

CKYCRR (Central KYC Records Registry)

User Manual

May 25, 2023

Version 1.12.1

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Document Release Note

Version Number	Description
1.12.1	<ul style="list-style-type: none"> • Merger/ Business closure module: <ul style="list-style-type: none"> ○ Documents to be submitted to CERSAI included

Version History

Version Number	Change/Update Description	Module	Date
1.12.1	<ul style="list-style-type: none"> • Merger/ Business closure module: <ul style="list-style-type: none"> ○ Documents to be submitted to CERSAI included 	Administration	25-05-2023
1.12	<ul style="list-style-type: none"> • Institutional admin change request management • Merger/ Business closure module 	User Management Administration	28-03-2023
1.11	<ul style="list-style-type: none"> • FI Registration screen updates <ul style="list-style-type: none"> ○ Testbed checklist submission • Password policy update • User access matrix update • Addition of Legal entity upload and update screens • Funds Usage Statement • User report screens • Old invoices/ Payment Receipts (previously Proforma Invoice List) • TDS workflow – deleted • Tax invoice List 	FI Registration Logs and reports Billing Management KYC Management	01-02-2022
1.10	<ul style="list-style-type: none"> • Changes pertaining to the revision of the Individual template • Changes in password policy (screenshot update) • Addition information in existing features: <ul style="list-style-type: none"> ○ Validation of images in CKYC. ○ Addition of at least one region and branch is mandatory ○ Addition of funds usage intimation in logs and report. 	Individual template Password policy User Management	01-11-2020

	<ul style="list-style-type: none"> Who can be maker and checker and how is the checker assigned in case the record uploaded by IRA Steps to update the image in existing CKYC record. Record size for individual record including related person image. Document upload for related person Detail screenshot of the proforma invoice recalculation option Tagging of multiple invoice into one TDS certificate. 	KYC Management Billing Management	
1.9	<ul style="list-style-type: none"> Changes to screen layout in admin creation page and password reset logic pertaining to SFTP user credential change. (4.2) Changes to bulk download to incorporate maker checker (5.5-5.7) 		
1.8	<ul style="list-style-type: none"> Added GSTIN Registration under Billing Management. FI can register GSTIN details through this feature. 	Billing Management	01-07-2017
1.7	<ul style="list-style-type: none"> Added bulk search under Bulk file upload – Through bulk search, user can search for customer's KYC Number in bulk by providing ID number. 	KYC Management	13-06-2017
1.6	<ul style="list-style-type: none"> Probable Match Maker Checker-screen and File based Unsolicited updates report FI registration- Check status 	KYC Management, Logs and Reports, FI registration	27-03-2017
1.5	<ul style="list-style-type: none"> KYC Authorization KYC rejected By checker View and Update KYC Details- Individual Added new feature Maker Checker while KYC details update 	KYC Management	07-03-2017
1.4	<ul style="list-style-type: none"> Added new feature Unlock Mobile Number Added description about OTP based E-KYC Account type Added new feature Upload public key User Access Matrix Updated Forgot Password Module 	KYC Management All Modules	21-02-2017

1.3	<ul style="list-style-type: none"> Added new feature Web based FI Recon 	KYC Management	30-09-2016
1.2	<ul style="list-style-type: none"> Added Records status and their description Added description for Unconfirmed Transactions 	All Modules Billing Module	22-08-2016
1.1	<ul style="list-style-type: none"> Updated password related OTP functionality (in all modules wherever applicable) Added Billing module functionality 	Login Billing Module	12-04-2016
1.0	<ul style="list-style-type: none"> Initial draft version describing functionalities of all the modules of CKYC application 	All Modules	07-01-16

About this Document

Purpose

This manual has been written to help users understand and use the application. It presents the functional capabilities and contains the procedures that users should know for performing their business tasks using various options available with the application.

Intended Audience

This manual is intended for the personnel in the Financial Institutions that are registered on CKYCRR

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List of Abbreviations

Abbreviation	Expanded Form
CKYCRR	Central Know Your Customer Records Registry
FI	Financial Institution
URL	Uniform Resource Locator
XML	Extensible Markup Language
MIS	Management Information System
CAPTCHA	Completely Automated Public Turing test to tell Computers and Humans Apart
POI	Proof of Identity
POA	Proof of Address
DOI	Date of Incorporation
DOB	Date of Birth
IDC	Identity Confirmed
IDNC	Identity Not Confirmed
PAN	Permanent Account Number
PM	Probable Match
CM	Confirm Match
NM	No Match
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement
TDS	Tax Deducted at Source

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1. FI Registration:

This functionality provides a facility for registration of Financial Institution. After providing the required details and approvals by the authorities, System will generate a unique FI Code and will create two institutional logins for the FI after successful registration.



Figure 1 : Provision for FI Registration

On clicking on FI registration link user will be redirected to following page:

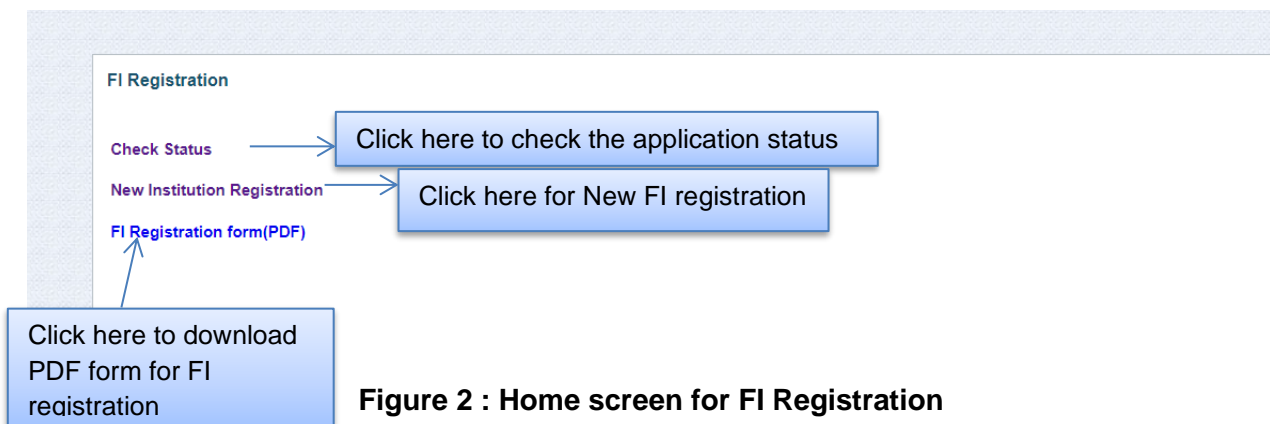


Figure 2 : Home screen for FI Registration

1.1 New FI Registration Details:

On clicking on New Institution Registration option, user will be redirected to following page where the user can fill all the required details of FI that has to be registered and the details of two institutional admins that are to be created along with the institution registration.

Click here to enter FI details

Click here to add Admin 1 and Admin 2 details

FI Registration

FI DETAILS

ADMIN USER-1 DETAILS

ADMIN USER-2 DETAILS

DOCUMENT CHECKLIST

FI Details

*Name of the Institution

*Institution Type

CIN

*Regulator

Select

*Registration No.

*PAN

FI website

Registered Address

*Line 1

*Line 2

Line 3

*City/Town

*Pin Code

*State/U.T.

Select

*Country

MYZF5

Enter the captcha characters

SUBMIT CLEAR BACK

Figure 3 : Screen for input to FI Registration

Upon submission of the details the system will generate a temporary reference number and mail will be sent to compliance officer informing the same. This email will consist of a link to the test environment and a pre-filled registration form.

FI shall register in the test environment following a similar process as described above. Upon receipt of login credentials, the FI may proceed to complete the testing phase of the registration process. FI shall submit the testing completion checklist using the menu option below in the test environment.

testbed.ckycindia.in/admin/signaturevalidate.action

CERSAI

KYC Management

Logs and Reports

User Management

Billing Management

Administration

Testing Submission

WELCOME TO INSTITUTION USER LOGIN

CHOOSE THE SERVICES FROM THE MENU

Figure 4a : Testing checklist submission menu option

Checklist for test-bed

Entity Name: IN4701-DAISYS VI PAYMENT BANK PRIVATE LIMITED Date: 04-01-2022

ENTITY REGISTRATION	Entity Registration	
KYC UPLOAD	*Admin Creation	<input checked="" type="radio"/> Yes <input type="radio"/> No
KYC SEARCH AND DOWNLOAD	*SFTP Setup	<input checked="" type="radio"/> Yes <input type="radio"/> No
KYC UPDATE	*Digital Signature Installation	<input checked="" type="radio"/> Yes <input type="radio"/> No
PROBABLE MATCH RECON	*Billing	<input checked="" type="radio"/> Yes <input type="radio"/> No

Live Reference number* 109552

Testbed Institute Code* IN4701

Approx. Number of records expected per day* 50

Remarks(for office use)

Please enter Remarks

Please enter Remarks

Please enter Remarks

Please enter Remarks

Click on each tab and confirm testing of each function

Input 6 digit live registration reference

Input approx. number of account openings per day

Figure 5b : Screen for Testbed checklist input

Registry Admin shall verify the checklist submitted and provide testing completion sign off or reject the checklist accordingly. A mail will be triggered to the nodal officer regarding the completion status of the checklist.

FI shall send the duly signed pre-filled registration form along with the testing completion sign off form and supporting documents as per the document checklist, to CERSAI Delhi.

CERSAI will verify the details in the system with physical forms received. Upon successful verification, the registration request will be approved.

In case of discrepancies, CERSAI will put the request on hold and the system will send email to the institution compliance officer (email ID provided in FI registration form). To update the registration request, a hyperlink would be provided in the email.

Upon Registry approval, user credentials will be sent to the e-mail IDs of institutional admin1 and institutional admin2 separately, and compliance officers will get the welcome e-mail along with FI code.

1.2 Check Status of FI Registration Request:

Using this functionality, Compliance officer can check the current status of FI registration request. User needs to follow following steps:

1. Click on Check Status link on FI Registration home screen.
2. Click on "CHECK STATUS" link after providing generated reference number.

The screenshot shows the 'FI Status Check' page. It features a text input field for the 'Reference Number' and three buttons: 'CHECK STATUS', 'CLEAR', and 'BACK'. A blue callout box points to the 'Reference Number' field with the text 'Enter the generated reference number.' Another blue callout box points to the 'BACK' button with the text 'Click here to go back to FI Registration Home page.'

Figure 6 : FI Registration Status Check

The screenshot shows the 'FI Registration Status' page. It displays a form with the following fields: 'Reference No' (100402), 'Name of the Institution' (PaymentBank), 'Date of Submission' (22/03/2017), 'Date of Updation' (24/03/2017), 'Status' (Registration on hold), 'Institution Code' (empty), and 'Remarks' (Document checklist is not proper). A 'BACK' button is located at the bottom left. Two blue callout boxes provide additional information: one points to the 'Institution Code' field with the text 'Institution code shown after successful FI Registration', and another points to the 'Remarks' field with the text 'Remarks are shown if FI Registration is put on hold.'

Figure 7 : FI Registration Status

2. Password Generation for First Time Users:

After activation of users by institution an email will be sent to user containing User ID and a link to generate password.

On clicking on the link provided in e-mail, the user will be redirected to the following screen:

Fields marked with * are mandatory.



OTP Generation

User ID

IA008163

* Mobile Number

Mobile Number

Enter the captcha characters

SUBMIT

Figure 8 : OTP Generation screen

- User Id is auto populated. User needs to enter 10 digit mobile number as provided during FI Registration.
- Clicking on “SUBMIT” button, system will validate the entered mobile number with the registered mobile number. If the mobile number is authenticated successfully then an OTP is sent to the user via SMS and the following screen appears:

Fields marked with * are mandatory.

OTP Generation


User ID

Mobile Number

*OTP

*New Password

*Confirm Password



SUBMIT







 Password should follow the password policy:
 Password should be of minimum 12 characters and maximum 25 characters
 Password should have minimum 1 Upper case alphabet
 Password should have minimum 1 Lower case alphabet
 Password should have minimum 1 number
 Password should have minimum 1 special character

Figure 9 : Set Password screen

In order to set the password, User needs to fill the following fields:

- OTP received in SMS.
- New Password as per the password policy.
- Confirm Password.

On clicking "SUBMIT" button password would be successfully generated and User will be able to see the following screen:



Figure 10 : Password Set Successful screen

Note: If Admin has SFTP access, He should use same User ID and Password for SFTP login

3. Login Screen:

Opening the predefined URL in any browser will take the User to login screen.



Figure 11 : User Login screen

Following steps are to be followed to login:

1. User needs to fill following fields:
 - User Name: Enter User Id /User name received via email.
 - Password: Enter the Login password.
 - Captcha: Enter exact characters as displayed in the Captcha field.
2. After entering the user ID and password, pop up will appear on screen to choose digital certificate. User need to select the digital signature that was registered during first time user login.

Note: System will ask first time users to read and accept the terms and conditions regarding possession, usage and ownership of a digital certificate.

Terms and Conditions

Please read the following agreement carefully

I agree to the following terms and conditions regarding possession, usage and ownership of a digital certificate issued to me :

- 1) I warrant and represent that I am the person described by the above displayed User Identification Number (User ID) and that all information that I have submitted is true and correct.
- 2) I will not disclose or transfer to any third party, allow use of by any third party, or use for the benefit of any third party any digital certificate that has been provided or issued to me if this happens I will be held responsible for this.
- 3) I will use my digital certificate only for the purpose of accessing those resources which are approved by my Digital Certificate Issuer.
- 4) I agree to immediately notify my Digital Certificate Issuer of any suspected or actual loss, theft, disclosure, modification, compromise, or unauthorized use of my digital certificate or its associated private key.
- 5) I understand and agree that the issuance of a digital certificate to me does not entitle me access to any information and that my digital certificate requires activation to access such restricted materials. I understand and agree that I and/or my sponsoring organization may be required to enter into one or more Non-Disclosure Agreements prior to the activation of my digital certificate.
- 6) I agree that my Digital Certificate Issuer has the right to revoke my digital certificate and to publish a revocation for my certificate for any reason whatsoever, including, but not limited to, breach of this agreement or any loss, theft, disclosure, modification, compromise, or unauthorized use of my certificate and corresponding private key.

☐ I Agree Terms and Conditions

SUBMIT QUERY

Figure 12 : Terms and Conditions regarding usage of Digital Certificate

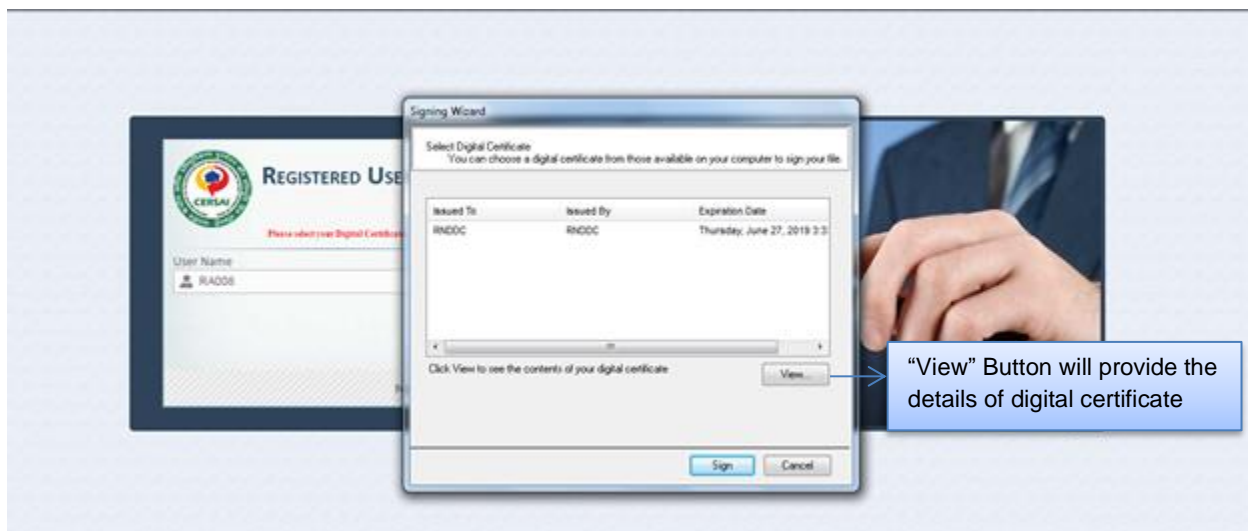


Figure 13 : Digital certificate selection

Digital certificate selected is validated each time against the one registered during first login/last modified. User is navigated to CKYC application home screen after certificate is successfully verified. User can perform different operations as per assigned role.

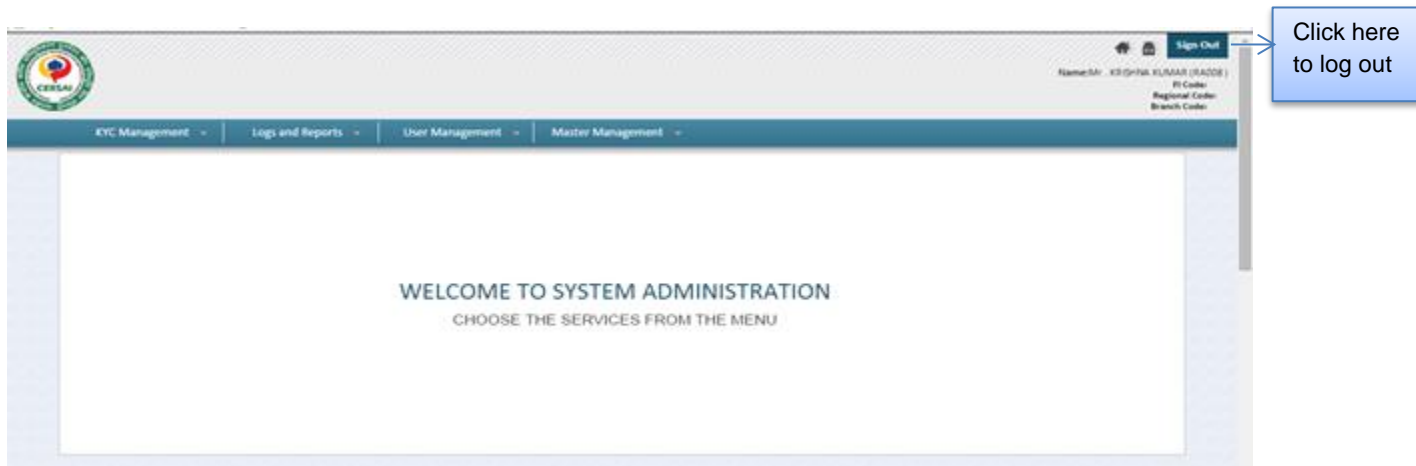


Figure 14 : Admin User home screen

3.1 Forgot password:

If registered User forgets the login password or gets locked due to invalid login attempts, then Forgot Password link can be used to reset the password.

User has to follow the below steps to reset password:

1. Click on “Forgot Password” link



Figure 15 : Forgot Password link

Clicking on “Forgot Password” link on login screen, system will redirect the user to screen where it will ask user to enter user ID and Institution Code of the user (Allotted by CKYC) and click on “CONFIRM” button.

Forgot Password

*User Id:

*Institution Code:



Enter the captcha characters

CONFIRM

BACK

Figure 16 : Forgot Password Screen

Password reset mail will be sent to user's registered e-mail. User needs to reset the password by clicking on the link sent in e-mail. Resetting password steps are similar to first time password creation.

Note: After Resetting the password, Admin can able to use new password for their SFTP login.

3.2 Change Digital Certificate:

Using this functionality user can change the digital certificate in case certificate gets expired or becomes invalid.

User has to follow the following steps to change digital certificate:

1. Click on "Change Certificate" link on log in screen

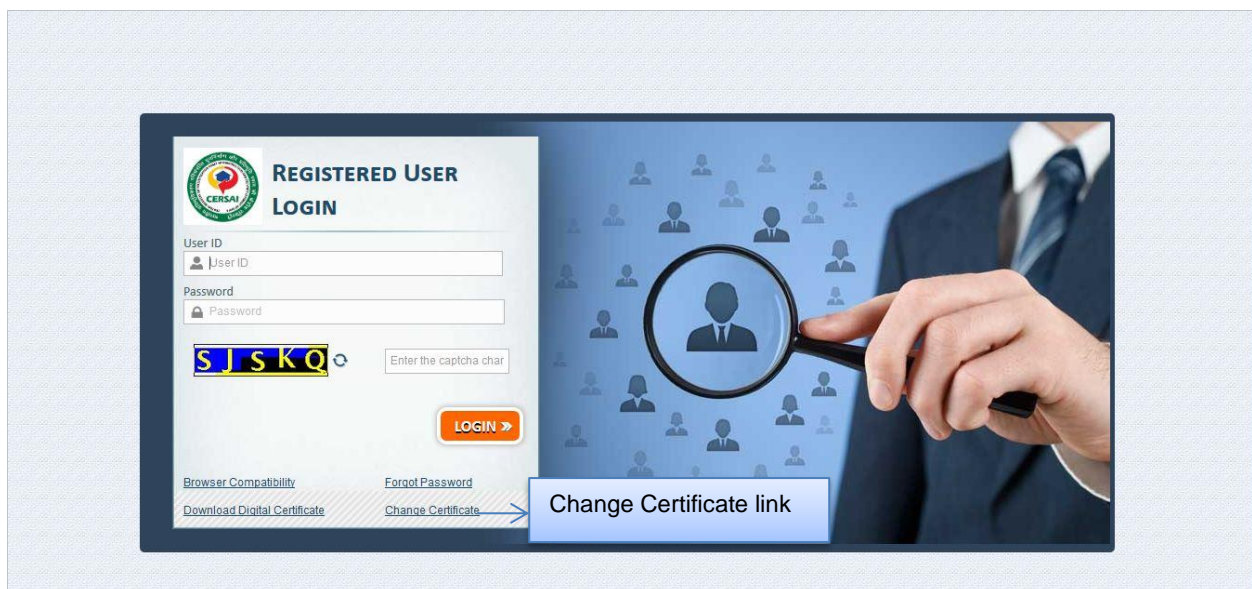


Figure 17 : Change Digital Certificate link on Login Screen

2. Fill all mandatory fields on screen.
3. Click on “CONFIRM” button.

Figure 18 : Change digital certificate

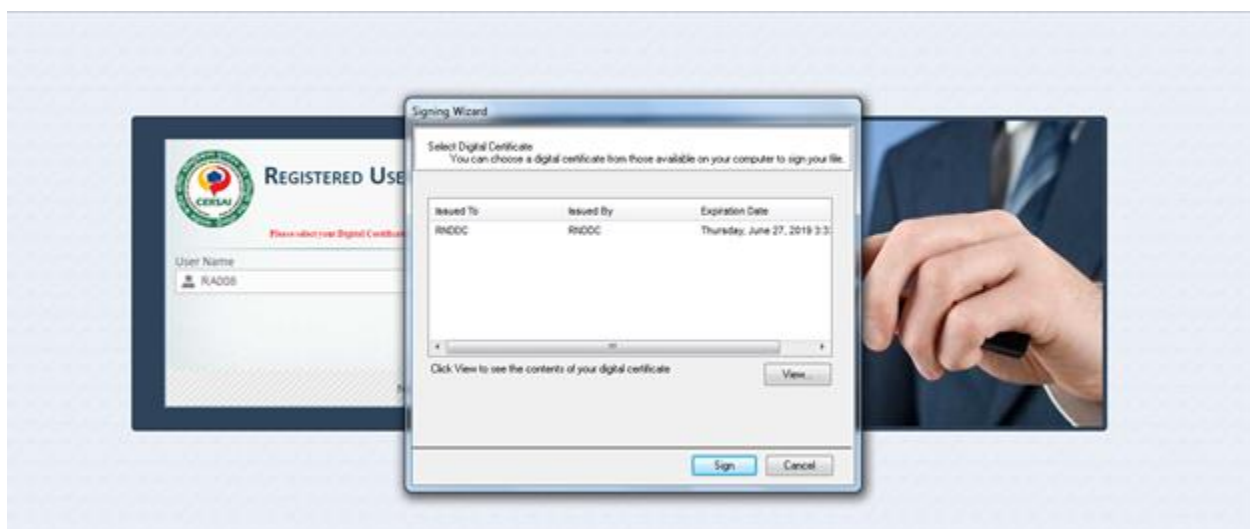


Figure 19 : Select new digital certificate

4. Select new certificate from the list and click on “Sign” button.

4. USER MANAGEMENT MODULE

4.1 User Roles with hierarchy:

The registry will create the institutional admin and co-institutional admin on completion of the registration formalities. These institutional admins would require to create further users as per requirements. For every user creation, there is a maker and checker. Only on approval by the checker, the password will be sent to the user.

