned with details captured for the customer
Additional Corresponden ce/Local Addresses		• Provision to capture additional Correspondence/ Local Addresses (CKYC Annexure A1) is discontinued	

Attestation	• Documents Received:
	  ○ E-KYC data received from UIDAI
	  ○ Data received from offline verification
	  ○ Digital KYC Process
	  ○ Equivalent e-document		

These changes will be released in the test environment on January 28, 2020.

The effective go live date of the template changes will be intimated separately.

The changes will impact the following:

    a. Upload: Screen and file based requests
    b. Search: Screen, file and API based requests & responses
    c. Download: Screen, file and API based requests & responses
    d. Update: Screen and file based requests

Details of the revised files are provided in Annexure 1

For any queries/clarifications please contact the helpdesk.

For and on behalf of **C**entral **KYC R**egistry

Helpdesk Contact Details:
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Annexure 1

Description	File Name	Link
Revised Individual Template	KYC_Template_Individual_Annexure_A1_2.0.pdf KYC_Template_Individual_2.0.pdf	https://www.ckycindia.in/ckyc/assets/doc/KYC-Template.zip
Bulk upload request file structure	Bulk File Structure_Version 1.2.xlsx	https://www.ckycindia.in/ckyc/assets/doc/Bulk-Files.zip
Bulk download request file structure	Bulk download 1.2.xlsx	https://www.ckycindia.in/ckyc/assets/doc/Bulk-Files.zip
Bulk download request & response file structure	Bulk File Structure_Version 1.2.xlsx	https://www.ckycindia.in/ckyc/assets/doc/Bulk-Files.zip
Bulk update request file structure	Bulk File Structure_Version 1.2.xlsx	https://www.ckycindia.in/ckyc/assets/doc/Bulk-Files.zip
Bulk search request & response file structure	Bulk Search file format New Template.xlsx	https://www.ckycindia.in/ckyc/assets/doc/Bulk-Files.zip
Download API document	CKYC_Secured_Download_API_Ver1.2.pdf	https://www.ckycindia.in/ckyc/assets/doc/Secured-Download-API-Document-version-1.1.zip
Search API document	CKYC_Secured_Search_API_Ver1.2.pdf	https://www.ckycindia.in/ckyc/assets/doc/API-Secured-Search-Document.zip