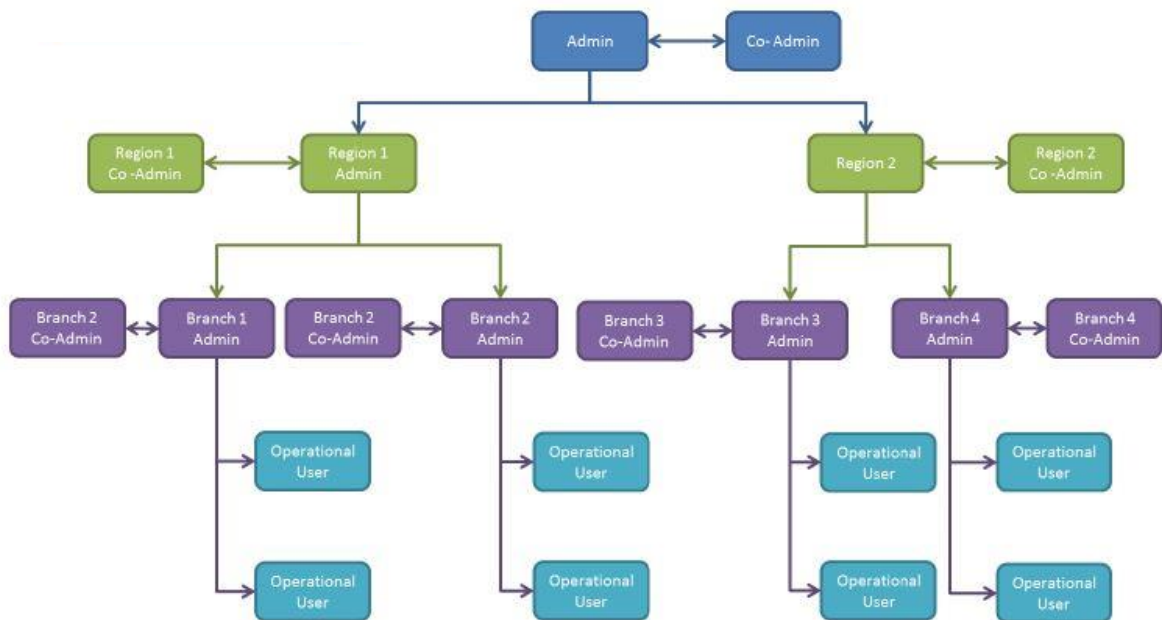


Figure 20 : Institution level User hierarchy

Module	Sub module	IA	IU	IRA	IRU	IBA	IBU
KYC Management	Search and download KYC	Y	Y	Y	Y	Y	Y
KYC Management	New KYC – Legal Entity	Y	Y	Y	Y	Y	Y
KYC Management	Bulk File Periodic Response	Y	Y	Y	Y	Y	Y
KYC Management	Probable match reconciliation	Y	Y	Y	Y	Y	Y
KYC Management	Web Base FI RECON	Y	Y	Y	Y	Y	Y
KYC Management	View and Update KYC – Legal Entity	Y	Y	Y	Y	Y	Y
KYC Management	KYC Authorisation	Y	N	Y	N	Y	N
KYC Management	Rejected by Checker	Y	Y	Y	Y	Y	Y
KYC Management	Bulk Upload Authorisation	Y	N	Y	N	Y	N
KYC Management	New KYC – Individual	Y	Y	Y	Y	Y	Y
KYC Management	Bulk File Upload	Y	N	Y	Y	Y	Y
KYC Management	Update KYC – Individual	Y	Y	Y	Y	Y	Y
KYC Management	Bulk Upload Response	Y	Y	Y	Y	Y	Y
Logs and Reports	MIS Dashboard	Y	N	Y	N	Y	N
Logs and Reports	User Report	Y	N	Y	N	Y	N
Logs and Reports	Log Report	Y	N	Y	N	Y	N

Logs and Reports	KYC Download Log	Y	N	Y	N	Y	N
Logs and Reports	Access Trail	Y	N	Y	N	Y	N
Logs and Reports	Daily MIS	Y	N	Y	N	Y	N
Logs and Reports	Bulk upload Log Report	Y	N	Y	N	Y	N
Logs and Reports	Unsolicited Updates	Y	N	Y	N	Y	N
Logs and Reports	Funds Usage Statement	Y	N	N	N	N	N
User Management	User Creation	Y	N	Y	N	Y	N
User Management	Admin Creation	Y	N	Y	N	N	N
User Management	User Activation	Y	N	Y	N	Y	N
User Management	Deactivation/Activation Authorization	Y	N	Y	N	Y	N
User Management	Change Password	Y	Y	Y	Y	Y	Y
User Management	Upload Public Key	Y	N	N	N	N	N
User Management	Unlock Mobile Number	Y	N	Y	N	Y	N
User Management	Branch Master	Y	N	N	N	N	N
User Management	Region Master	Y	N	N	N	N	N
Billing Management	Old Invoices/ Payment Receipts	Y	N	Y	N	N	N
Billing Management	Usage Intimation	Y	N	Y	N	N	N
Billing Management	Unconfirmed Transactions	Y	N	Y	N	N	N
Billing Management	Ledger Report	Y	N	Y	N	N	N
Billing Management	Tax Invoice List	Y	N	Y	N	N	N
Billing Management	Wallet Details	Y	N	Y	N	N	N
Billing Management	GSTIN Details	Y	N	Y	N	N	N

Table 1: User Access Matrix

Note: IA- Institutional Admin, IU- institutional User, IRA- Institution Regional Admin, IRU- Institution Regional User, IBA- Institution Branch Admin, IBU- Institution Branch user

4.2 User Management:

4.2.1 User creation:

Admin can create or modify operational Users using this option. User configuration page will be opened after clicking on User Creation option.

Click on “User creation” option under User Management menu. User will be redirected to following screen:

User ID

*User Type

Select

*User Group

*Institution Code

IN0628

*Region Code

IN0628RG

*Branch Code

IN0628BR

*Name [Please enter user name as per digital signature]

*Date of Birth

*Gender

Select

*Citizenship

IN-India

*Proof of Identity

Select

*Employee Code

*Department

*Designation

Specialization

Office Address

*Line 1

Line 2

Line 3

*City

*Pin Code

*State/U.T

Select

*Country

IN-India

*E-mail

*Mobile

*Telephone

Fax No

Any other Information

*Place

ADD >

QUERY >

CLEAR >

Figure 21 : User Creation screen

4.2.1.1 Addition of new User:

Following are the steps to explain how to add new user:

1. Select User Type first.
2. Select User Group values depending upon selected User type.
3. Fill all the mandatory fields.

Note:

1. If search button is provided in front of any field that implies User has to select value from searched result only.
2. Users will not have SFTP access.

User ID is required only for query.

User Type values depends upon user hierarchy.

Click on search button to search and select User Group.

User Creation

User ID

*Institution Code
IN0628

*Name [Please enter user name as per digital signature]

*Citizenship
IN-India

*Department

Office Address

*Line 1

*City

*Country
IN-India

*Telephone

Any other Information

*User Type
Select

*Region Code
IN0628RG

*Date of Birth

*Proof of Identity
Select

*Designation

Line 2

*Pin Code

*E-mail

Fax No

*Place

*User Group

*Branch Code
IN0628BR

*Gender
Select

*Employee Code

Specialization

*State/U.T
Select

*Mobile

ADD >
QUERY >
CLEAR >

Figure 22 : User Creation - User details

SEARCH

Starts with

SEARCH

Search Result

120-REGISTRY ACCOUNT USER
151-GQ1
152-AA1

Click here to see all searched results

Double click to select

Figure 23 : Search page to select User Group

4. Click on “ADD” button to create new User.

4.2.1.2 Modification of existing User:

Following are the steps to explain how to modify existing user:

1. Search and select User ID which needs to be modified.
2. Click on “QUERY” button to view details of the User.

User Creation

User ID IU000228	*User Type Select	*User Group Select
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR

*Name [Please enter user name as per digital signature] 	*Date of Birth 	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code
*Department 	*Designation 	Specialization

Office Address

*Line 1 	Line 2 	Line 3
*City 	*Pin Code 	*State/U.T Select
*Country IN-India	*E-mail 	*Mobile
*Telephone 	Fax No 	

Any other Information

*Place

ADD > QUERY > CLEAR >

Click on "QUERY" button to view the details of existing user by providing valid User ID

Figure 24 : User modification-Query

3. Modify required fields (Only modifiable fields are enabled for editing).
4. Click on "UPDATE" button to complete User modification.

User Creation

User ID IU000228	*User Type INSTITUTION OPS-USER	*User Group INSTITUTION OPS USER
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR

*Name [Please enter user name as per digital signature] RNDCC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization

Office Address

*Line 1 MANVEL	Line 2 	Line 3
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghgabc123@ram.com	*Mobile 9975880052
*Telephone 78945632158	Fax No 	

Any other Information

*Place
virar

UPDATE > DEACTIVATE > CLEAR > BACK >

Figure 25 : User Modification screen

4.2.2 Admin Creation:

Admin User can create or modify immediate lower hierarchy (regional, branch) admins' details using this option. Admin configuration page will be opened after clicking on Admin Creation option.

4.2.2.1 Addition of new Admin User:

Following are the steps to explain how to add new Admin user:

1. Click on “Admin creation” to open Admin configuration page.
2. Select User Type first.
3. Select User Group values depending upon selected User type.
4. Fill all the mandatory fields

Note: SFTP access field will be available only to institutions who have enabled SFTP access

The screenshot shows the 'Admin Creation' form. At the top, there are two blue callout boxes with arrows pointing to specific fields. The first box, labeled 'Enabled only for Institute admin', points to the 'Region Code' dropdown. The second box, labeled 'Enabled only for Regional admin', points to the 'Branch Code' dropdown. The form itself is divided into several sections: 'User ID' (text field), 'Institution Code' (text field with value 'IN0628'), 'Name' (text field), 'Date of Birth' (text field), 'Gender' (dropdown), 'Citizenship' (dropdown with value 'IN-India'), 'Proof of Identity' (dropdown), 'Employee Code' (text field), 'Department' (text field), 'Designation' (text field), 'Specialization' (text field), 'Office Address' (multiple text fields for Line 1, Line 2, Line 3, City, Pin Code, State/U.T, Country, E-mail, Mobile, Telephone, Fax No, and Place), 'Any other Information' (text field), and 'SFTP Access' (dropdown with value 'No'). At the bottom, there are three buttons: 'ADD >', 'QUERY >', and 'CLEAR >'.

Figure 26 : Admin Creation details

5. Click on “ADD” button to create new admin User.
Whenever a new FI is created, two users are created with each FI. One user always acts as Maker and the other always acts as checker and vice-versa.
The user which uploads or does the first action is always the maker
The user which approved the records is always the checker

4.2.2.2 Modification of existing admin User:

Following are the steps to explain how to modify existing Admin user:

1. Search and select User ID which needs to be modified.

Admin Creation		
User ID <input type="text"/>	*User Type Select	*User Group <input type="text"/>
*Institution Code IN0628	*Region Code <input type="text"/>	*Branch Code <input type="text"/>
*Name [Please enter user name as per digital signature] <input type="text"/>	*Date of Birth <input type="text"/>	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code <input type="text"/>
*Department <input type="text"/>	*Designation <input type="text"/>	Specialization <input type="text"/>
Office Address		
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T Select
*Country IN-India	*E-mail <input type="text"/>	*Mobile <input type="text"/>
*Telephone <input type="text"/>	Fax No <input type="text"/>	
Any other Information <input type="text"/>	*Place <input type="text"/>	
*SFTP Access : No		
ADD >	QUERY >	CLEAR >

Figure 27 : Admin modification details

- Click on “QUERY” button to view details of the User.

Admin Creation		
User ID IRA000277	*User Type REGION ADMIN	*User Group REGION ADMIN
*Institution Code IN0628	*Region Code ANDHERI	Branch Code ANDHERIBR
*Name [Please enter user name as per digital signature] RNDDC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization <input type="text"/>
Office Address		
*Line 1 MANVEL	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghjabc123@ram.com	*Mobile 9975620052
*Telephone 78945632158	Fax No <input type="text"/>	
Any other Information <input type="text"/>	*Place virar	
*SFTP Access : Yes		
UPDATE >	DEACTIVATE >	CLEAR > BACK >

Figure 28 : Admin modification details screen

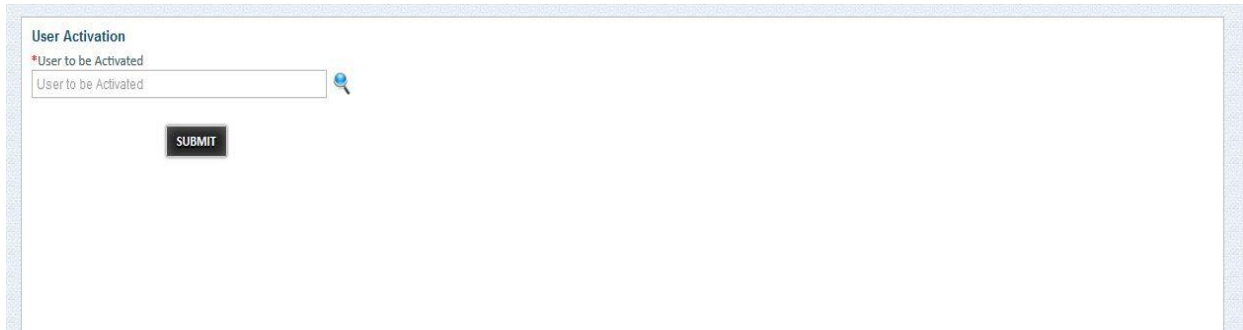
- Modify required fields (Only modifiable fields are enabled for editing).
- Click on “UPDATE” button to complete admin modification.
- For allowing user to use their credentials to access SFTP, the ‘SFTP Access’ field value needs to be updated to ‘Yes’

4.2.3 User Activation:

User/Admin creation is followed by activation to complete User creation process. Admin who created the user/admin is not allowed to activate the same.

Following are the steps to explain how to activate user:

1. Click on “User Activation” link under User Management option to open User Activation screen.



The screenshot shows a web interface for user activation. At the top left, the title 'User Activation' is displayed. Below it, a label '*User to be Activated' is shown. Underneath the label is a text input field with the placeholder text 'User to be Activated' and a magnifying glass icon to its right. Below the input field is a dark button labeled 'SUBMIT'.

Figure 29 : User Activation screen

2. Search and select User ID that needs to be activated.
3. Click on “SUBMIT” button to complete the operation.

New User can login to CKYC system only after activation. User will receive an email for password activation. Setting password steps are similar to first time password creation.

4.2.4 Change Password:

This option is available for the User to change password.

The screenshot shows a web form titled "Change your Password". It contains three input fields: "Current Password *", "New Password *", and "Re-Enter New Login Password". Below these fields are "SUBMIT" and "CLEAR" buttons. A list of password requirements is displayed, each preceded by an information icon. Annotations with arrows point to specific parts of the form: one points to the "SUBMIT" button, another to the "Current Login Password" field, and a third to the "New Password" field.

Change your Password

Current Password *

New Password *

Re-Enter New Login Password

Click Submit to change password

Users should enter current login password

New Password should be as per password policy provided on the screen.

SUBMIT **CLEAR**

- Fields marked with * are mandatory
- Password should be of minimum 12 characters and maximum 25 characters
- Password should have minimum 1 Upper case alphabet
- Password should have minimum 1 Lower case alphabet
- Password should have minimum 1 number
- Password should have minimum 1 special character
- This change will take effect the next time you sign in after you have successfully changed your Login password

Figure 30: Change password screen

After filling all the fields click on "Submit" button. Success message will be displayed on page and User needs to login once again with the changed password to continue.

Note: After Resetting the password, Admin can able to use new password for their SFTP login.

4.2.5 User Deactivation/Reactivation:

Admin can use this functionality in following scenarios:

- To raise deactivation/reactivation request
- 1. To authorize deactivation/reactivation request

4.2.5.1 User Deactivation

Following are the steps Admin needs to follow to deactivate existing/active users:

1. Click on "User Creation" under User Management.

User Creation		
User ID <input type="text"/>	*User Type Select	*User Group <input type="text"/>
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] <input type="text"/>	*Date of Birth <input type="text"/>	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code <input type="text"/>
*Department <input type="text"/>	*Designation <input type="text"/>	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T Select
*Country IN-India	*E-mail <input type="text"/>	*Mobile <input type="text"/>
*Telephone <input type="text"/>	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place <input type="text"/>	
<input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/>		

Figure 31 : User ID selection screen

2. Search and select User ID which needs to be deactivated.
3. Click on “QUERY” button.

User Creation		
User ID IU000228	*User Type INSTITUTION OPS-USER	*User Group INSTITUTION OPS USER
*Institution Code IN0628	*Region Code IN0628RG	Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] RNDDC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 MANVEL	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghgabc123@ram.com	*Mobile 9975620052
*Telephone 78945632158	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place virar	
<input type="button" value="UPDATE >"/> <input type="button" value="DEACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/>		

Figure 32 : User Deactivation screen

4. Click on “DEACTIVATE” button.
5. Deactivation request will be sent to co-admin for authorization. User will be deactivated only after co-admin authorization.

4.2.5.2 User Deactivation Authorization:

Following are the steps Admin needs to follow to authorize deactivation request:

1. Click on “User Deactivation/Activation Authorization” option.

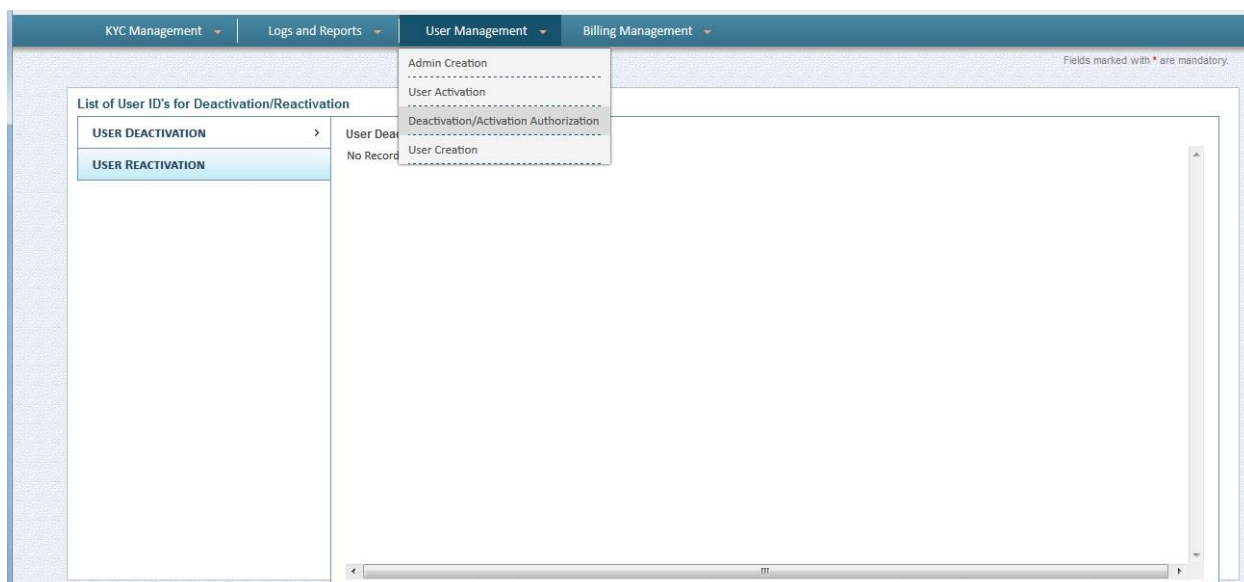


Figure 33: User Deactivation/Activation link

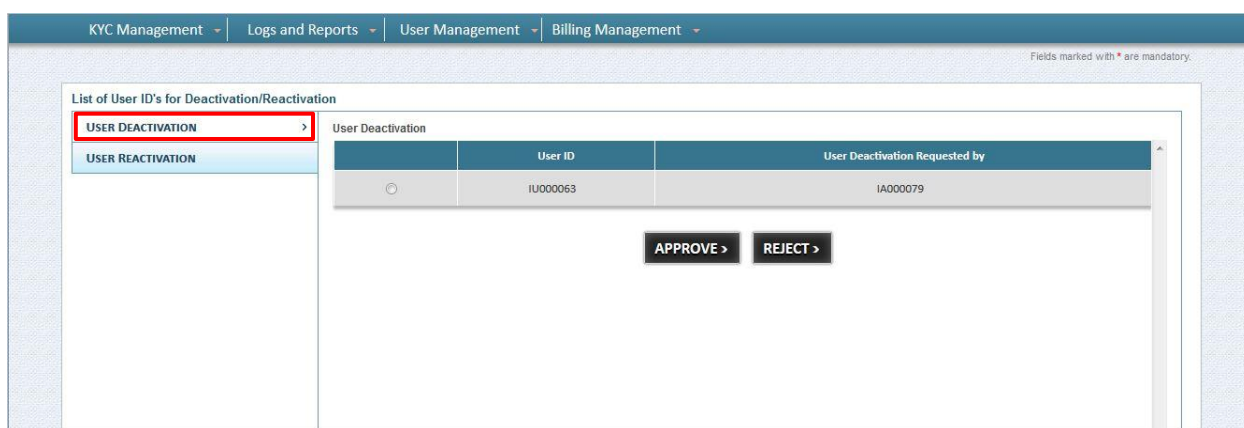


Figure 34: User Deactivation Authorization

2. Select the User ID by clicking on corresponding radio button.
3. Click on “APPROVE” button to authorize the deactivation request or “REJECT” button to decline.

Note: After successful deactivation of Admin, The SFTP access will be revoked for that particular admin.

4.2.5.3 User Reactivation

Following are the steps Admin needs to follow to reactivate deactivated users:

1. Click on “User Creation” under User Management.

User Creation		
User ID <input type="text"/>	*User Type Select	*User Group <input type="text"/>
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] <input type="text"/>	*Date of Birth <input type="text"/>	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code <input type="text"/>
*Department <input type="text"/>	*Designation <input type="text"/>	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T Select
*Country IN-India	*E-mail <input type="text"/>	*Mobile <input type="text"/>
*Telephone <input type="text"/>	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place <input type="text"/>	
<input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/>		

Figure 35 : User ID selection screen

2. Search and select User ID which needs to be reactivated.
3. Click on “QUERY” button.

User Creation		
User ID IU000228	*User Type INSTITUTION OPS-USER	*User Group INSTITUTION OPS USER
*Institution Code IN0628	*Region Code IN0628RG	Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] RNDDC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 MANVEL	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghgabc123@ram.com	*Mobile 9975620052
*Telephone 78945632158	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place virar	
<input type="button" value="REACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/>		

Figure 36 : User Reactivation screen

4. Click on “REACTIVATE” button.

5. Reactivation request will be sent to co-admin for authorization. User will be reactivated only after co-admin authorization.

4.2.5.4 User Reactivation Authorization:

Following are the steps Admin needs to follow to authorize reactivation request:

1. Click on “User Deactivation/Activation Authorization” option under User Management.

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

List of User ID's for Deactivation/Reactivation

USER DEACTIVATION

USER REACTIVATION >

User Reactivation

	User ID	User Reactivation Requested by
<input type="radio"/>	IU000063	IA000080

APPROVE > REJECT >

Figure 37: User Reactivation Authorization

2. Select the User ID by clicking on corresponding radio button.
3. Click on “APPROVE” button to authorize the reactivation request or “REJECT” button to decline.
4. After approval E-mail will be sent to user containing a link to generate password. Setting password steps are similar to first time password creation.

Note: After Successful reactivation of Admin and Password generation, again they can able to access SFTP with new credential.

4.2.6 Region Creation:

Using this functionality, Institutional admin users can create multiple regions under the Institution.

1. Click on “Region Master” option under User Management.
2. Enter Region Name and Region Code.
3. Click on “SAVE” button.

➔ Addition of at least one region and branch is mandatory

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Region Master

*Region Name *Region Code

Click here to view all existing regions ← SEARCH SAVE CANCEL → Click here to clear all the fields.

Search Result

REGION NAME - REGION CODE
Region1 - R0099
Region2 - R0016
Region1 - Region1
REGION4 - REGION4
XYZ - 01
EAST - R02
WESTN - WEST01

Figure 38 : Region Creation

4.2.7 Branch Creation:

Using this functionality, Institutional admin users can create multiple branches under a particular region.

1. Click on “Branch Master” option under User Management.
2. Select Region under which branch needs to created.
3. Enter Branch Name and Branch Code.
4. Click on “SAVE” button.

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Branch Master

*Region *Branch Name *Branch Code

Click here to view all existing branches under the selected region ← SEARCH SAVE CANCEL → Click here to clear all the fields.

Search Result

Branch1
Branch2

Figure 39 : Branch Creation

➔ Addition of at least one region and branch is mandatory

4.2.8 Unlock Mobile Number:

On password generation screen, there is a provision to generate OTP maximum of 5 times in case previous OTP is not used. If user is failed to set password even after generating OTP 5 times then Mobile number of that user will be locked and no OTP will be sent further on that user's Mobile Number.

Using this functionality, those locked Mobile numbers can be unlocked by admins.

Following steps are required to follow:

1. Click on “Unlock Mobile Number” option under User Management.
2. Provide User ID and Locked Mobile number of the user.
3. Click on “UNLOCK” button.

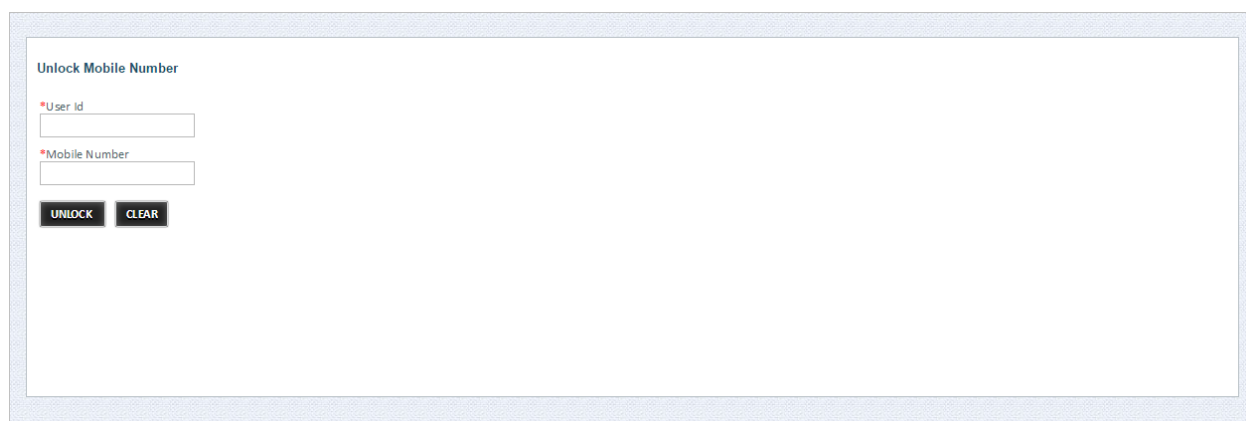


Figure 40 : Unlock Mobile Number screen

Note:

1. In case admin's mobile number is locked then it can be unlocked by co-admin or admin at higher hierarchy.
2. Region and Branch admins can be able to unlock Mobile number of users/admins belonging to their region and branch only.

Admin hierarchy is provided below for reference:

Type of User(Vertical)/Type of Authorization Admin(Horizontal)	Branch Admin	Region Admin	Institution Admin
Branch User	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Branch Admin	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Region User		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Region admin		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Institution User			<input checked="" type="checkbox"/>
Institution Admin			<input checked="" type="checkbox"/>

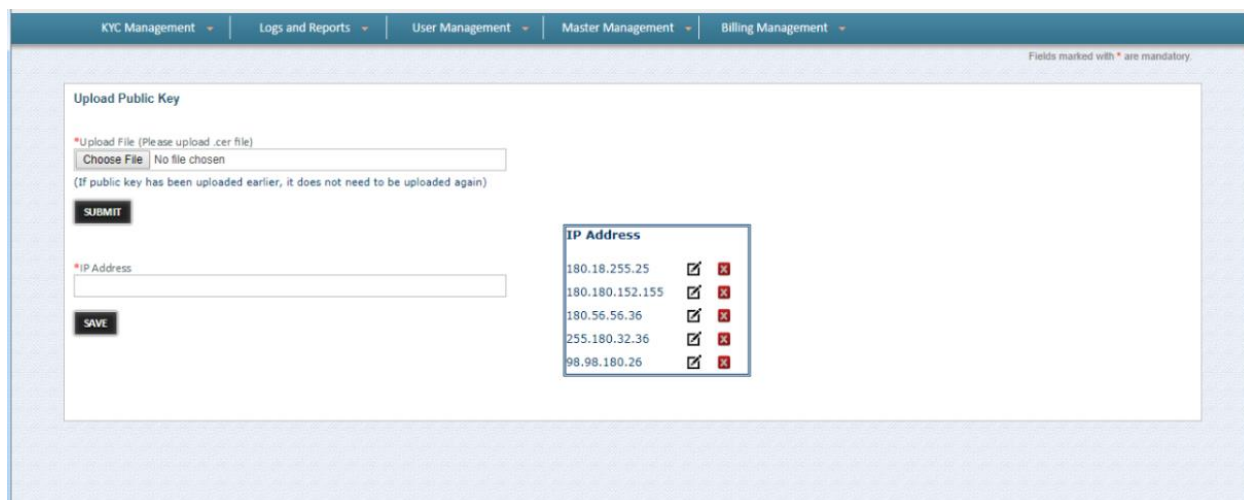
Table 2: Admin Hierarchy for unlocking Mobile Number

4.2.9 Upload Public Key

Institution needs to upload their public key of digital signature and configure their IP(IP from which request has to be sent) address in order to avail Search and Download API services. Through this functionality, Institutional admin can upload public key and configure public IP.

Following steps are required to follow:

1. Click on “Upload Public Key” option under User Management.



IP Address		
180.18.255.25	<input checked="" type="checkbox"/>	<input type="checkbox"/>
180.180.152.155	<input checked="" type="checkbox"/>	<input type="checkbox"/>
180.56.56.36	<input checked="" type="checkbox"/>	<input type="checkbox"/>
255.180.32.36	<input checked="" type="checkbox"/>	<input type="checkbox"/>
98.98.180.26	<input checked="" type="checkbox"/>	<input type="checkbox"/>

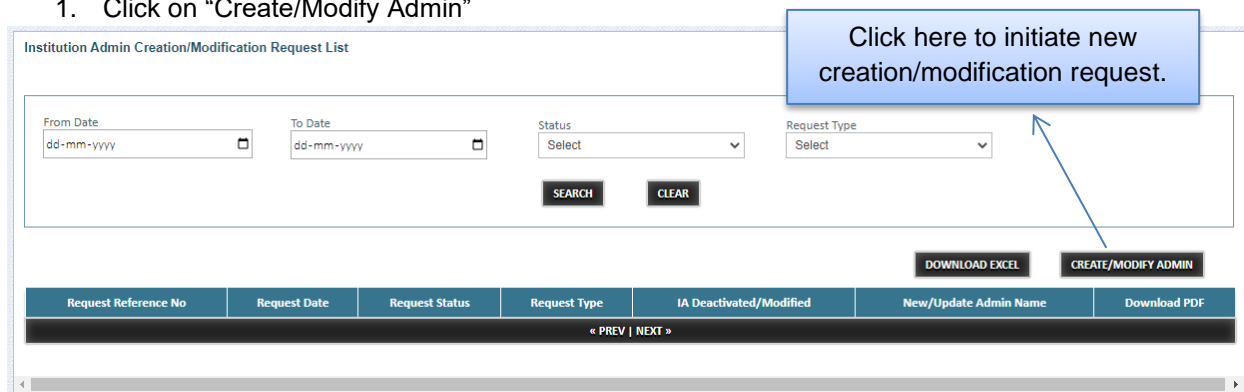
Figure 41 : Screen to upload public key and IP address

2. Upload Institution's public key(.cer file)
3. Enter Institution's Public IP
4. Click on Submit

4.2.10 Institution Admin Request

An active Institutional admin (IA) can use this option to initiate a change request with CERSAI to deactivate an existing IA and create a new IA in their place. They may also initiate requests to update IA details using this menu option. Please use the following steps to raise a request:

1. Click on “Create/Modify Admin”



Click here to initiate new creation/modification request.

Request Reference No	Request Date	Request Status	Request Type	IA Deactivated/Modified	New/Update Admin Name	Download PDF
< PREV NEXT >						

2. Select either “New Institutional Admin creation” to create a new IA user id or “Modify Existing Institutional Admin details” to modify an existing IA user id that is active.

Admin Deactivation (Mandatory for IA creation request)

User ID to be deactivated Press the "Tab" key on the keyboard after inputting the User ID

User name to be deactivated

Admin Creation/Modification

☐ New Institutional Admin creation ☐ Modify Existing Institutional Admin details

User ID

*Institution Code

*User Type

Region Code

*Gender

*Employee Code

Specialization

*Department

*Designation

Office Address

*Line 1

Line 2

Line 3

*City

*Pin Code

*State/U.T

*Country

*E-mail

*Mobile

Callouts:

- Step1: Select either creation or modification
- Click here to search and input user id for deactivation and then click Tab on keyboard. This is mandatory for creation of new admin.
- Click here to search and input user id for modification.

3. Only two institutional admins shall be allotted at any point in time. Therefore, a request to deactivate an existing admin and to create a new admin must be raised simultaneously using this screen:
 - o To deactivate the IA, input user ID using the search icon in the “Admin Deactivation” section.
 - o To create a new IA, input the details of the new user in the “Admin Creation/Modification” section,
 - o Click on “Save”.
4. Institutional admin details can be modified only if the user remains the same.
 - o To modify the IA details, input user ID using the search icon in the “Admin Creation/Modification” section and then click on “Query”.
 - o Modify the user id details as required
 - o Click on “Save”.
5. Steps to common to IA creation/ modification (Steps 3 and 4) after saving the creation/modification request

Any other Inform

*Place

*Submission Mode

Select

Courier

Hand Delivery

Other

Callouts:

- Step2: Edit request and input “Submission mode” details
- Step1: Download prefilled request form and send document set as per checklist to CERSAI, Delhi
- Step3: Submit request

SAVE > EDIT > CLEAR > DOWNLOAD REQUEST LETTER > SUBMIT REQUEST > BACK >

- o Download the prefilled request form by clicking on the “Download request letter”.
- o Send the duly signed request form and documents as per the checklist on the request form to CERSAI, Delhi.
- o Click on “Edit” to input the details regarding request submission to CERSAI. Select relevant option from “Submission mode” drop-down list and input Proof of delivery details (POD).
- o Click on “Submit” to submit the request to CERSAI for their approval.

- Upon CERSAI's approval, the service request will be executed and completed.

Note regarding the 'Save' option

- Institutional creation/ modification requests may be saved as draft and completed at a later time.
- To continue working on a draft request, click on the service request reference number of the draft request from the list.
- When the request form page opens, click on 'Edit' to make any modifications/ additions to the request.
- Ensure that the prefilled request form is downloaded using the "Download request letter" after saving the request. Submission of the request will not be permitted without downloading the last saved request form.

5. KYC Management:

5.1 Search and Download KYC

Institutions can search and download Individual or Legal entity KYC records using this functionality. User needs to follow the following steps to download KYC details:

1. Click on "Search and Download KYC" under KYC Management.
2. Enter 14 digit valid CKYC number or provide valid ID Type and Number of the record.
3. Click on "SUBMIT" button.

The screenshot shows a web form titled "Search KYC Details". It contains three input fields: "*KYC Number" (a text box), "*ID Proof Type" (a dropdown menu with "Select" as the current value), and "*ID Number" (a text box). Below the "*KYC Number" field, a blue callout box says "Provide either KYC number or ID not both." with an arrow pointing to the field. Below the "*ID Proof Type" field, another blue callout box says "Click here to clear all fields." with an arrow pointing to the field. Between the two input fields, there are "SUBMIT" and "RESET" buttons. An arrow points from the "RESET" button to the "Click here to clear all fields." callout box.

Figure 42 : Search and Download KYC main screen

4. If the user exists, an additional validation of DOB/Mobile number/Proof of Identity and Address PINCODE + Year of Birth is required to download the record.

KYC Management
Logs and Reports
User Management
Billing Management
Administration

View KYC Details

KYC Number
30047231606261

Last Updated Date
26/11/2021

Proof of Identity Submitted
Passport
PAN

Customer First Name
PANTEST

Age
27

Customer Last Name
GG

Remarks

Click "DOWNLOAD KYC" button to download the KYC details

DOWNLOAD KYC

BACK

KYC Management
Logs and Reports
User Management
Billing Management
Administration

View KYC Details

KYC Number
30047231606261

Last Updated Date
26/11/2021

Proof of Identity Submitted
Passport
PAN

☒ Date of Birth/Date of Incorporation

Customer First Name
PANTEST

Age
27

Customer Last Name
GG

Remarks

☐ PinCode + Year of Birth

☐ Mobile Number

BACK

Figure 43: Search and Download KYC screen with one result

KYC Management
Logs and Reports
User Management
Billing Management
Administration

Fields marked with * are mandatory.

List of KYC

KYC No	First Name	Last Name	Entity Name (In case of Legal Entity)
60036803455526	sd		
90085595348198			Ranjit

« PREV | 1 | NEXT »

Figure 42 : Search and Download KYC screen with multiple results (PAN)

Click here to download the pdf document for KYC details

View CKYC Details

FI reference No : 10003588427 Account Type : Normal KYC Category : Individual

Applicant Name : PANTEST GG GG Status : KYC Generated CKYC No : 30047231606261

PERSONAL DETAILS +

PROOF OF IDENTITY & ADDRESS +

ADDRESS DETAILS +

CONTACT DETAILS +

RELATED PERSON DETAILS +

OTHER DETAILS +

ATTESTATION +

Click here to download folder containing the KYC in a text file and related images

DOWNLOAD BACK

Figure 43 : Download KYC main screen

5. Institution can directly view and download details of the KYC record if and only if institution is the owner of that KYC record. Otherwise institution must link to that record by providing exact Authenticating factors of that KYC.

5.2 New KYC - Individual:

Institutions can add KYC details for Individuals using this functionality. All institution level Users and Admins can access this functionality. In this section User can fill the KYC form and submit it for further processing or save it as a draft.

Following are the steps to explain how a User can fill KYC form for Individual:

1. Click on “New KYC Entry– Individual” link under KYC Management menu.
2. User will be redirected to following screen:

Sign Out

Name: Mr. ASD ASD (SUD000050)
FI Code: IND170
Regional Code: IND17080
Branch Code: IND17088

KYC Management User Services

CKYC Details

New Customer Details Continue Customer Details

Fields marked with * are mandatory

Figure 44 : New KYC Entry for Individual

3. Click on New Customer Details' radio button. User will be able to see the following screen:

CKYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: Individual *Region Code *Branch Code *Account Type Select

PERSONAL DETAILS

PROOF OF IDENTITY & ADDRESS

ADDRESS DETAILS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Personal Details

*Name (Same As ID Proof)

Prefix First Name Middle Name Last Name

Maiden Name (If Any)

Prefix First Name Middle Name Last Name

*Either Father/Spouse Name or Mother Name Is Mandatory

☐ Father Name ☐ Spouse Name

Prefix First Name Middle Name Last Name

Mother Name

Prefix First Name Middle Name Last Name

*Date of Birth *Gender Select

*Either PAN or Form 60 is mandatory

PAN ☐ Form 60 furnished

NEXT > SAVE AS DRAFT > CLEAR >

Figure 45 : New KYC Entry for Individual Form

4. Fill all the fields (at least mandatory fields) with valid data in all following tabs: Personal Details, Proof of Identity, Proof of Address, Details of Related Person, Other Details, Attestation and Upload Image Details.
- PAN / Form 60 is part of the personal details section and not available in Proof of identity and address section.

CKYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: Individual *Region Code *Branch Code *Account Type Select

PERSONAL DETAILS

PROOF OF IDENTITY & ADDRESS

ADDRESS DETAILS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Personal Details

*Name (Same As ID Proof)

Prefix First Name Middle Name Last Name

Maiden Name (If Any)

Prefix First Name Middle Name Last Name

*Either Father/Spouse Name or Mother Name Is Mandatory

☐ Father Name ☐ Spouse Name

Prefix First Name Middle Name Last Name

Mother Name

Prefix First Name Middle Name Last Name

*Date of Birth *Gender Select

*Either PAN or Form 60 is mandatory

PAN ☐ Form 60 furnished

NEXT > SAVE AS DRAFT > CLEAR >

Figure 46 : New KYC Entry for Individual - Personal Details

CKYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: Individual *Region Code *Branch Code *Account Type

PERSONAL DETAILS

PROOF OF IDENTITY & ADDRESS

ADDRESS DETAILS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Proof Of Identity & Address Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

Note 1: Please capture the OVD details for Proof of Identity & Address and the Proof of Current Address in this tab.
Note 2: Please capture the addresses as mentioned in the OVDs in the next Tab

*ID Proof Type

*ID Proof Number

ADD ID > **CLEAR >**

Click here to add ID

Click here to clear the above fields

Already added ID can be viewed here

Identity Details Added (If Any)

ID Proof Type	Passport Number	EDIT >	DELETE >

Figure 47 : New KYC Entry for Individual – Proof of Identity and Address

Note: For OTP based account, UID (Aadhar) is mandatory.

Address and Contact Details:

CKYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: Individual *Region Code *Branch Code *Account Type

PERSONAL DETAILS

PROOF OF IDENTITY & ADDRESS

ADDRESS DETAILS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Please capture the ID number of OVD(s) submitted for the Proof of Identity & Address and Proof of Current Address in the Proof of Identity & Address Tab. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted

Address As Mentioned In Proof Of Identity & Address :

*Line 1

Line 2

Line 3

*City/ Town/ Village *Pin Code *State/U.T Code *District

*ISO -3166 Country Code Of Residence *Proof Of Identity & Address

IN - India Select

Current Address:

Please Tick If Applicable ☐ Same As Above Mentioned Address

*Line 1

Line 2

Line 3

*City/ Town/ Village *Pin Code *State/U.T Code *District

*ISO -3166 Country Code Of Residence *Proof Of Current Address

IN - INDIA Select

Contact Details (Communications will be done on provided mobile No. and Email-ID)

Figure 48 : New KYC Entry for Individual – Address and Contact Details

Enter KYC number and search for related person's KYC details

Figure 49 : New KYC for Individual – Details Of Related Person - Personal Details

Figure 50: New KYC Entry for Individual – Details Of Related Person – Proof of identity & Address

49

Figure 51 : New KYC for Individual – Details of Related Person – Current address

Contact Details (Communications will be done on provided mobile No. and Email-ID)		
Office Telephone No	Residence Telephone No	Mobile No
Code - Number	Code - Number	Code - Number
Email ID		
Other Details		
Remarks		
Attestation Details		
*Document Received		
Select		
*KYC Verification Date	*KYC Verification Name	*KYC Verification EMP Code
*KYC Verification Designation	*KYC Verification Branch	*Organisation Name
		sdaaaaaaaaaaaaaaaaaaaaaaaaaaaa
*Organisation Code	*Place Of Declaration	*Date Of Declaration
IN5065		

Figure 52 : New KYC for Individual – Details of Related Person – Contact details, Other details

Other Details
Remarks

Attestation Details
*Document Received
Select

*KYC Verification Date

*KYC Verification Designation

*Organisation Code
IN5065

*KYC Verification Name

*KYC Verification Branch

*Place Of Declaration

*KYC Verification EMP Code

*Organisation Name
sdaaaaaaaaaaaaaaaaaaaaaaaaaaaa

*Date Of Declaration

Upload Image Details

Image Type	Image Name
* Photograph Select	Choose File No file chosen
*Proof Of Identity & Address Image Select	Choose File No file chosen
*Proof Of Current Address Image Select	Choose File No file chosen

ADD RELATED PERSON >
CLEAR >

Figure 53 : New KYC for Individual – Details Of Related Person – Upload Image Details

The total size of the images uploaded for an individual record with related persons should not exceed 700kb.

CKYC Details
New Customer Details
Continue Customer Details

Constitution Type: Individual
Region Code
Branch Code
Account Type: Select

PERSONAL DETAILS
PROOF OF IDENTITY & ADDRESS
ADDRESS DETAILS
DETAILS OF RELATED PERSON
OTHER DETAILS >
ATTESTATION
UPLOAD IMAGE DETAILS

Other Details
Remarks

NEXT >
SAVE AS DRAFT >
CLEAR >

Figure 54 : New KYC Entry for Individual – Other Details

CKYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: *Region Code *Branch Code *Account Type

PERSONAL DETAILS	Attestation	
PROOF OF IDENTITY & ADDRESS	*KYC Verification Name <input type="text"/>	*KYC Verification EMP code <input type="text"/>
ADDRESS DETAILS	*KYC Verification Branch <input type="text"/>	*KYC Verification Designation <input type="text"/>
DETAILS OF RELATED PERSON	*KYC Verification Date <input type="text"/>	*Document Received <input type="text" value="Select"/>
OTHER DETAILS		
ATTESTATION		
UPLOAD IMAGE DETAILS		

Applicant Declaration

*Declaration Date *Place

Institution Details

*Organisation Code *Organisation Name

NEXT > **SAVE AS DRAFT >** **CLEAR >**

Figure 55 : New KYC Entry for Individual – Attestation

CKYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: *Region Code *Branch Code *Account Type

PERSONAL DETAILS	Upload Image Details <input type="button" value="ADD IMAGE >"/> <div>Click here to add Image</div>
PROOF OF IDENTITY & ADDRESS	
ADDRESS DETAILS	
DETAILS OF RELATED PERSON	
OTHER DETAILS	
ATTESTATION	
UPLOAD IMAGE DETAILS	

SUBMIT > **SAVE AS DRAFT >** **CLEAR >**

Figure 56 : New KYC Entry for Individual – Upload Image Details

- ➔ Maximum photograph size allowed is 100 kB and overall allowed size is 350 kB(upload without related person)
- ➔ Maximum photograph size allowed is 100 kB and overall allowed size would remain as 700kB(upload with related person)

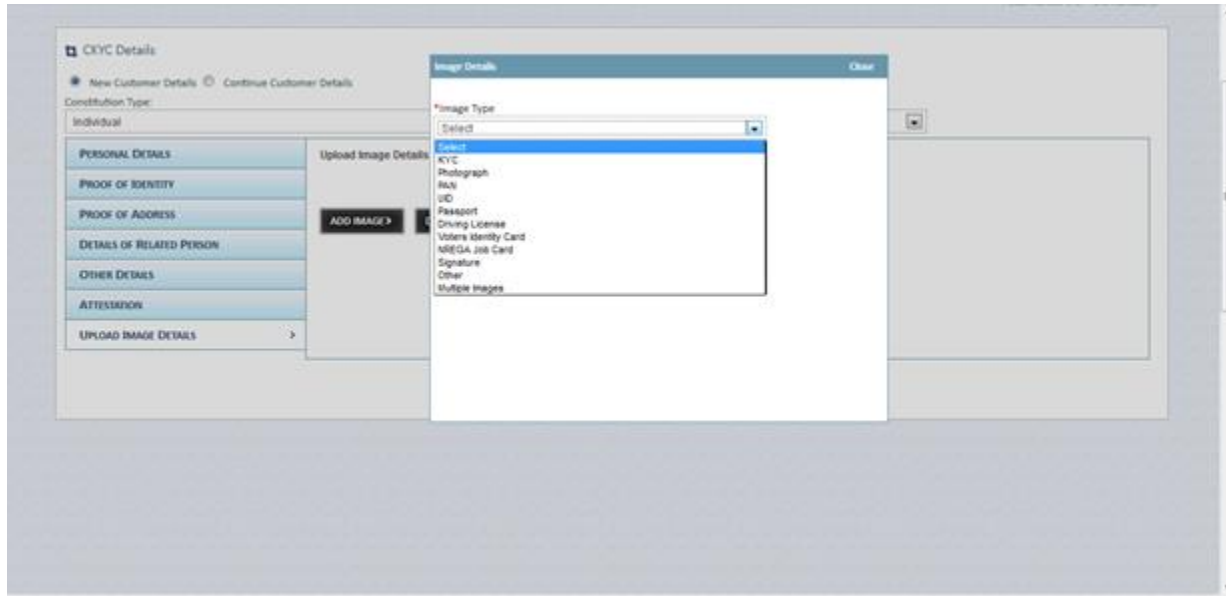


Figure 57 : New KYC Entry for Individual – Upload Image Details-Select Image Type

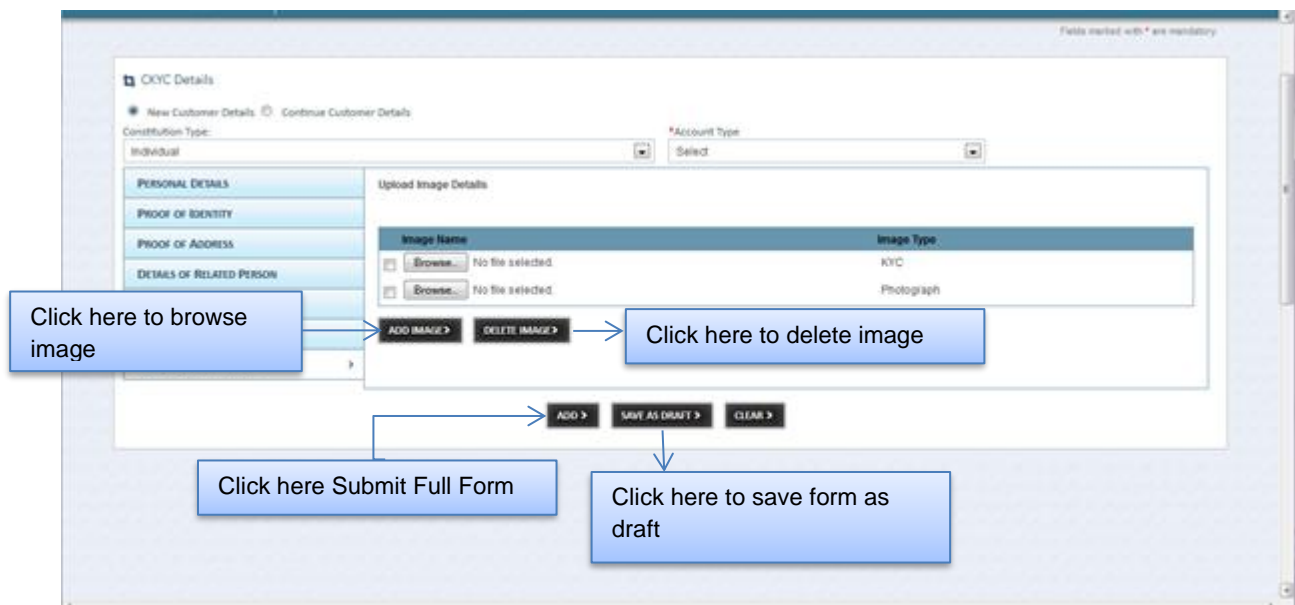


Figure 58 : New KYC Entry for Individual – Upload Image Details-Browse image

5. After adding the data in all the fields, click on “SUBMIT” button to submit the form and Reference number will be generated. It will go for checker approval.

Note: Following image types are mandatory:

- Individual KYC Record- Photograph, Proof of Identity and Address, Proof of Current Address
 - Legal Entity KYC record- Proof of Identity
 - Related Person for both Individual and Legal Entity records: Photograph, Proof of Identity and Address, Proof of Current Address
6. User can also save the record as draft by clicking on “Save as Draft” button which will generate a Reference number.
- Note:** At least one ID details is mandatory for saving record as draft.
7. User can retrieve the record from draft by following the below steps:
- a) Click on “New KYC – Individual” link under KYC Management menu.
 - b) User will be redirected to following screen:

Figure 59 : New KYC Entry for Individual screen

- c) Click on 'Continue Customer Details' radio button. User will be able to see the following screen:

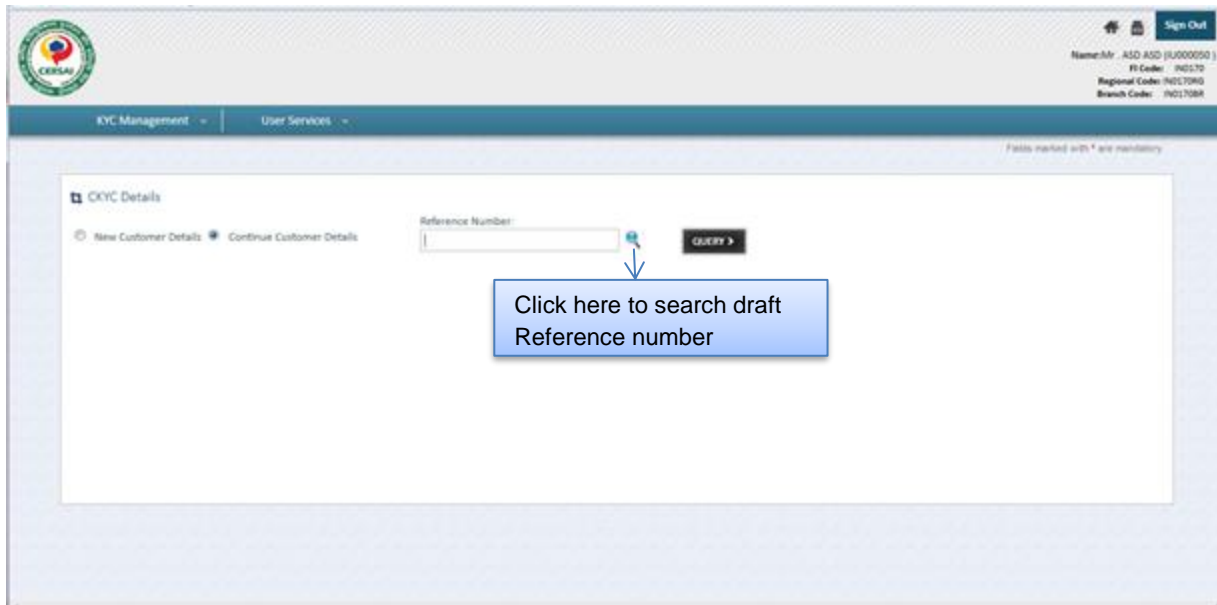


Figure 60 : Continue Customer details screen

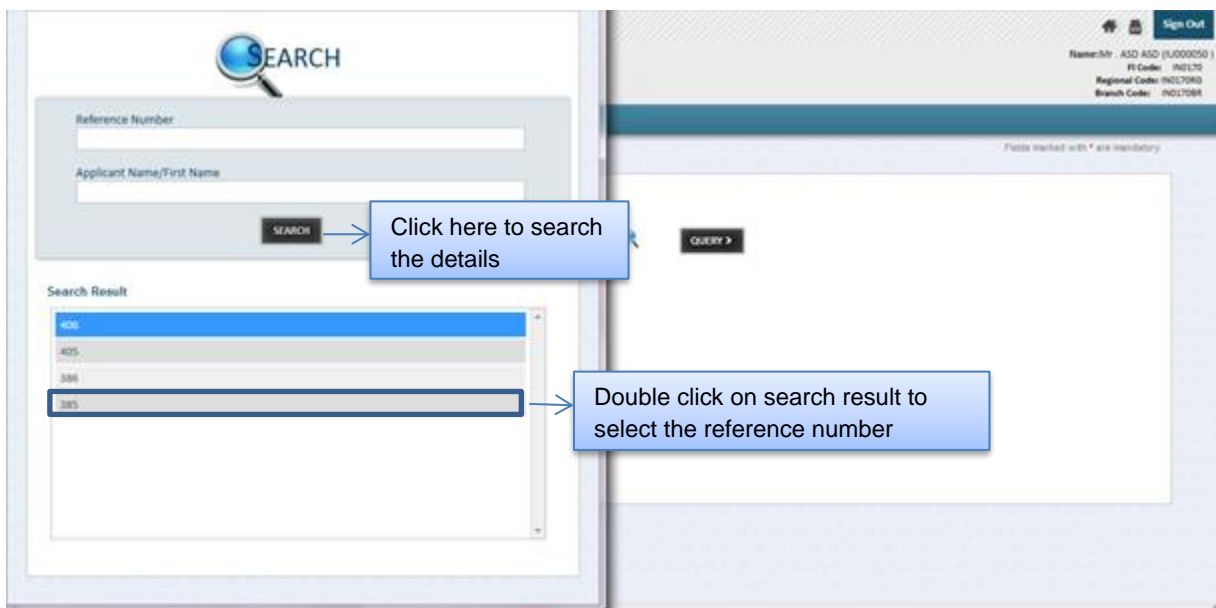


Figure 61 : Search draft Reference number screen

The screenshot shows the 'KYC Management' interface. At the top, there's a header with the CERSAI logo and user information: 'Name: Mr. ASD ASD (SU000050)', 'PI Code: IND179', 'Regional Code: IND17086', and 'Branch Code: IND17086'. Below the header, there are tabs for 'KYC Management' and 'User Services'. The main section is titled 'KYC Details' and has two sub-tabs: 'New Customer Details' and 'Continue Customer Details'. A 'Reference Number' field contains the value '296'. To the right of this field is a 'QUERY' button. A blue callout box with an arrow points to the 'QUERY' button, containing the text: 'Click here to open details of selected reference number'.

Figure 62 : Query draft Reference number

Note: Records which are saved as draft by user and the records which are resulted as ID not confirmed (IDNC) status by system will be available for query.

- d) Click on Query button after selecting Reference number. User will be redirected to the following screen:

The screenshot shows the 'New KYC Entry Individual- Draft Detailed Record' screen. At the top, there's a header with the CERSAI logo and user information: 'Name: Mr. ASD ASD (SU000050)', 'PI Code: IND179', 'Regional Code: IND17086', and 'Branch Code: IND17086'. Below the header, there are tabs for 'KYC Management' and 'User Services'. The main section is titled 'KYC Details' and has two sub-tabs: 'New Customer Details' and 'Continue Customer Details'. The 'New Customer Details' tab is selected. The form is divided into several sections: 'PERSONAL DETAILS', 'PROOF OF IDENTITY', 'PROOF OF ADDRESS', 'DETAILS OF RELATED PERSON', 'OTHER DETAILS', 'ATTTESTATION', and 'UPLOAD IMAGE DETAILS'. The 'PERSONAL DETAILS' section is expanded, showing fields for Name (First Name, Middle Name, Last Name), Maiden Name (First Name, Middle Name, Last Name), Father/Spouse Name (First Name, Middle Name, Last Name), Mother Name (First Name, Middle Name, Last Name), Date of Birth, Gender, Marital Status, Nationality, Occupation Type, and Residential status. The 'Reference Number' field contains '409'. The 'Account Type' dropdown is set to 'Select' and the 'Status' dropdown is set to 'Draft'.

Figure 63 : New KYC Entry Individual- Draft Detailed Record screen

- e) Follow the same steps that user has to perform to fill the KYC form for Individual.

5.3 New KYC – Legal Entity



Similar to the input of Personal details, Proof of Identity and Address details, Contact details, Related person's details, KYC attestation and images for New KYC - individual as indicated in Section 5.2, this screen can be used to register a legal entity's KYC record in CKYCRR.

The Continue Customer details screen is similar to that in the New KYC – Individual's screen as well.

All institution level Users and Admins can access this functionality.

CKYC Details-Legal Entity

☒ New Customer Details ☐ Continue Customer Details

*Region Code  *Branch Code 

ENTITY DETAILS >
PROOF OF IDENTITY (POI)
ADDRESS DETAILS
CONTACT DETAILS
DETAILS OF RELATED PERSONS
REMARKS
ATTESTATION
UPLOAD IMAGE DETAILS

Entity Details
*Name
*Entity Constitution Type
*Date of Incorporation/Formation
*Place of Incorporation/Formation
TIN / GST Registration Number
*PAN
Number of Related Person(s)
Date of Commencement of Business
*Country of Incorporation/Formation
TIN or Equivalent Issuing Country

NEXT > **SAVE AS DRAFT >** **CLEAR >**

5.4 KYC Authorization:

In KYC Authorization section a checker User can see the list of submitted KYC record by maker and can approve/reject a record after reviewing the details for that record. This functionality can be only accessed by Institution level Admins only e.g. Institute admin, Regional admin and Branch Admin. This screen can be used to approve both Individual and Legal entity records.

Following are the steps to explain how checker can approve/Reject a particular record:

1. Click on “KYC Authorization” link under KYC Management menu.
2. User will be redirected to following screen where list of records submitted by maker and pending for checker approval can be seen.

Ref No	First Name	Last Name	Entity Name(In case of Legal entity)	FI Code	Maker User ID	Maker User Name	Type
203	suhanamgugvgh	singh		IN0503	IA000691	RNDDC	Update
61614	wvECeO	WtAJAwK		IN0503	IA000691	RNDDC	New

« PREV | 1 | NEXT »

Figure 64 : KYC Authorization: List of Records pending for approvals

- Click on “Ref No” of a particular row to see the details of that record. User will be redirected to following screen:

KYC Details- Authorization

FI reference No : 61614 Account Type : Normal

Name : wvECeO WtAJAwK Status : Pending checker approval Reject reason:

PERSONAL DETAILS +

PROOF OF IDENTITY +

PROOF OF ADDRESS +

CONTACT DETAILS +

RELATED PERSON DETAILS +

OTHER DETAILS +

LOCAL ADDRESS DETAILS +

ATTESTATION +

APPROVE REJECT

BACK

Figure 64 : KYC Authorization- Details of New KYC Record

The screenshot shows the 'KYC Details- Authorization' form. At the top, there is a navigation bar with links: KYC Management, Logs and Reports, User Management, Master Management, and Billing Management. The form fields include: Update reference No: 203, Account Type: Normal, KYC No: 40041349221662, Name: suhanamguyvgh sumit singh, Status: Pending checker approval, and Reject reason: (empty). Below these fields are several expandable sections: PERSONAL DETAILS, PROOF OF IDENTITY, PROOF OF ADDRESS, CONTACT DETAILS, RELATED PERSON DETAILS, OTHER DETAILS, LOCAL ADDRESS DETAILS, and ATTESTATION. The sections PERSONAL DETAILS, CONTACT DETAILS, and ATTESTATION are highlighted in green. A blue callout box with arrows pointing to these sections contains the text: 'Updated sections are highlighted in green'. At the bottom of the form are buttons for APPROVE, REJECT, and BACK.

Figure 65: KYC Authorization- Details of Update Request

- Click on particular tab heading e.g. Entity Details, Proof of Identity, and Proof of address etc. to open the details of that tab.

This screenshot shows the same 'KYC Details- Authorization' form as Figure 65, but with different data: FI reference No: 61614, Name: wVECo WirAJAwK, and Status: Pending checker approval. The sections are not expanded. There are three blue callout boxes with arrows: one pointing to the 'PERSONAL DETAILS' heading with the text 'Click here (headings) to open the tab'; another pointing to the 'image' icon (a person with a red X) with the text 'Click here to see image'; and a third pointing to the 'image' icon with the text 'Click here to go back to previous page'. The navigation bar and buttons (APPROVE, REJECT, BACK) are also visible.

Figure 66: KYC Authorization- Details

- Verify the images uploaded by maker by clicking on image icon.



Figure 67 : KYC Authorization- Details with image

Note: Checker can able to zoom in and zoom out uploaded images. Corrupted images will not be displayed on image viewer window.

6. User can reject a record by clicking on “REJECT” button after selecting the “Reject reason”. If User wants to approve the record User needs to click on “APPROVE” Button. After clicking on approve button a popup open to select digital certificate. User can select certificate from the popup and click on “Sign” button to complete the process

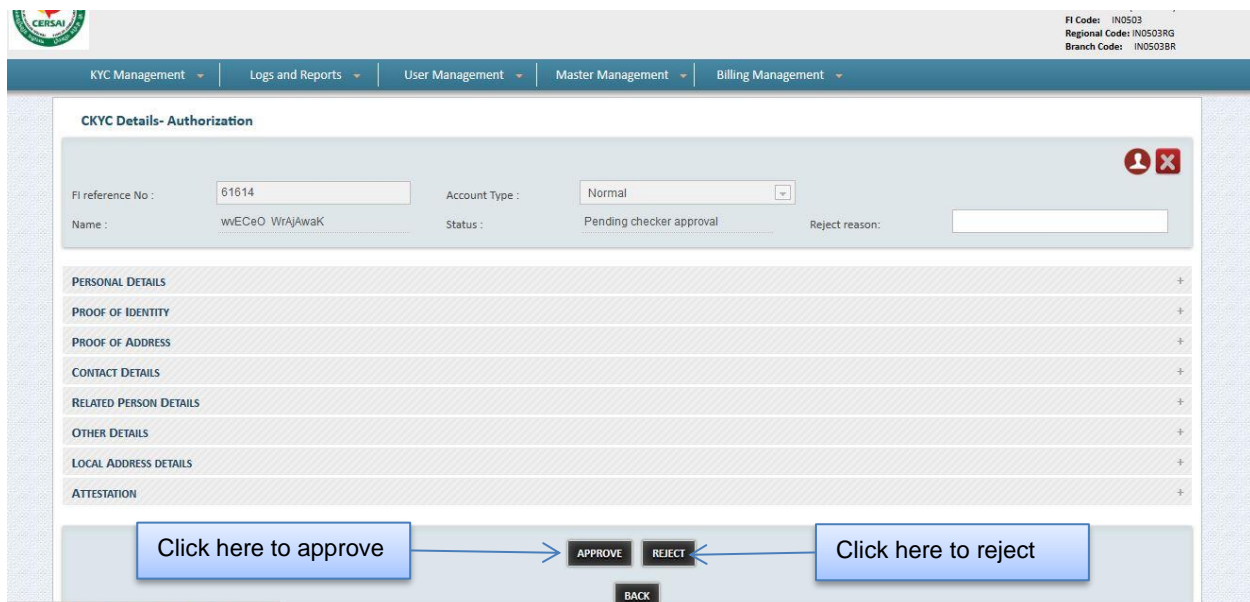


Figure 68: KYC Authorization - Approve and Reject

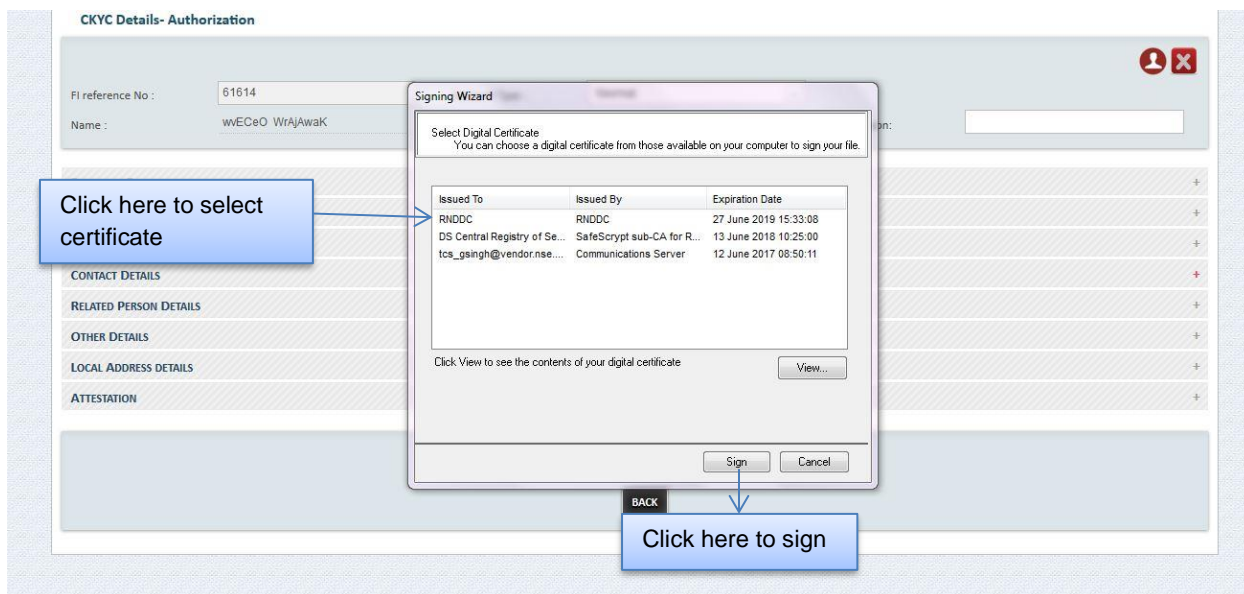


Figure 69 : KYC Authorization - Digital signing

5.5 KYC Rejected by Checker:

In KYC Rejected by Checker section a maker can see the records (both Individual and Legal entity records) which are rejected by checker along with rejection reason. This functionality is available for institution level admin e.g. Institute admin, Regional admin and Branch admin as well as for institution level Users e.g. Institute User, Regional User and Branch User.

Following are the steps to explain how User can see the reject records list and see their detail and edit a particular record:

1. Click on "KYC Rejected by Checker" link under KYC Management Menu.

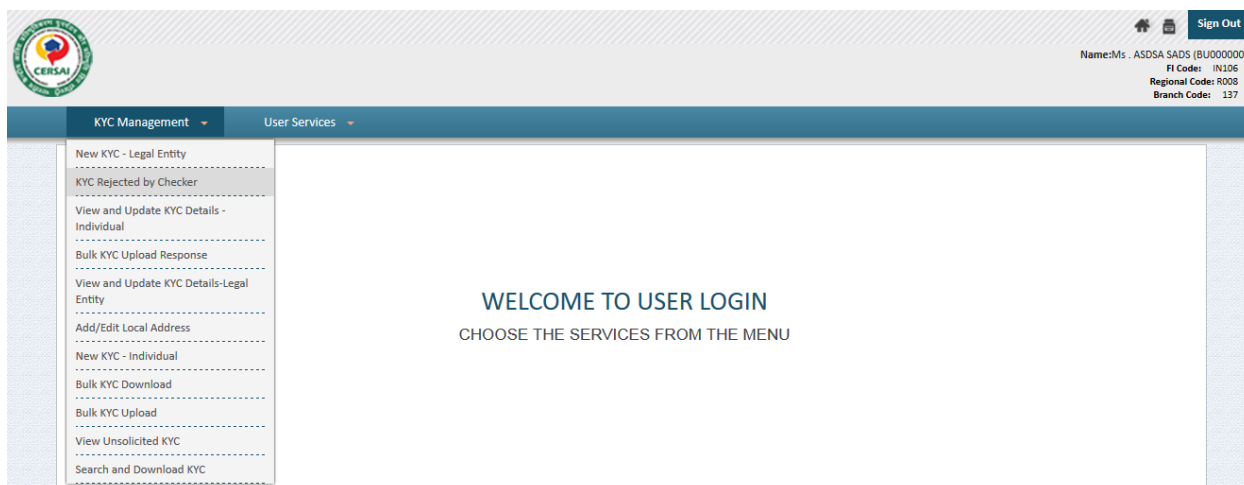


Figure 70 : KYC Rejected by Checker option

2. Maker will be redirected to following screen which will show the list of all the rejected records by checker which are submitted by the maker (both new KYC request and update request).

Ref No	First Name	Last Name	Entity Name(In case of Legal entity)	FI Code	Type	Rejected Reason
01014	wvECeO	WvAJAwK		IN0503	New	dsdsasaddsa
003	suhanamguvgh	singh		IN0503	Update	dsdsdsdsd

« PREV | 1 | NEXT »

Figure 71 : KYC Rejected by Checker screen

3. Click on the “Ref No” hyperlink to see the details of that record for editing. User will be redirect to following screen:

KYC Details

Reference Number: 113 Account Type: Savings Rejected Reason: Missing New ID

Personal Details

Name (Last name first): [Text Field] [Text Field] [Text Field]

Address: [Text Field] [Text Field] [Text Field]

Date of Birth: [Text Field] Gender: [Text Field]

Nationality: [Text Field]

Other Details

Occupation: [Text Field] Marital Status: [Text Field]

Marital Status: [Text Field] Marital Status: [Text Field]

Please tick if Applicable ☐ Residence for Tax Purposes outside India or for Residence for Tax purposes

UPDATE CANCEL BACK

Figure 72: KYC Rejected by Checker- Details of New KYC Record

View KYC Details - Individual

KYC Category: Individual | KYC Number: 40041349221662 | *Account Type: Normal | Update reference No: 203 | Reject Reason: dsadsadsad

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

LOCAL ADDRESS DETAILS

UPDATE IMAGE DETAILS

☒ Applicant Name Update Flag | ☒ Personal Details Update Flag | ☐ Address Details Update Flag

☒ Contact Details Update Flag | ☐ Other Details Update Flag | ☐ KYC verification Details Update Flag

☐ Identity Details Update Flag | ☐ Related Person Details Update Flag | ☐ Image Details Update Flag

Proof of Address (One certified copy of any one of the following proof of address [POA] needs to be submitted)

Current/Permanent/Overseas address :

*Address Type: Business

*Line 1: dahsarmirard

Line 2:

Line 3:

*City/ Town/ Village: dahi | *District: Thane | *State/UT Code: Maharashtra | *Pin Code: 401305

*ISO -3166 Country Code Of Residence: IN - India | *Proof of Address(POA): Passport | (POA) Others:

Correspondence/Local address:

Please tick if Applicable ☐ Same as Current / Permanent / Overseas Address details

*Line 1: ravin

Line 2:

4

UPDATE > **CLEAR >** **BACK**

Figure 73: KYC Rejected by Checker- Details of Update request

4. User can edit the desired fields as per checker remarks and resubmit the record by clicking on “Update” Button.

KYC Details

KYC Category: Individual | Reference Number: 113 | *Account Type: Normal | Reject Reason: Wrong PAN ID

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Upload Image Details

*Specify your File: No file selected | *Photo Remarks: Photograph | Existing image path: @V106UploadImages@V106_113_

*Image 2: No file selected | *Image Remarks 2: KYC | Existing image path: @V106UploadImages@V106_113_

Additional Image Details(if any)

ADD > **DELETE >**

UPDATE > **CLEAR >** **BACK >**

Figure 65: KYC Rejected by Checker- Details of New KYC Record

5.6 Bulk File Upload:

Institutions can upload new KYC records, Probable Match response file, Bulk Search request file and update already existing records in bulk using this functionality. All operational (Except IU) and admin users have access to this functionality.

User has to follow the following steps to upload bulk file:

1. Click on “Bulk File Upload” under KYC Management.

Figure 66: Bulk File upload screen

2. Select “Upload Type” from the dropdown list.

Note: Upload Type field should be

- New Record - KYC upload
 - Update - KYC Update
 - Probable Match Reconciliation - To upload Probable Match response file
 - Bulk Search- To upload bulk search request file
 - Bulk Download – Download request file
3. Browse and select .zip file for Bulk upload/update and .txt for Probable match reconciliation, Bulk Download and bulk search.
 4. Click on “UPLOAD” button.
 5. Success message will be displayed on screen if file got uploaded successfully. In case of any error, user has to modify and upload the file again. Response will be generated only after checker approval.

Bulk File Upload

*Upload Type *File to be uploaded

Select ▼

- Select
- New Record V1.2
- Update
- Probable Match Reconciliation
- Bulk Search
- Bulk Download

Choose File No file chosen

Response files will be available on the [Bulk upload response](#) page

- For Bulk Upload and Update :-
 - File should be in .zip format.
 - File size should be <= 25 MB
- For Search :-
 - File should be in .txt format.
 - File should contain <= 10 lakh records
- For Download :-
 - File should be in .txt format.
 - File should contain <= 50 records
- For FI Reconciliation :-
 - File should be in .txt format.
 - File size should be <= 20 MB
- For request exceeding above limits, use SFTP mode

Note: Every upload file should have a different name even if the file upload was unsuccessful

5.7 Bulk Upload Authorization:

In Bulk Upload Authorization section Admin/Checker can see the list of all bulk files uploaded by maker in batches and can approve/reject a batch after reviewing the details of records in that file. All admin users have access to this functionality.

Checker has to follow following steps to approve/reject uploaded bulk file.

1. Click on “Bulk KYC Authorization” link under KYC Management menu.
2. User will be redirected to following screen where list of bulk records pending for checker approval can be seen.

Batch Upload Details						
Select	Sr.No	Uploaded By	Uploaded Time	View File	Bulk Upload Type	Remarks
<input type="radio"/>	1	BU000000	2015-11-03 17:21:11.0	Uploaded File	New Upload	Remarks
<input type="radio"/>	2	BU000000	2015-11-04 11:29:20.0	Uploaded File	New Upload	Remarks

Click here to open uploaded data file.

Bulk Upload Type shows the type of uploaded file (Upload, update, PM reconciliation, Bulk Search, Bulk Download)

APPROVE REJECT

« PREV | 1 | NEXT »

Figure 67 : Bulk upload authorization screen

3. Select the radio button for the particular batch.
4. Click on Upload file link to open uploaded data file.

- Click on “APPROVE” button if uploaded data found to be correct. Immediately a pop will appear to select digital certificate.

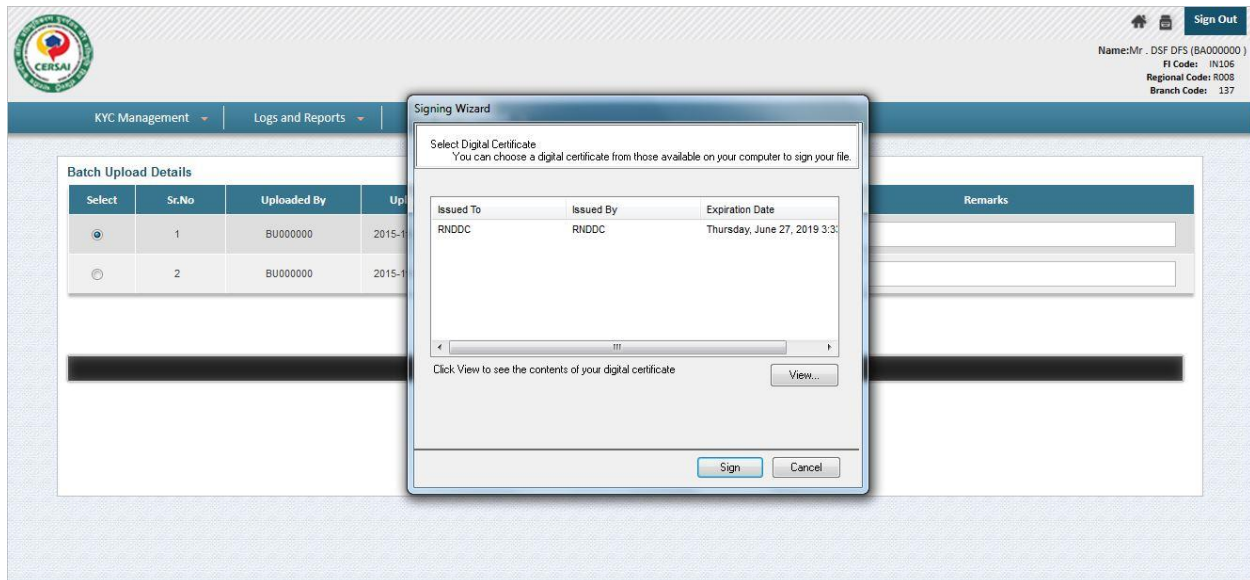


Figure 68: Bulk Upload Authorization: Digital signing

- Select digital certificate from the list and click on “Sign” button. Batch records will be approved and will be sent to registry for further process.
User can reject a batch if there is any discrepancy in uploaded data by clicking on “REJECT” button after providing the reject reason in Remarks field. No digital certificate is required to reject.

5.8 Bulk Upload Response:

Maker and Checker can view and download response of each uploaded batch after checker approval.

User needs to follow following steps to download bulk upload response file:

- Click on “Bulk Upload Response” link under KYC Management.
- Click on “SUBMIT” after providing start and end date.

Figure 69: Bulk Upload Response main screen

Fields marked with * are mandatory.

Bulk Response Details

*From Date: 20/03/2017 *To Date: 24/03/2017

[Click here to download response file](#)

Batch Number	FI Code	Uploaded Date	Response 1	Remarks
10007	IN0467	23/03/2017 20:30:12	Response 1	Upload Failed
10004	IN0467	23/03/2017 20:22:06	Response 1	Upload Failed
10003	IN0467	23/03/2017 20:13:47	Response 1	Upload Failed
10002	IN0467	23/03/2017 20:11:22	Response 1	Upload Failed
10001	IN0467	23/03/2017 20:02:12	Response 1	Upload Failed
011	IN0467	23/03/2017 15:27:02	Response 1	Upload failed
011	IN0467	22/03/2017 20:11:21	Response 1	Upload failed
010	IN0467	22/03/2017 18:13:29	Response 1	Uploaded Successfully
009	IN0467	22/03/2017 17:52:14	Response 1	Uploaded Successfully
008	IN0467	22/03/2017 17:43:34	Response 1	Upload failed
007	IN0467	22/03/2017 17:42:29	Response 1	Upload failed
006	IN0467	22/03/2017 15:26:05	Response 1	Uploaded Successfully
004	IN0467	21/03/2017 18:27:43	Response 1	Uploaded Successfully
002	IN0467	21/03/2017 17:41:57	Response 1	Uploaded Successfully
001	IN0467	21/03/2017 17:21:58	Response 1	Uploaded Successfully

« PREV | 1 | NEXT »

Figure 70 : Bulk KYC Upload immediate Response screen

Note: Remarks column shows whether batch is approved/ rejected by checker. If rejected, checker reject remarks will be shown.

- Under Process- When the batch processing is under process
- Upload Failed/Validation Failure - Checker approved but not a single record successfully processed.
- Uploaded Successfully- At least one record should be processed successfully.
- Pending checker verification- Pending with checker for approval
- Rejected- Batch rejected by checker
- Completed- Batch processing is completed (only for bulk search)

5.8.1 Periodic Response:

User will be able to download and view status of each record after post De-Duplication process.

User needs to follow following steps to download bulk upload response file:

1. Click on "Bulk Periodic Response" link under KYC Management.
2. Click on "SUBMIT" after providing start and end date

KYC Management | Logs and Reports | User Management

Fields marked with * are mandatory.

Bulk Scheduler Response File Download

*From Date:

*To Date:

Figure 71: Bulk Periodic Response Download option screen

KYC Management | Logs and Reports | User Management

Fields marked with * are mandatory.

Bulk Periodic Response Scheduler Details

*From Date: *To Date:

Date	Response 1	Response 2	Response 3	Response 4	Response 5	Response 6	Response 7	Response 8	Response 9	Response 10
2015-11-04	Response1	Response2	Response3	Response4	Response5	Response6	Response7	Response8	Response9	Response10
2015-11-05	Response1	Response2	Response3	Response4	Response5	Response6	Response7	Response8	Response9	Response10

« PREV | 1 | NEXT »

Click at any of the response file to download the file having details of periodic response

Figure 72: Bulk Periodic Response screen

IN0199_02032016_01 - Notepad

File Edit Format View Help

```

10|IN0199|3|2016-03-02|v1.0|||
20|1|00119|10000003859|01|02|03||30054549010293||
20|2|00147|10000004030|01|05|01|03|30041641483675||

```

Figure 73: Bulk Periodic Response Sample File screen

5.9 Record statuses and their description:

Sr. No	Status	Description	Action by	Remarks
1	D	Draft	FI Maker	Maker will Enter data, can save in draft mode.
2	PA	Pending Approval	FI Checker	Checker will verify the data with the image uploaded and submit it to the registry.
3	IH	Institutional Hold	FI Maker	Records with Data/Image discrepancies will be put on hold by the Checker. Maker will rectify and resubmit
4	S	Submitted	FI Checker	Record is submitted to registry and pending de-duplication.
5	BA	Balance Available	Central KYC Registry	Balance available for record processing
6	IB	Insufficient Balance	Central KYC Registry	Insufficient balance available in web wallet
7	DM	Data Matching	Central KYC Registry	Record sent for de-duplication.
8	CM	Confirmed Match	Central KYC Registry	Based on data matching rules, record flagged as a confirmed match with another record
9	FIR	FI Recon	FI	Probable match records pending resolution
10	IDVP	ID Verification Pending	Central KYC Registry	Pending for ID verification.
12	IDC	ID Confirmed	Response of ID Issuer	If the name sent by the ID issuer matches with the name of the applicant. The status of the record will be changed to IDC
13	IDNC	ID Not Confirmed	Response of ID Issuer	If the ID issuer flags the ID as either invalid, not available or if the applicant name doesn't match; the record is flagged as IDNC
14	IDVS	ID Verification Sent	Central KYC Registry	Records where ID verification is sent to the issuing authority and awaiting response.

15	R	Reject	FI	Record rejected due to non-resolution of probable match by FI.
16	GK	Pending KYC Generation	Central KYC Registry	Interim status prior to KYC number getting generated.
17	KG	KYC Generated	Central KYC Registry	CKYC system will generate unique KYC number. It can be generated after either ID confirmed or after Data Matching Logic process for Low Risk

5.10 Update KYC Details-Individual

Institutions can modify KYC details for Individuals using this functionality. All institution level Users and Admins can access this functionality. Update of a KYC record is permitted only if the institution is linked to the record via upload (creation of the record originally) or download of the record

Following are the steps to explain how a User can view and update KYC Details for Individual:

1. Click on “View and Update KYC Details- Individual” link under KYC Management menu.
2. User will be redirected to following screen:

The screenshot displays the 'View & Update KYC Details - Individual' interface. At the top, there is a navigation bar with links for 'KYC Management', 'Logs and Reports', 'User Management', 'Master Management', and 'Billing Management'. On the right, user details are shown: 'Name: RNDDC (IA000691)', 'FI Code: IN0503', 'Regional Code: IN0503RG', 'Branch Code: IN0503BR', and a 'Sign Out' button. The main form area contains a 'CKYC Number' input field, 'SUBMIT' and 'RESET' buttons, and a search icon. A note states: 'Note: Please enter KYC number to initiate fr...'. Two blue callout boxes provide instructions: one points to the 'RESET' button with the text 'Click here to reset above field', and another points to the search icon with the text 'Click here to view KYC Details'. A footer note mentions: 'Note: Update request in draft status can be retrieved using the 'Search' and 'Query Draft' button'.

Figure 74: Update KYC Details-Individual screen

3. Enter 14 digit Valid Individual CKYC number.
4. Click on “SUBMIT”
5. User will be redirected to Individual view and update screen where user can view latest KYC details.

View KYC Details - Individual

KYC Category: Individual KYC Number: 40041349221662 Account Type: Normal

PERSONAL DETAILS ☐ Applicant Name Update Flag ☐ Personal Details Update Flag ☐ Address Details Update Flag

PROOF OF IDENTITY ☐ Contact Details Update Flag ☐ Other Details Update Flag ☐ KYC verification Details Update Flag

PROOF OF ADDRESS ☐ Identity Details Update Flag ☐ Related Person Details Update Flag ☐ Image Details Update Flag

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

LOCAL ADDRESS DETAILS

UPDATE IMAGE DETAILS

Personal Details

*Name (Same as ID proof)
 ms suhanamguvgh sumit singh

Maiden Name (If any)
 Prefix First Name Middle Name Last Name

☒ Kindly check for Father's Name

*Father/Spouse Name
 mr raj sunil singh

*Mother Name
 ms kajal nibal shukla

Other Details

*Date of Birth
 10/03/1956

*Gender
 Female

*Marital Status
 Unmarried

*Citizenship
 IN - India

*Occupation Type
 Others - Self Employed

*Residential status
 Resident Individual

Please tick if applicable ☐ Residence for tax purposes in jurisdiction(s) outside India

UPDATE **SAVE AS DRAFT** **CLEAR** **BACK**

Figure 75: View and update KYC Details-Individual screen

6. Checkbox is provided for every section like Name, Personal details, POI, POA etc. User can select particular checkbox depending upon kind of update.
7. Fields corresponding to the particular section will be enabled only after checking corresponding checkbox.
8. Edit the necessary fields and Click on “UPDATE” button. Record will go for Checker approval.

Note: Update request pending approval will be available under KYC authorization screen for checker.

Note: After the successful update, end customer will receive an update SMS/email notification. KYC card will be reissued in case Name, Date of Birth, Proof of Identity and Address, Current address, Mobile/Email id and Account type of customer got updated.

9. User can also save the record as draft by clicking on “Save as Draft” button which will generate a Reference number and record will saved as draft.
10. User can retrieve the record from draft by querying the reference number In update reference number field and then by clicking on query draft button

5.11 View and Update KYC Details – Legal entity

Institutions can modify KYC details for Legal entity records using this functionality. All institution level Users and Admins can access this functionality. Update of a KYC record is permitted only if the institution is linked to the record via upload (creation of the record originally) or download of the record

View & Update KYC Details - Legal Entity

*CKYC Number

CKYC Number

SUBMIT

RESET

Note: Please enter KYC number to initiate fresh update request

*Update Reference Number:



QUERY DRAFT

RESET

Note: Update request in draft status can be retrieved using the 'Search' and 'Query Draft' button

Figure 76: View and update KYC details- Legal Entity screen

View CKYC Details- Legal Entity

KYC Number:
90085695348198

ENTITY DETAILS	<input type="checkbox"/> Entity Name Update Flag	<input type="checkbox"/> Entity Details Update Flag	<input type="checkbox"/> Proof of Identity Details Update Flag
PROOF OF IDENTITY (POI)	<input type="checkbox"/> Address Details Update Flag	<input type="checkbox"/> Contact Details Update Flag	<input type="checkbox"/> Remarks Update Flag
PROOF OF ADDRESS	<input type="checkbox"/> KYC verification Details Update Flag	<input type="checkbox"/> Related Person Details Update Flag	<input type="checkbox"/> Image Details Update Flag
CONTACT DETAILS			
DETAILS OF RELATED PERSONS			
REMARKS			
ATTESTATION			
UPLOAD IMAGE DETAILS			

Entity Details

*Name
Ranjit

*Date of Incorporation/Formation
20/02/2007

Date of Commencement of Business
20/01/2012

*Place of Incorporation/Formation
Mumbai

*Country of Incorporation/Formation
IN - India

TIN or Equivalent Issuing Country
Select

TIN / GST Registration Number

*Entity Constitution Type
G - Association of Persons (AOP)/Body of Individuals (

*PAN
VERPL2421B

Number of Related Person(s)
0

UPDATE > SAVE AS DRAFT > CLEAR > BACK >

Figure 77: View and update KYC details- Legal Entity update screen

The same steps described in section 5.10 may be followed to update a Legal entity record. Update requests pending approval will be available under KYC authorization screen for checker.

After the successful update, end customer will receive an update SMS/email notification. KYC card will be reissued in case Name, Date of Incorporation, Constitution type, Registered address, Local Address, Mobile and Email id gets updated.

5.12 File Based Probable Match Reconciliation:

Using this functionality, FI users can download the Probable match (PM) reconciliation request file and can upload the corresponding response file (FI's decision on each PM record).

1. Click on "FI Recon" under KYC Management
2. Click on "DOWNLOAD" button to download PM reconciliation request file

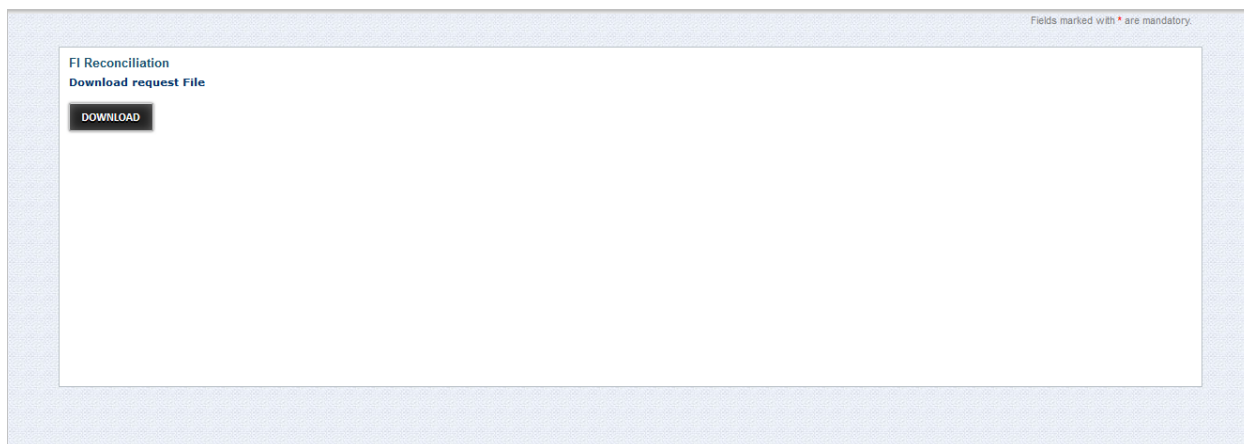


Figure 78: FI Recon request download

3. User can able to upload FI recon response file on Bulk File Upload screen. After the successful upload checker has to approve the same on Bulk Upload Authorization screen (Flow is similar to bulk file upload).

Note: If FI's decision is Confirmed Match (CM) then user needs to provide only one target CKYC number corresponding to that record.

If FI's decision is No Match (NM) then user need not mention any target CKYC number for that record.

5.13 Web Based Probable Match Reconciliation:

Using this functionality, FI can take decision for Probable Match (PM) cases without uploading or downloading any file.

Note: All users in the FI can able to take decision as maker for the FIR (PM) records uploaded by that FI. After the maker's decision checker will be as per hierarchy (Similar to KYC Authorization)

5.13.1 Probable Match Reconciliation- Maker Decision:

Following are the steps that need to be followed by users to take decision on FIR record (PM):

1. Click on "Web Based FI Recon" under KYC Management.

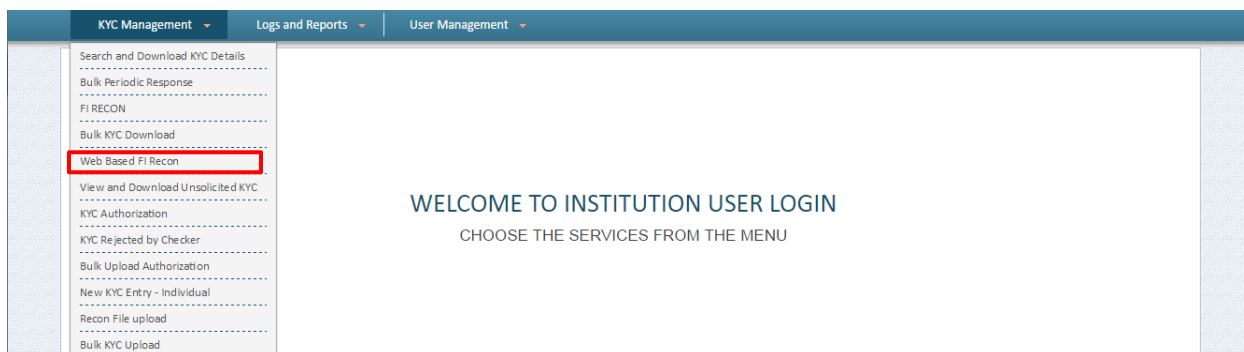


Figure 79: Web Based FI Recon option

2. Search and select the Reference No for which decision has to be taken.

3. Click on “QUERY” button

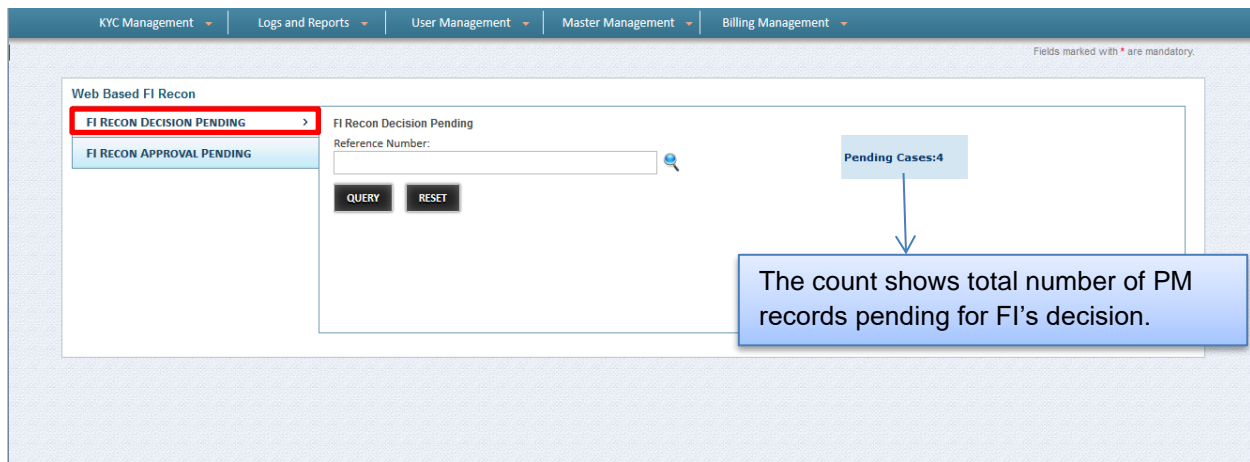


Figure 80: Screen to select PM Reference No which are pending for maker’s decision

4. Now user can see the basic details of source and target (Matching) records along with matching reason.
5. Click on Appropriate button in decision column for all the given matches and Click on “SUBMIT” button.

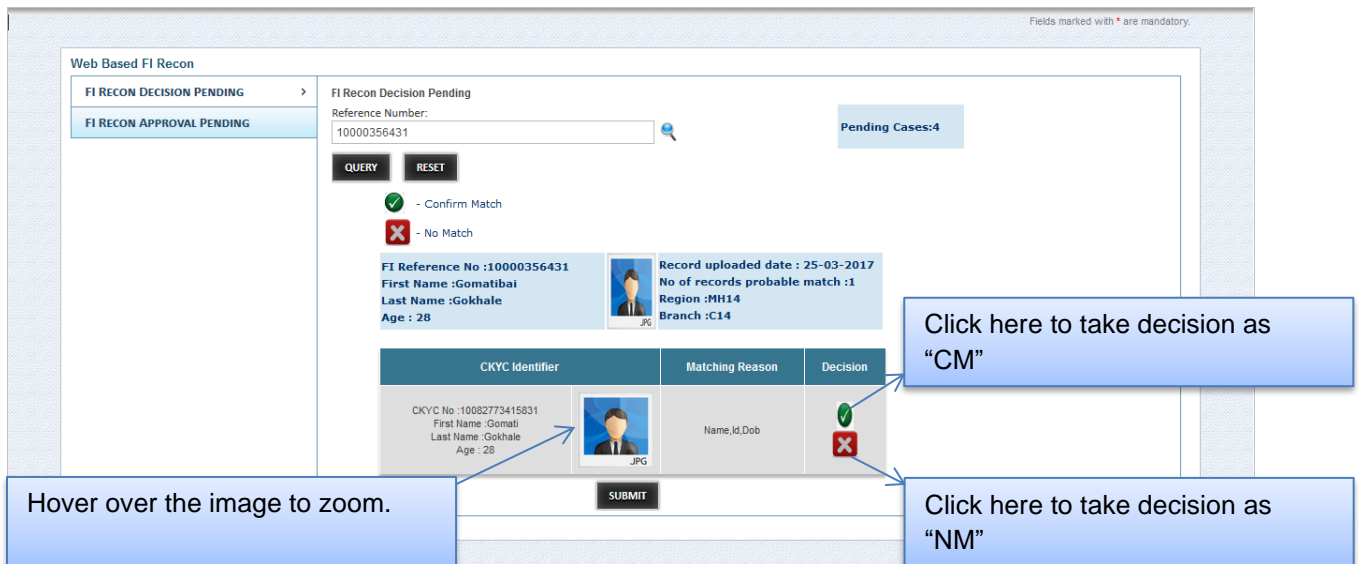


Figure 81: Web Based PM Reconciliation screen

Note: If multiple matches (target records) are there for a single Ref No then FI has to take decision for each match. If FI takes decision as NM for all the matches then that Reference No will go ahead for ID Verification/KYC generation. In case FI takes decision as CM with any one of the target records (Only one CM possible) then Ref No will be tagged as CM with the corresponding CKYC No.

- Success message will be shown on screen about maker's decision and pending for checker approval and user can follow the same steps to take decision on other pending PM cases.

The screenshot shows the 'Web Based FI Recon' interface. At the top, a green message states: 'Decision on reference number 64713 is pending for checker approval'. On the left, there is a sidebar with two menu items: 'FI RECON DECISION PENDING' and 'FI RECON APPROVAL PENDING'. The main content area is titled 'FI Recon Decision Pending' and contains a 'Reference Number:' input field with a search icon. Below the input field are 'QUERY' and 'RESET' buttons. On the right side of the main area, a blue box displays 'Pending Cases:0'. A small note at the top right corner says 'Fields marked with * are mandatory'.

Figure 82: Success message after Maker's decision

Note: Through Web based, FI can take decision only for one Reference Number at a time where as through file based, decision can be taken for multiple reference numbers.

5.13.2 Probable Match Reconciliation- Checker Approval

Following are the steps that need to be followed by users (Checkers) to approve or reject maker's decision on FIR record (PM):

- Click on "Web Based FI Recon" under KYC Management.
- Search and select the Reference No for which decision has to be taken.
- Click on "QUERY" button

This screenshot shows the 'Web Based FI Recon' interface with the 'FI RECON APPROVAL PENDING' menu item in the sidebar highlighted with a red box. The main content area is titled 'FI Recon Approval Pending' and features a 'Reference Number:' input field with a search icon, and 'QUERY' and 'RESET' buttons below it. A blue box on the right indicates 'Pending Cases:1'. The same 'Fields marked with * are mandatory' note is present in the top right corner.

Figure 83: Screen to select PM reference No which are pending for checker approval

- Checker can able to see the basic details of source and target records along with maker's decision for each target record.
- Checker can able to either approve or reject the maker's decision. Click on "APPROVE" button to approve the decision or "REJECT" button to reject the maker's decision (Remarks are mandatory to reject).

- Confirm Match

- No Match

FI Reference No :64713
First Name :Suryavanshi
Last Name :MVteOSOW
Age : 20

Record uploaded date : 22-03-2017
No of records probable match :3
Region :RG
Branch :BR

CKYC Identifier	Matching Reason	Decision
CKYC No :10088359834694 First Name :xdgdfgdfgdfgdfg Last Name :RKybfK Age : 20	ID	
CKYC No :60009369768934 First Name :xdsgswfg Last Name :rBVICJfp Age : 20	ID	
CKYC No :50022402779453 First Name :Suryavanshi Last Name :eXcpANMn Age : 20	First_Name,Phone,Relation	

Remarks:

Click here to confirm maker's decision

APPROVE

REJECT

Click here to reject maker's decision

Figure 84: Probable Match Checker Authorization screen

Note: If Checker rejects the Maker's decision then once again record will be available for all users in that FI to take decision (with reject remarks). After the maker's decision the flow is same.

6. Logs and Reports:

Admin can view and download status of all uploaded KYC records and end to end User activities under his/her hierarchy.

6.1 MIS Dashboard:

Admin can view and download current status of all uploaded KYC records under his/her hierarchy.

Following are the steps to explain how a User can view and download KYC records:

1. Click on "MIS Dashboard" under Logs and Reports menu option.

MIS DASHBOARD REPORT - DOTEX							RUN DATE: 04/12/2015	
FOR THE PERIOD : 04-12-2015 TO 04-12-2015							RUN TIME: 11:32:48	
S.No	Ref No/CKYC No	First Name	Last Name	Created Date	Entity Name (In case of Legal Entity)	Updated Date	Current Status	Uploaded By
1	410	Sujay	Kumar	04/12/2015 11:21:31		04/12/2015 11:29:51	DM	BU000000
2	411			04/12/2015 11:27:20	Amsor International	04/12/2015 11:29:51	DM	BU000000

Figure 87: Sample dashboard report in excel

6.2 Access Trail:

Admin can view and download all activities done by Users in a given period under his/her hierarchy.


Admin needs to follow the following steps to view and download access trail of any user:

1. Click on “Access Trail” option under Logs and Reports.
2. Select Type of User. If Institution is selected then Institution ID is mandatory.
3. Search and Select User ID.
4. Select start and end date.
5. Click on “VIEW” button.

The screenshot displays the 'ACCESS TRAIL' form within the MIS dashboard. The form includes the following fields and controls:

- Institution ID:** A text field with the value 'IND1770'.
- Region Name:** A text field with a search icon. An annotation states: 'Enabled only for Institute admin'.
- Branch Name:** A text field with a search icon. An annotation states: 'Disabled only for branch admin'.
- User ID:** A text field with a search icon.
- From Date:** A date field with the value '15/12/2015'.
- To Date:** A date field.
- Buttons:** 'VIEW', 'DOWNLOAD', and 'CLEAR' buttons are located at the bottom of the form.
- Annotation:** A callout box points to the 'DOWNLOAD' button with the text: 'Click here to download access trail report in excel'.

Figure 88: Access trail query screen



Sign Out

Name: Mr. Raghu MS (IA000079)

FI Code: IN0199

Regional Code: IN0199RG

Branch Code:

KYC Management

Logs and Reports

User Management

Master Management

Billing Management

Access Trail

Institution Code
IN0199

Region Code

Branch Code

User ID
IBA0000015

From Date
01/06/2016

To Date
08/06/2016









Login ID	Region	Branch	Log In Time	Log Out Time	I.P Address	Remarks	Access Trail
IBA0000015	THANE	DHOKALI	2016-06-08 18:33:04	2016-06-08 18:35:15	121.241.30.250	Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:33:04	2016-06-08 18:35:15	121.241.30.250	Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:31:37	2016-06-08 18:32:51	121.241.30.250	Forced Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:31:37	2016-06-08 18:32:51	121.241.30.250	Forced Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:28:20	2016-06-08 18:31:10	121.241.30.250	Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:28:20	2016-06-08 18:31:10	121.241.30.250	Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:27:48	2016-06-08 18:28:03	121.241.30.250	Forced Logged out	
IBA0000015	THANE	DHOKALI	2016-06-08 18:27:48	2016-06-08 18:28:03	121.241.30.250	Forced Logged out	

Figure 89: Access trail detailed view

Figure 90: Access trail detailed view

ACCESS TRIAL						Run Date: 08/06/2016
For the Period : 01/06/2016 To: 08/06/2016						Run Time: 18.40.55
LOGIN ID	REGION NAME	BRANCH NAME	LOGIN TIME	LOGOUT TIME	I.P ADDRESS	REMARKS
IBA0000015	THANE	DHOKALI	08/06/2016 18:33:04	08/06/2016 18:35:15	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:33:04	08/06/2016 18:35:15	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:31:37	08/06/2016 18:32:51	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:31:37	08/06/2016 18:32:51	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:28:20	08/06/2016 18:31:10	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:28:20	08/06/2016 18:31:10	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:27:48	08/06/2016 18:28:03	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:27:48	08/06/2016 18:28:03	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:12:14	08/06/2016 18:18:47	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:12:14	08/06/2016 18:18:47	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:11:51	08/06/2016 18:12:00	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:11:51	08/06/2016 18:12:00	121.241.30.250	Forced Logged out

Figure 91: Sample downloaded access trail report in excel format

6.3 Daily MIS:

Admin can download current status of all uploaded KYC records in a given period under his/her hierarchy.

Following are the steps to explain how to download Daily MIS report:

1. Click on “Daily MIS” option under Logs and Reports menu option to open Daily MIS Download screen.

Figure 92: MIS Daily Report download screen

2. Select start and end date.
3. Click on “DOWNLOAD” button to download Daily MIS report in excel format.

Sample MIS Daily report is provided below for reference.

Reference number of the record

Name of the legal entity (in case applicable)

Status of the record at the time when MIS report is downloaded

Region ID under the institution

Branch ID under region of institution

First Name of the user

Last Name of the user

Date and time at which the record was created

Date on which the record was updated

Id of the user who uploaded the record

Name of the Institution to which user belongs

MIS DAILY REPORT

Run Date:

08/06/2016

For the Period : 01/06/2016 To : 08/06/2016

Run Time:

18.14.35

INSTITUTION NAME	REGION ID	BRANCH ID	REFERENCE NO/CKYC NO	FIRST NAME	LAST NAME	ENTITY NAME (IN CASE OF LEGAL ENTITY)	CREATED DATE	UPDATED DATE	CURRENT STATUS	UPLOADED BY
ABC Bank	TN	DK	38241	sdad	asdad		01/06/2016 16:15:47		PA	IBA0000015
ABC Bank	TN	DK	38244	#	#####		01/06/2016 16:53:23		IH	IBA0000016
ABC Bank	TN	DK	38245	#####dfgdfggdfgg	ssssssssss		01/06/2016 17:03:18	06/06/2016 12:59:50	PA	IBA0000015
ABC Bank	TN	DK	38246				01/06/2016 17:09:02		D	IBA0000015
ABC Bank	TN	DK	38247	fff	#####		01/06/2016 17:30:55	02/06/2016 17:49:13	PA	IBA0000015
ABC Bank	TN	DK	10088499405447	Raghuvara	Natavara		02/06/2016 16:44:44	07/06/2016 16:15:46	KG	IBA0000015
ABC Bank	TN	DK	38340	sdfsfds	sdfsfds		02/06/2016 17:35:08		PA	IBA0000015
ABC Bank	TN	DK	38341	asdad	asdasd		02/06/2016 17:54:23		PA	IBA0000015
ABC Bank	TN	DK	38342	asdad	asdasd		02/06/2016 17:54:24	06/06/2016 12:42:19	PA	IBA0000015
ABC Bank			38438	XYZ			02/06/2016 20:15:08		D	IA0000079
ABC Bank	TN	DK	38540	asdad	dad		03/06/2016 15:30:50		PA	IBA0000015
ABC Bank	TN	DK	38541	asdasd	asdad		03/06/2016 15:40:19		PA	IBA0000015

Figure 93: Daily MIS report in excel format

6.4 Update Notification:

Admin can download all KYC update notifications sent to the institution in particular duration using this option.

Following are the steps to explain how to download Update Notifications:

1. Click on “Unsolicited Updates” option under Logs and Reports menu option to open unsolicited updates download screen.

KYC Management

Logs and Reports

User Management

Master Management

Billing Management

Fields marked with * are mandatory.

UNSOLICITED UPDATES

*Institution ID

IN0467

Region Code

Branch Code

*From Date

24/03/2017

*To Date

25/03/2017

DOWNLOAD EXCEL

DOWNLOAD CSV

CLEAR

Click here to download report in excel format

Click here to download report in CSV format

Figure 94: Update notification download screen:

2. Select Region/Branch depending upon admin hierarchy (Optional fields).
3. Select start date and end date.
4. Click on “DOWNLOAD EXCEL” or “DOWNLOAD CSV” to download unsolicited updates in the respective formats.

Sample unsolicited update notification files are provided for reference:

Last updated date is shown in all flags

UNSOLICITED UPDATES													Run Date:	25/03/2017
For the Period : 24/03/2017 TO 25/03/2017													Run Time:	10.29.26
FI Code	KYC No	Account Type	Name Update Flag	Personal/Entity Details Update Flag	Address Details Update Flag	Contact Details Update Flag	Other Details Update Flag	Identity Details Update Flag	Related Person Details Update Flag	Image Update Flag	KYC Deactivation Flag	KYC Deactivation Remarks	Passport Number Expiry	Driving License Expiry
IN0467	40020759465485	Normal	18-03-2017	24-03-2017	24-03-2017	21-03-2017	18-03-2017	24-03-2017	23-03-2017	18-03-2017	KYC Active		30-03-2017	30-03-2017

Figure 95: Sample notification in excel format

IN0467 40020759465485 01 18-03-2017 24-03-2017 24-03-2017 21-03-2017 18-03-2017 24-03-2017 23-03-2017 18-03-2017 00 30-03-2017 30-03-2017
--

Figure 96: Sample notification in CSV format

Note:

1. Passport and Driving License expiry date will be shown if those IDs exist for the updated KYC No. If date expired then “Expired” message will be shown.
2. Unsolicited updates in CSV format will be generated in SFTP everyday(End of the day)

6.5 Log Report:

Admin can view count of current online Users, maximum number of Users and average number of Users under his/her hierarchy. Admin can also view graphical representation of log reports by providing report period.

Following are the steps to explain how to download Log Report:

1. Click on “Log Report” to open log report screen under Logs and Reports menu option.

Log Report

*Current Users Online: 1

*Highest Number of Users Today: 3

*Login From Date: [Date Picker]

*Login To Date: [Date Picker]

*Report Type: All

*Report Period: Selected

*Institution Search: IVO170

*Region Search: [Search Icon]

VIEW CLEAR

Field marked with * are mandatory

Field will be mandatory depending upon report Type.

Report period is not required if from and to dates are provided

Figure 97: Log Report screen

2. Select start and end date.
3. Select Report Type from drop down list as FI wise or FI type wise.
4. If start and end dates are provided then Report Period is not required otherwise select period from the dropdown list.
5. Click on "VIEW" to view report in graph.

Sample graph is provided below for reference.

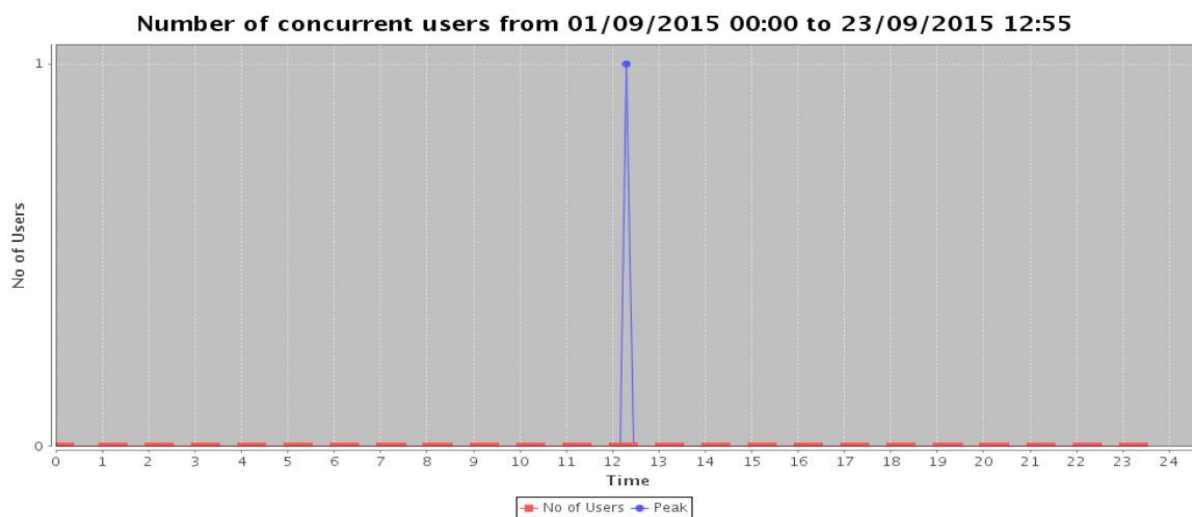


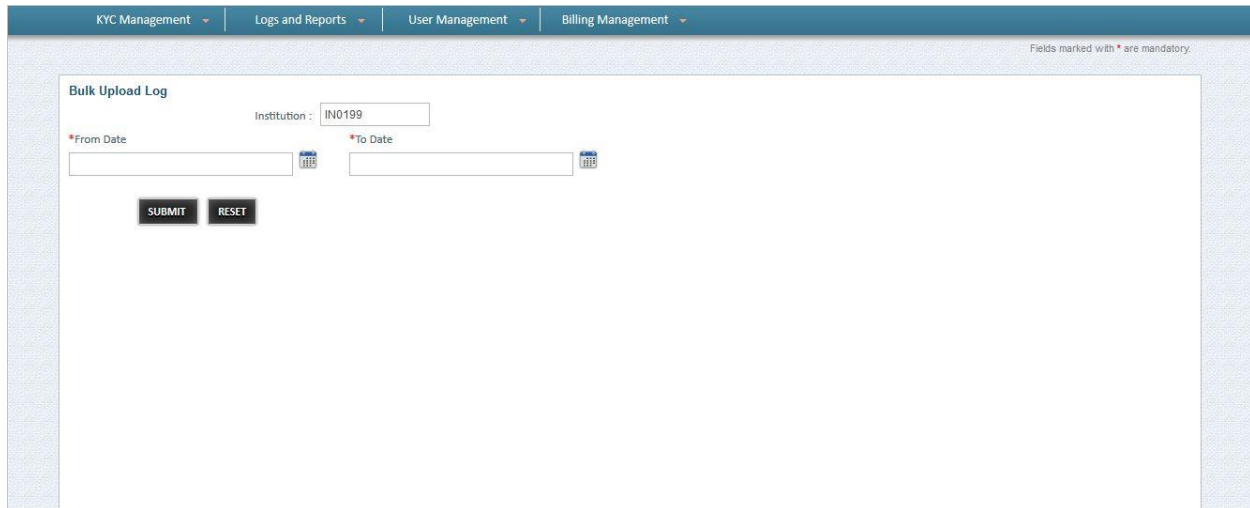
Figure 98: Sample graph

6.6 Bulk Upload Log:

Using this functionality admin user can view the current status of each uploaded batch under his/her hierarchy.

1. Click on "Bulk Upload Log" under Logs and Reports menu option.

2. Select start and end date.
3. Click on Submit button





KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

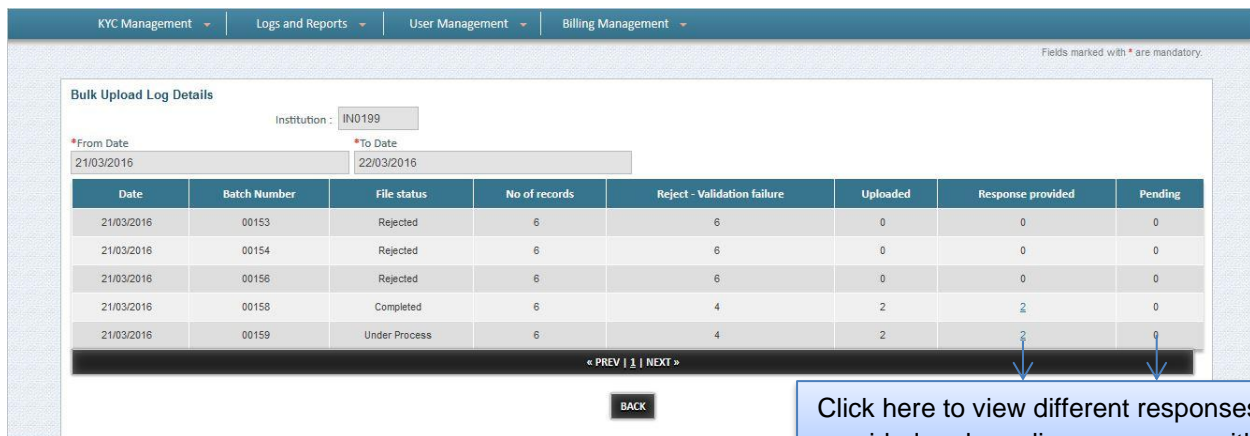
Bulk Upload Log

Institution : IN0199

*From Date:  *To Date: 

SUBMIT **RESET**

Figure 99: Bulk upload log period selection screen



KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Bulk Upload Log Details

Institution : IN0199

*From Date: 21/03/2016 *To Date: 22/03/2016

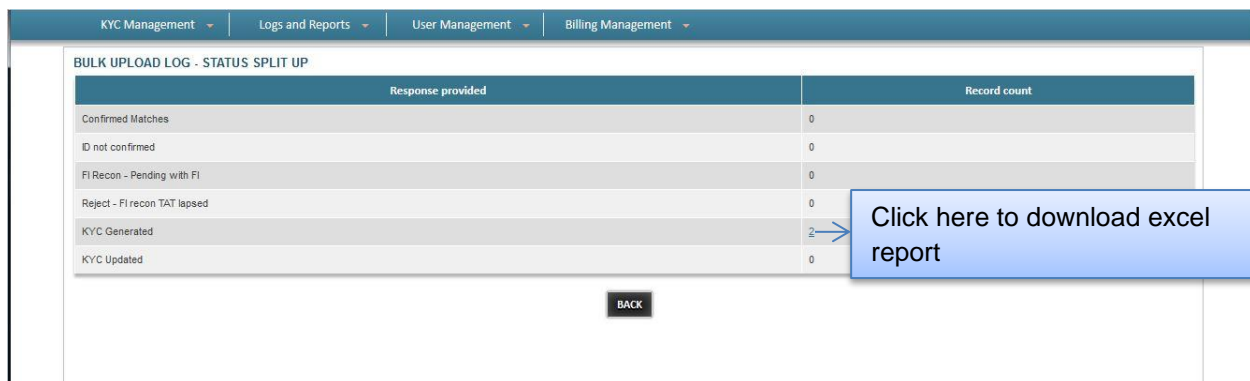
Date	Batch Number	File status	No of records	Reject - Validation failure	Uploaded	Response provided	Pending
21/03/2016	00153	Rejected	6	6	0	0	0
21/03/2016	00154	Rejected	6	6	0	0	0
21/03/2016	00156	Rejected	6	6	0	0	0
21/03/2016	00158	Completed	6	4	2	2	0
21/03/2016	00159	Under Process	6	4	2	2	0

« PREV | 1 | NEXT »

BACK

Click here to view different responses provided and pending responses with count.

Figure 100: Bulk upload log Batch details



KYC Management | Logs and Reports | User Management | Billing Management

BULK UPLOAD LOG - STATUS SPLIT UP

Response provided	Record count
Confirmed Matches	0
ID not confirmed	0
FI Recon - Pending with FI	0
Reject - FI recon TAT lapsed	0
KYC Generated	2
KYC Updated	0

BACK

Click here to download excel report

Figure 101: Bulk Upload Log: Responses provided

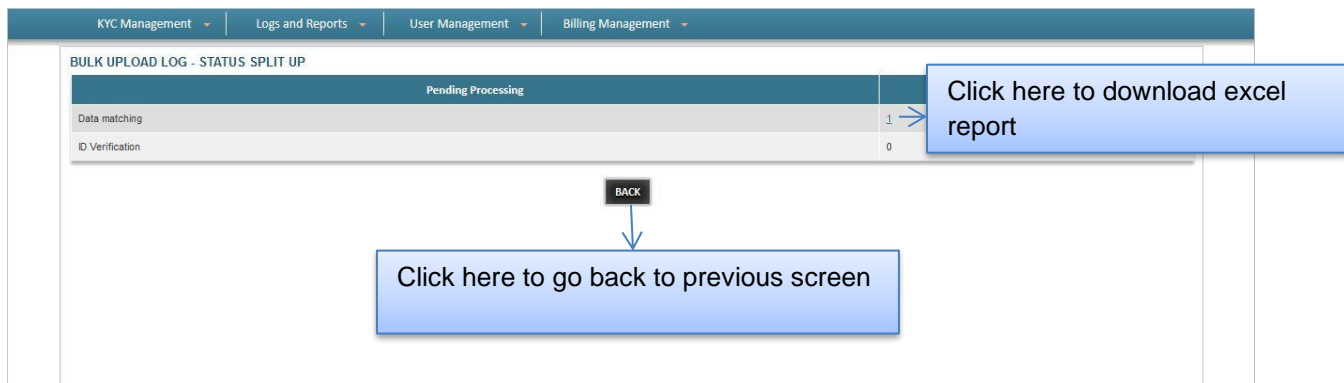


Figure 102: Bulk Upload Log: Pending responses

Bulk Upload Log Report					
Reference Number	Institute Reference Number	Name Of Applicant	Status	KYC Number	Response File Name
10000004030	2	Kalpesh Ashtavakra	KG	30041641483675	2

Figure 103: Sample excel report

6.7 Bulk Download Log:

Using this functionality, admin user can view the bulk download count region wise, branch wise and user wise under his/her hierarchy.

1. Click on “KYC Download Log” under Logs and Reports menu option.
2. Select start and end date.
3. Click on Submit button

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Download Log

Institution : IN0199

*From Date: [Date Picker] *To Date: [Date Picker]

SUBMIT RESET

Figure 104: Bulk Download log period selection screen

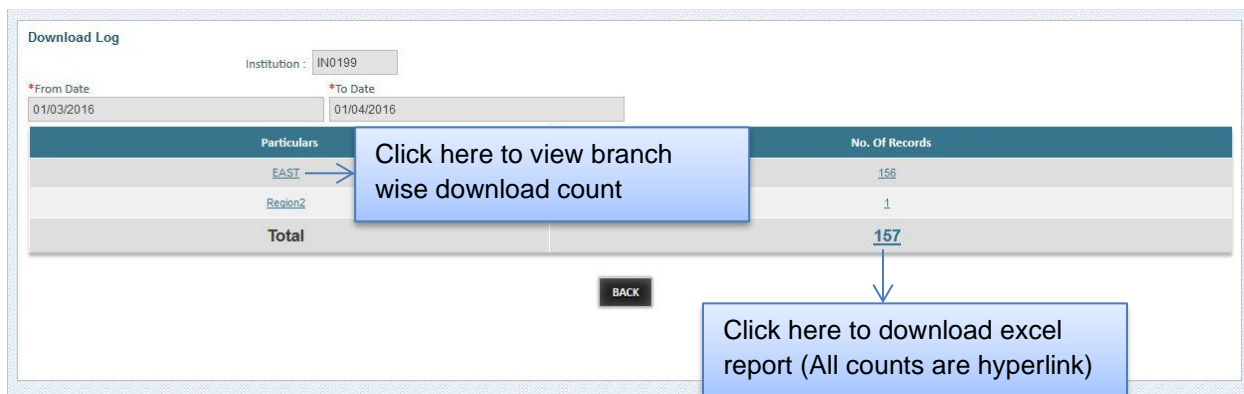


Figure 105: Download count Region wise

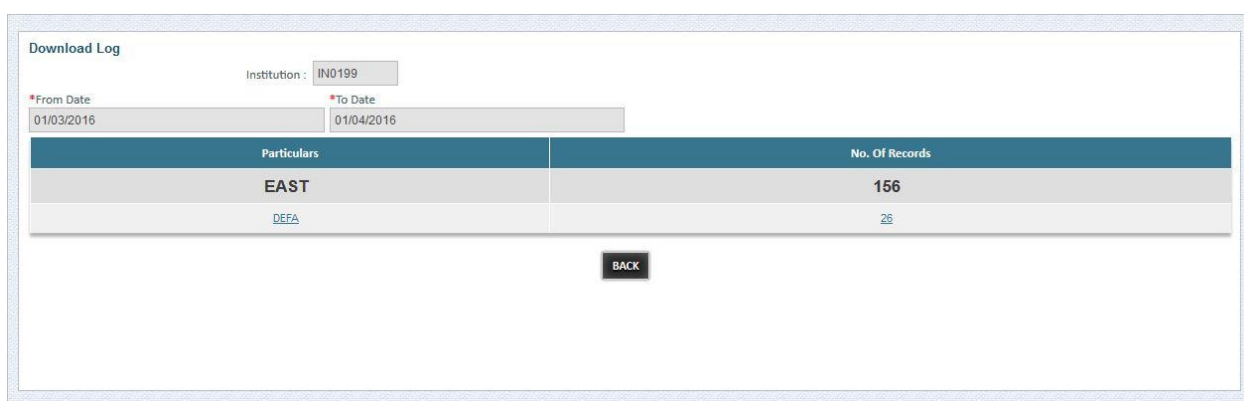


Figure 106: Download count Branch wise

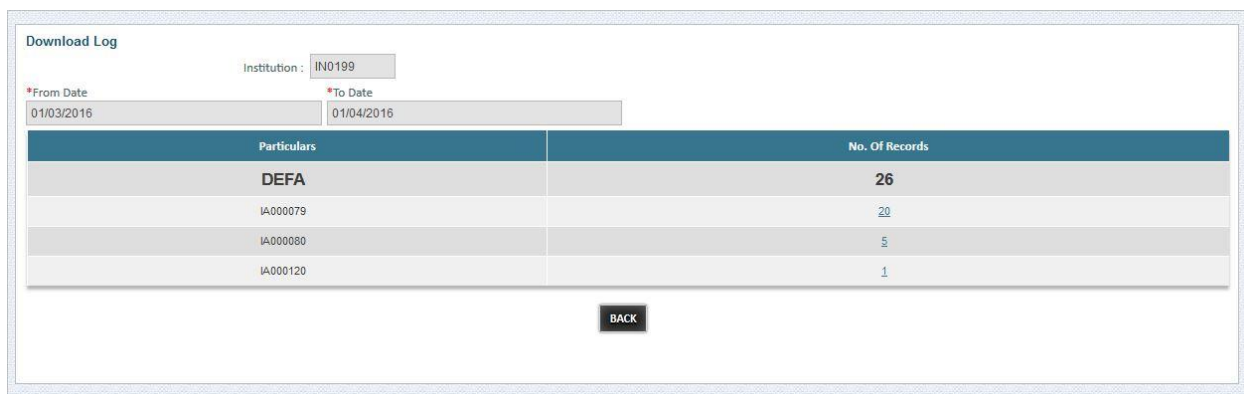


Figure 107: Download count User wise

Download Log

Applicant Name	KYC Number	Download Date	Username	User ID	Batch Number
Mahesh Ravis Somashekar	20023174291191	3/2/16 6:17 PM	RANGANATHAMS	IBA0000010	021
Mahesh Bhat	50020704192952	3/2/16 6:20 PM	RANGANATHAMS	IBA0000010	022
Mahesh Bhat	50020704192952	3/2/16 6:56 PM	RAJASHEKHARVARMA	IRA000037	023

Figure 108: Sample excel sheet report downloaded

6.8 Funds Usage Statement

This statement provides the funds related details for a particular month. The wallet's opening and closing balances of a particular month, amount deposited, TDS released and the transactions during the month will be available in this report.

Funds Usage Statement

Month* Year* FI Code

Figure: Funds Usage Statement request page

View Funds Usage Statement

Month* Year* FI Code

Particulars	Count of Records	Amount (Rs.)
Opening Balance as on NOV 01,2021 (Rs.)		9146.44
Amount deposited in wallet during statement period (Rs.)		0.0
TDS released (Rs.)		0.0
Transactions during the period:		
KYC records uploaded		0.0
KYC records downloaded	0	0.0
KYC records updated	0	0.0
Closing Balance (Rs.)		9144.54

Click here to download the displayed report in csv

Click on the links provided in the transaction section for detailed reported report in csv

Figure: Funds Usage Statement report

FUNDS USAGE STATEMENT		
Particulars	Count of Records	Amount (Rs.)
Opening Balance as on NOV 01,2021 (Rs.)		9146.44
Amount Credited in wallet during statement period (Rs.)		0.0
TDS Released (Rs.)		0.0
Transactions during the period:		
KYC records uploaded	0	0.0
KYC records downloaded	0	0.0
KYC records updated	0	0.0
Closing Balance (Rs.)		9144.54

Figure: Sample Funds Usage Statement Summary downloaded

Funds Usage Statement - Upload						
CKYC ID	Reference No.	Date of KYC Generation	Customer Name	User Uploaded By	Region Name	Branch Name
						Applicable Rate (Rs.)

Figure: Sample detailed transaction wise funds usage statement


6.9 User Report

This report will be available to the admins. It provides the complete list of users at each level of the institution in CKYCRR i.e. Institutional, Regional and Branch levels. The report may be viewed on screen or downloaded in a csv format


User FI Report

*Institution ID

Region Code



Branch Code



User ID




Figure: User report query screen

View User FI Report

Click here to view the report in at a particular level

Click here to download the displayed report in csv

Report displayed of the users at a particular level

Click here to view the details of a particular user

Institution ID		Branch ID		Type of User	Count
IN4701				FI	2
				Region	1
				Branch	0

Institution ID	Region ID	Branch	User ID	Contact Number	Email ID	View in Detail
IN4701	IN4701RG	IN4701BR	IA008162	7738742075	dantony@nse.co.in	
IN4701	IN4701RG	IN4701BR	IA008163	7738742075	dafreshdaisy@gmail.com	

« PREV | 1 | NEXT »

EXPORT TO EXCEL

BACK

Figure: User report

Detailed View User FI Report

User ID IA008162	*User Type INSTITUTION ADMIN	*User Group INSTITUTION ADMIN
*Institution Code IN4701	*Region Code IN4701RG	Branch Code IN4701BR

*Name DAISY ANTONY	*Date of Birth [REDACTED]	*Gender Female
*Citizenship India	*Proof of Identity PAN	*Employee Code 2117
*Department CKYC	*Designation DM	Specialization

Office Address		
*Line 1 ABD	Line 2	Line 3
*City MUMBAI	*Pin Code 400051	*State/UT Maharashtra
*Country India	*E-mail [REDACTED]	*Mobile [REDACTED]
Telephone [REDACTED]	Fax No	

Any other Information	*Place Mumbai
-----------------------	------------------

Figure: Sample view of user details

7. Billing Module

This module facilitates the FI user to create the proforma invoice and enter the payment details. It allows user to set the threshold limit and minimum balance for the institution.

7.1 GSTIN Registration:

GSTIN registration is mandatory for proforma invoice creation. Through this feature Institution can register their GSTIN details in CKYC. This option is available for both Institution and Regional admins.

7.1.1 GSTIN Maker submission:

Following are the steps admin user needs to follow for GSTIN registration:

1. Click on "GSTIN Details List" under Billing Management menu

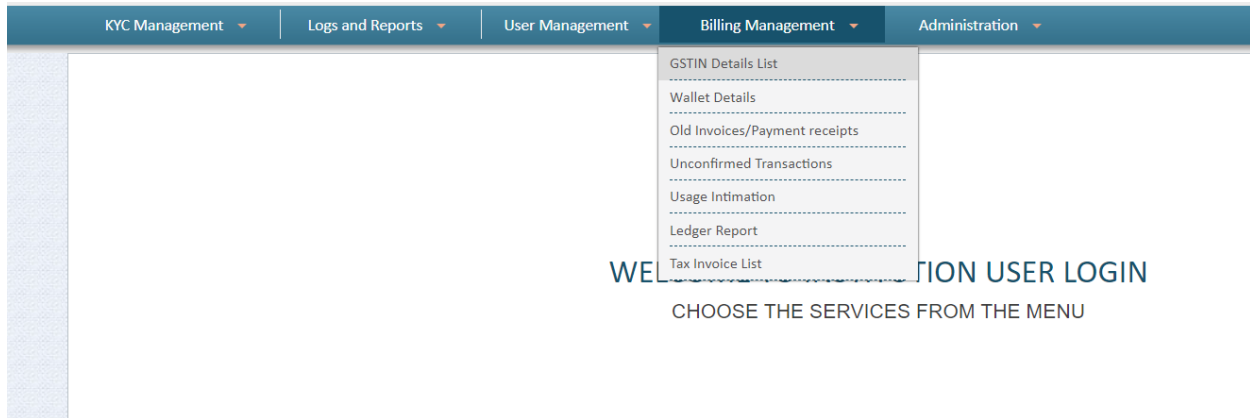


Figure 109: GSTIN option under Billing Management

2. Click on “NEW GSTIN DETAILS” on GSTIN Details List screen

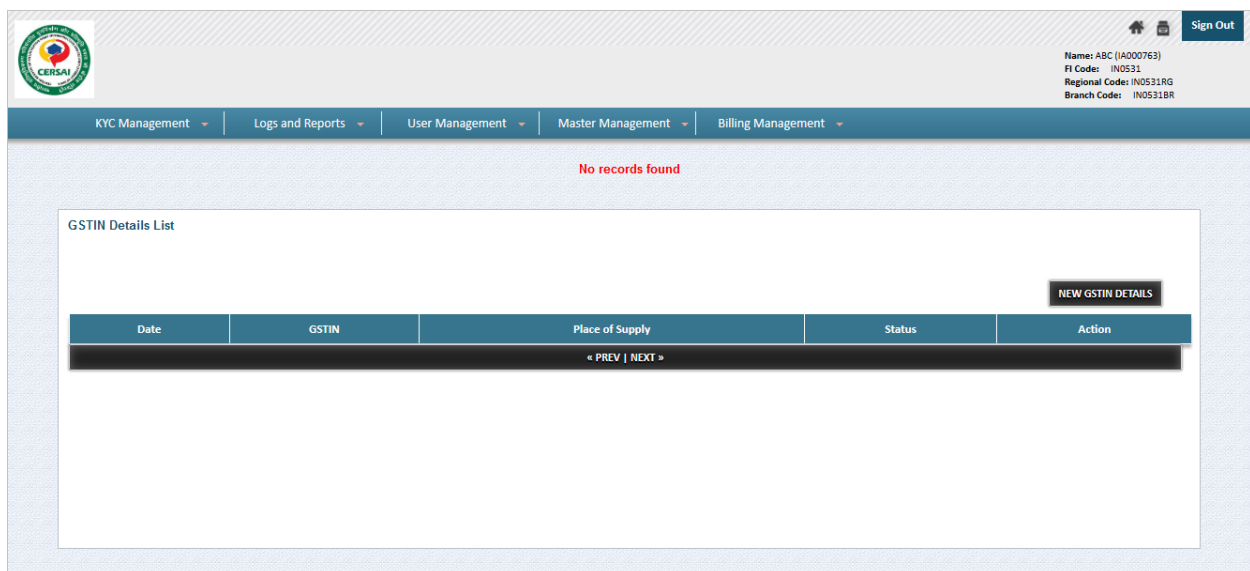


Figure 110: GSTIN Details List screen

Figure 111: GSTIN details entry screen

3. User needs to enter last 3 characters (alphanumeric) of GSTIN. FI needs to check 'GST not applicable' if they fall under that category, once selected that checkbox all fields become read only. Default place of supply state will be as per registered address. Place of Supply state will change if 'GST as per Communication Address' is selected. Click on SAVE button. The GSTIN input will be checked against the einvoice1 portal of GST.

GSTIN verification is in progress. Please check the status in Billing Management--> GSTIN Details List after 2 minutes

GSTIN Details List				
Date	GSTIN	Place of Supply	Status	Action
28/01/2022	27AABC84681D1ZE	Maharashtra	GST Verification pending	

« PREV | 1 | NEXT »

Figure 112: GSTIN details entry screen after maker submission

4. If the GSTIN details are proper as per the einvoice1 portal the entry will be made available for checker approval after 2-3 minutes. In case the details are not successfully verified the maker will be shown the below screen when they click on the 'GSTIN details List' screen after 2-3 minutes



Figure 113: GSTIN details entry screen after unsuccessful maker submission

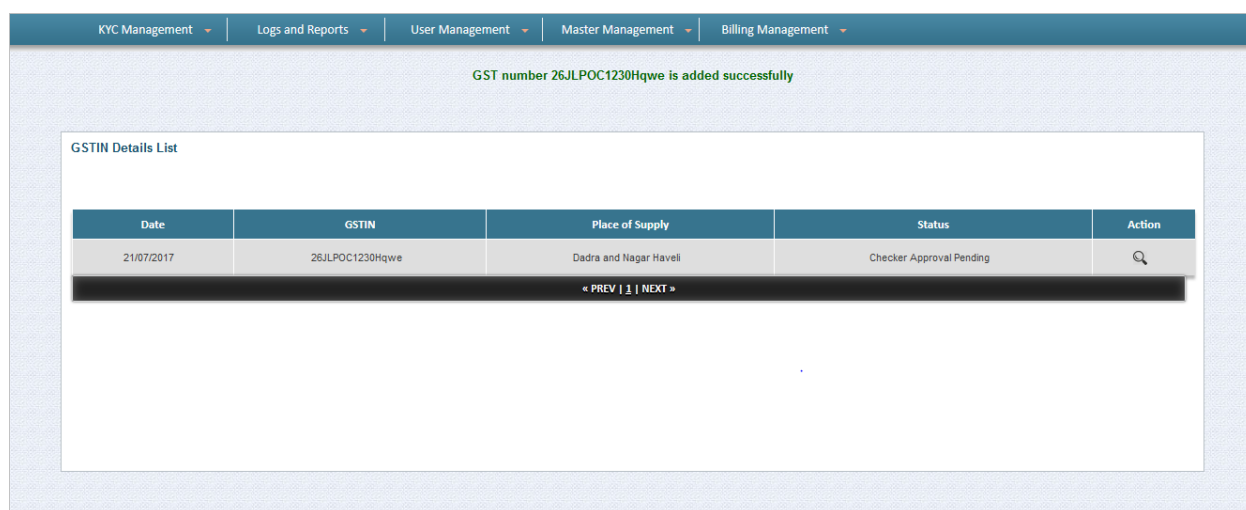


Figure 114: GSTIN submitted by maker successfully

Note: If admin is the maker then co-admins or admins at higher hierarchy will be the checker.

7.1.2 GSTIN Checker approval:

Following are the steps checker needs to follow to approve or hold the submitted GSTIN details:

1. Click on "GSTIN Details List" under Billing Management menu
2. Click on "Checker approval pending" hyperlink

GST Number 26JLPOC1230Hqwe has been approved

GSTIN Details List				
Date	GSTIN	Place of Supply	Status	Action
21/07/2017	26JLPOC1230Hqwe	Dadra and Nagar Haveli	Checker Approved	

« PREV | 1 | NEXT »

Figure 117: Checker approved GSTIN

7.1.3 GSTIN Maker resubmission (Hold case):

Maker needs to rectify and resubmit the GSTIN details if the checker puts on hold.

Following are the steps Maker needs to follow to resubmit the GSTIN:

1. Click on “GSTIN Details List” under Billing Management menu
2. Click on "Maker Correction Required" hyperlink

KYC Management	Logs and Reports	User Management	Master Management	Billing Management
GSTIN Details List				
Date	GSTIN	Place of Supply	Status	Action
21/07/2017	26JLPOC1230Hqwe	Dadra and Nagar Haveli	Checker Hold	Maker Correction required

« PREV | 1 | NEXT »

Figure 118: GSTIN Maker correction screen

GSTIN Details			
<input type="checkbox"/> GST Not Applicable	<input type="checkbox"/> GST as per Communication Address		
*GSTIN 26JLPOC1230I	qwe	ARN <input type="text"/>	ARN proof <input type="button" value="Browse..."/> No file selected.
<hr/>			
Registered Address for GST			
<input checked="" type="checkbox"/> Default Invoice Details			
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>	
*City/Town/Village <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T. <input type="text"/>	*Place of Supply <input type="text"/>
*Country <input type="text"/>			
<hr/>			
Communication Address for GST			
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>	
*City/Town/Village <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T. <input type="text"/>	
*Country <input type="text"/>			

Figure 119: GSTIN Maker resubmission screen

3. Make necessary changes and click on “SAVE” button.

Resubmitted GSTIN details will get verified from the einvoice1 portal. Upon successful verification the entry will be sent for checker authorization.

Note: If Institution's address and PAN details got updated in CKYC then added GSTIN details will be auto deactivated and FI needs to register GSTIN again.

7.2 Wallet details:

This module is used to set the thresh hold limit and minimum balance for the institution. In addition to this, User can also see values for the following:

- Available balance in the institution wallet
- Amount that is on hold by system for processing the requests
- TDS Hold Amount pending release to the wallet. This will be released once CERSAI verifies the deposit and approves the release in the CKYCRR system

Click on “Wallet Details” option under “Billing Management”. User will be redirected to following screen:

Figure 120: Wallet Details

What is threshold Limit?

It is value that will be used by the system to alert the users whenever the balance in wallet reaches the defined value through email.

What is minimum balance?

It is limit set if the wallet balance reaches at this level, system will not allow any further activities like upload, download and modification.

Following are the steps to explain how to set the Threshold Limit and Minimum Balance:

1. Click on “EDIT” Button.
2. Enter the value for Threshold limit.
3. Enter the value for Minimum Balance.
4. Click on “SUBMIT” button.

7.3 Old invoices/ Payment Receipts (previously Proforma Invoice List)

This workflow explains how the user can add balance in the application wallet for institution.

7.3.1 Creation of Proforma invoice by FI Maker:

Following are the steps to explain how to creation of Proforma invoice:

1. User needs to click on “Old Invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen:

Payment receipts/Old invoices

Invoice / Proforma Invoice Number:

From Date:

To Date:

Date	Reference Number	Basic Amount	Net Payment	Status	Action	TDS Status	PDF download
13/10/2021	CERSAI/CKYC/P/20212200000389	1000.00	1160.00	Payment Receipt generated	View	TDS Pending approval	
28/09/2021	CERSAI/CKYC/P/20212200000357	1724.14	2000.00	Payment Receipt generated	View	TDS Pending approval	
28/09/2021	CERSAI/CKYC/P/20212200000355	582.48	675.68	Payment Receipt generated	View	TDS Approved	
15/09/2021	CERSAI/CKYC/P/20212200000329	1000.00	1160.00	Payment Receipt generated	View	TDS Approved	
14/07/2021	CERSAI/CKYC/P/20212200000185	1000.00	1160.00	FI Checker Submitted	View	TDS flow not initiated	
24/03/2021	CERSAI/CKYC/P/20212200000018	1000.00	1105.00	Registry Verified	View	TDS Approved	

Figure 121: Payment Receipts / Old invoices

2. Click on “NEW PROFORMA INVOICE” button. Following screen will appear:

testbed.ckycindia.in/admin/signaturevalidate.action

Name: GENIEVE SEQUEIRA (IA007970)
 FI Code: IN4604
 Regional Code: IN4604RG
 Branch Code: IN4604BR

KYC Management
Logs and Reports
User Management
Billing Management
Administration

Fields marked with * are mandatory.

Billing Proforma Invoice

Institution Details

Institution Code : IN4604
 Institution : cricket
 GSTIN : NA
 Registered Address for GST :
 Maharashtra

Communication Address for GST :
 Maharashtra

BILLING DETAIL

Billing Details

Amount to be credited to the Web-wallet by the Financial Institution*

Add Applicable Taxes : IGST @ 18% 0.00

Gross Total 0


Less : TDS at 0.0% - Not Applicable

Total Amount Payable by Financial Institution

97

Confidential

testbed.ckycindia.in/admin/signaturevalidate.action

 **Sign Out**

Name: GENEVIE SEQUEIRA (IA007970)
FI Code: IN4604
Regional Code: IN4604RG
Branch Code: IN4604BR

KYC Management | Logs and Reports | User Management | Billing Management | Administration

Invoice List

Invoice / Proforma Invoice Number: From Date: To Date:

SEARCH **CLEAR**

ADD TDS DETAILS **NEW PROFORMA INVOICE**



Date	Reference Number	Basic Amount	Net Payment	Status	Action	TDS Status	TDS Action	PDF download
02/09/2020	CERSAI/CKYC/P/20202100000152	100.00	118.00	FI Maker Draft	FI Checker - approval pending	TDS flow not initiated	TDS Pending	
15/01/2020	CERSAI/CKYC/P/20192000001366	100.00	118.00	FI Checker Draft	FI Maker - Payment details entry pending	TDS flow not initiated	TDS Pending	
22/11/2019	CERSAI/CKYC/P/20192000001180	100.00	118.00	FI Maker Draft	View	TDS flow not initiated	TDS Pending	
06/11/2019	CERSAI/CKYC/P/20192000001127	100.00	118.00	FI Maker Draft	View	TDS flow not initiated	TDS Pending	
12/06/2019	CERSAI/CKYC/P/20192000000558	100.00	108.00	FI Maker Draft	View	TDS flow not initiated	TDS Pending	

Figure 122: Proforma invoice list

7.3.2 Approval of Proforma invoice By FI level Checker:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Old Invoices/ Payment Receipts” option under “Billing Management” menu. User will be redirected to following screen:







 **Sign Out**

Name: Mr. gagandeep Singh (NAG00222)
FI Code: IN0286
Regional Code: IN0286RG
Branch Code: IN0286BR

KYC Management | Logs and Reports | User Management | Billing Management

Invoice List

NEW PROFORMA INVOICE

Reference Number	Basic Amount	Net Payment	Date	Status	Action	
CERSAI/CKYC/R0216/APR/285	100.00	114.50	12/04/2016	FI Maker Draft	FI Checker - approval pending	
CERSAI/CKYC/R0216/APR/292	520.00	595.40	07/04/2016	FI Checker Hold	FI Maker - Correction required	
CERSAI/CKYC/R0216/APR/292	52.66	69.32	05/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/291	873.36	1000.00	05/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/248	100.00	118.00	04/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/248	4.32	8.00	04/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/247	100.00	118.00	04/04/2016	Registry Verified	View	

« PREV | 1 | NEXT »

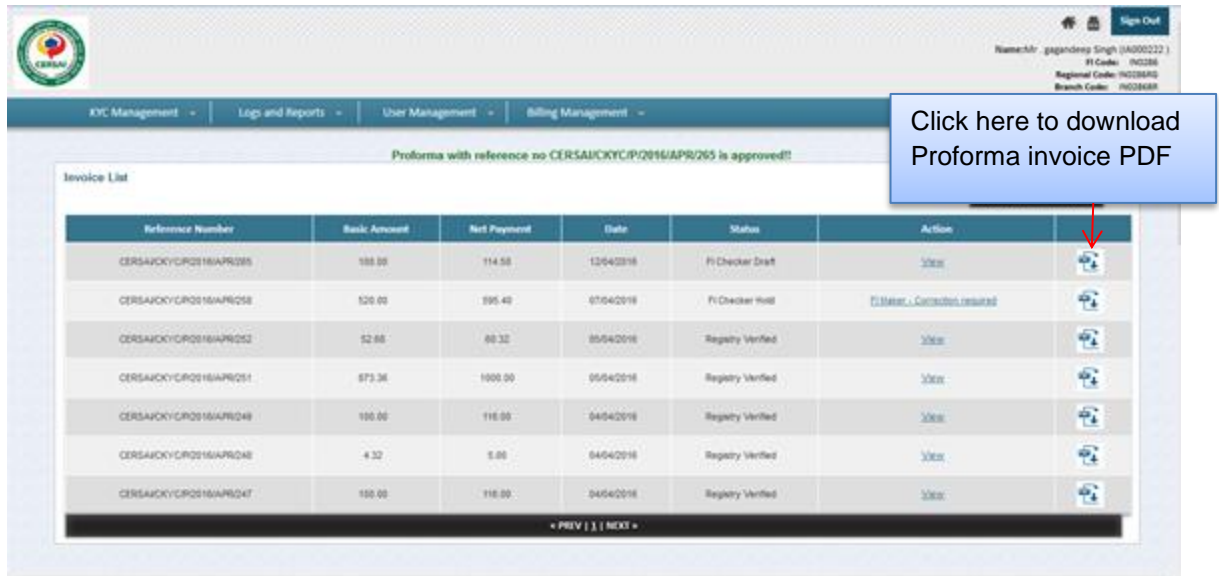
Figure 123: Proforma invoice list

Checker will be able to see records with action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under action column. Checker will be redirect to the detailed screen of the record which is as follow:

Institution Details	
Institution Code :	IN5065
Institution :	sdaa
GSTIN :	04DRPT5566T121
Registered Address for GST :	Testuodaton jhghghg L3 Chennai Chandigarh 412101
Communication Address for GST :	gfg adsf Assam 458545
Invoice Details	
Proforma invoice created Date :	08/09/2020
Proforma invoice Reference No. :	CERSAI/CKYC/P/20202100000158
BILLING DETAIL >	<div><div>Billing Details</div><div><div>Amount to be credited to the Web-wallet by the Financial Institution*</div><div>Add Applicable Taxes : IGST @ 18%</div><div>Gross Total</div><div>Less : TDS at 0.0% - Not Applicable ▾ of Basic amount</div><div>Total Amount Payable by Financial Institution</div></div><div><div>1000.00</div><div>180.00</div><div>1180.00</div><div>0.00</div><div>1180.00</div></div></div>

Figure 124: Proforma invoice authorization

2. Checker can approve the record if the data provided by maker is correct by clicking on “APPROVE” button .If the data provided is not correct the checker can reject the record by providing the remarks and then clicking on “HOLD” button.
3. If record is approved by checker it will go to FI maker’s action list for payment details. Else it will go FI maker for correction.
4. User can download the Proforma invoice PDF if approved, by clicking on PDF icon in Invoice list.



Click here to download Proforma invoice PDF

Reference Number	Basic Amount	Net Payment	Date	Status	Action	
CERSAIOKYCRO216IAPR205	100.00	114.50	12/04/2016	PI Checker Draft	View	
CERSAIOKYCRO216IAPR208	520.00	595.40	07/04/2016	PI Checker Hold	Customer's Correction required	
CERSAIOKYCRO216IAPR202	52.88	60.32	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR201	873.36	1000.00	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR249	100.00	116.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR248	4.32	5.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR247	100.00	116.00	04/04/2016	Registry Verified	View	

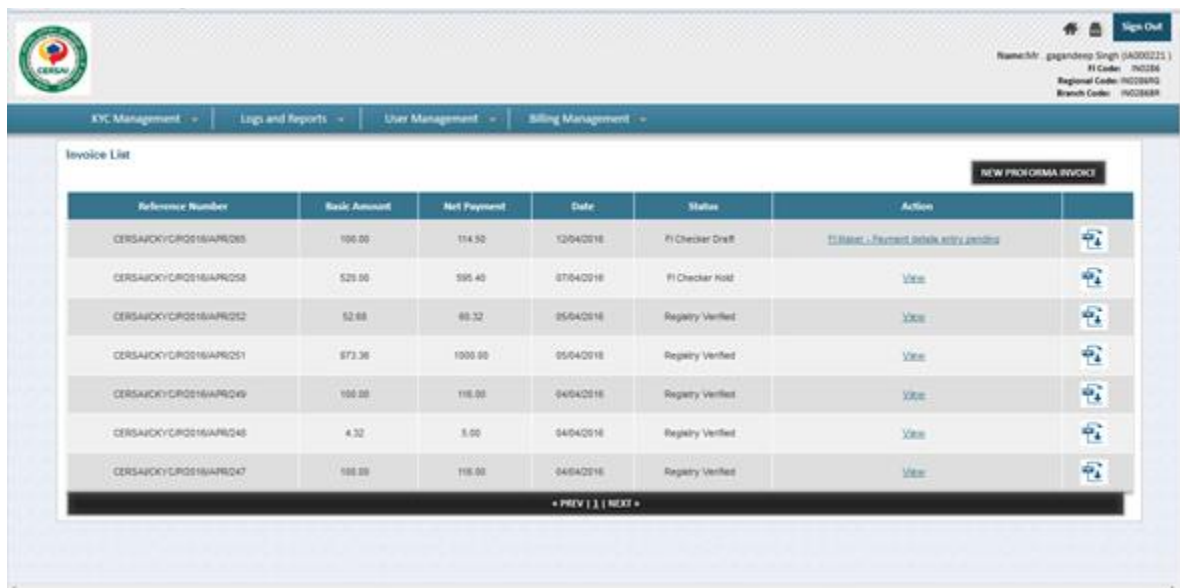
« PREV | 1 | NEXT »

Figure 125: Proforma invoice list

7.3.3 Payment details entry for Proforma Invoice:

Following are the steps to explain how to enter the payment details for Proforma invoice:

1. User needs to click on “Old invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen:



Reference Number	Basic Amount	Net Payment	Date	Status	Action	
CERSAIOKYCRO216IAPR203	100.00	114.50	12/04/2016	PI Checker Draft	Customer's Payment details entry required	
CERSAIOKYCRO216IAPR208	520.00	595.40	07/04/2016	PI Checker Hold	View	
CERSAIOKYCRO216IAPR202	52.88	60.32	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR201	873.36	1000.00	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR249	100.00	116.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR248	4.32	5.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR247	100.00	116.00	04/04/2016	Registry Verified	View	

« PREV | 1 | NEXT »

Figure 126: Proforma invoice list

2. Maker will be able to see a record with action as “FI Maker-payment details entry pending” in the list. Click on “FI Maker-payment details entry pending” link under action column. Maker will be redirected to the detailed screen of the record which is as follows:

GSTIN : 04DR1FT00001121	
Registered Address for GST : Testuodaton jhghghg L3 Chennai Chandigarh 412101	Communication Address for GST : gfg adsl Assam 458545
Invoice Details Proforma invoice created Date : 08/09/2020 Proforma invoice Reference No. : CERSAI/CKYC/P/20202100000158	
BILLING DETAIL	Billing Details Amount to be credited to the Web-wallet by the Financial Institution* 1000.00 Add Applicable Taxes : IGST @ 18% 180.00 Gross Total 1180.00 Less : TDS at 0.0% - Not Applicable 0.00 Total Amount Payable by Financial Institution 1180.00
PAYMENT DETAILS	

SUBMIT BACK RECALCULATE

Figure 127: Proforma invoice-Billing details

3. Click on Payment Details tab. User will be able to see the following screen:

Billing Proforma Invoice

Institution Details
 Institution Code : 940285
 Institution :
 kphghghgh
 jhghgh
 jghghgh_jghghgh
 Andaman & Nicobar /Afghanistan
 456789

Invoice Details
 Proforma invoice created Date : 12/04/2016
 Proforma invoice Reference No. : CERSAI/CKYC/P/2015AFR0265

BILLING DETAIL
PAYMENT DETAILS

Payment Details
 Payment Type*
 NEFT
 Amount Paid* 00
 Date of Payment*
 UTR No.*
 Remarks

SUBMIT BACK RECALCULATE

Figure 128: Proforma invoice-Payment details

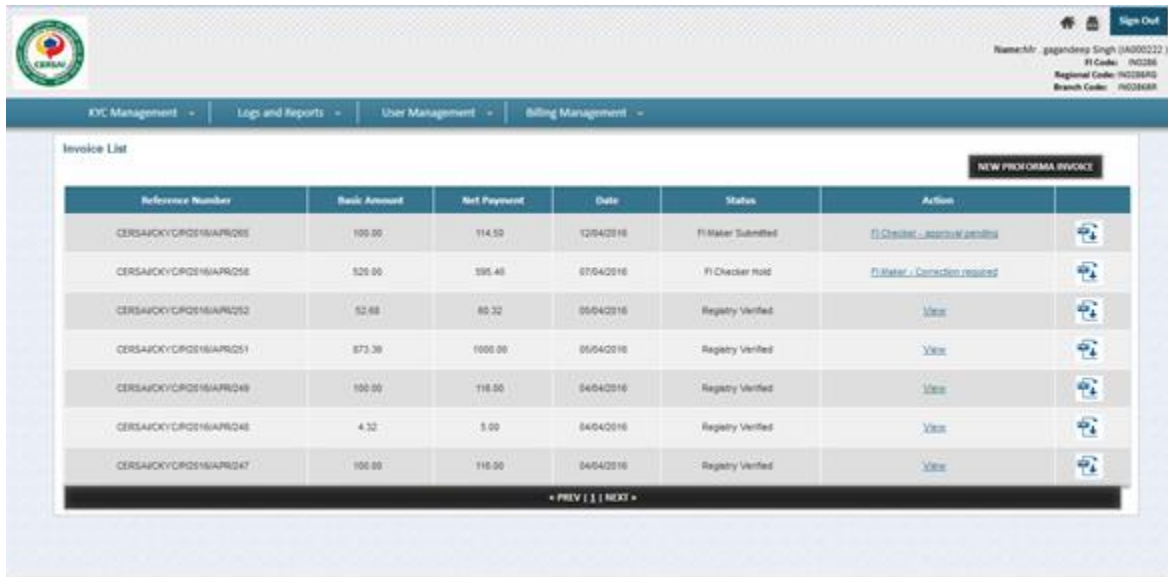
4. Enter the required valid data in all the mandatory fields. Then click on “SUBMIT” button. Record will go to checker for approval.

5. In case amount paid is not the same as Total amount payable, user can recalculate the amount to be top up by clicking on “RECALCULATE” button.

7.3.4 Payment details authorization by FI checker:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Old Invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen:



Reference Number	Basic Amount	Net Payment	Date	Status	Action
CERSAFCYCRD216APR026	100.00	114.50	12/04/2016	FI Checker Submitted	FI Checker - approval pending
CERSAFCYCRD216APR026	520.00	595.40	07/04/2016	FI Checker Hold	FI Checker - Correction required
CERSAFCYCRD216APR022	52.68	80.32	05/04/2016	Registry Verified	View
CERSAFCYCRD216APR021	873.39	1000.00	05/04/2016	Registry Verified	View
CERSAFCYCRD216APR049	100.00	116.00	04/04/2016	Registry Verified	View
CERSAFCYCRD216APR046	4.32	5.00	04/04/2016	Registry Verified	View
CERSAFCYCRD216APR047	100.00	116.00	04/04/2016	Registry Verified	View

Figure 129: Proforma invoice list

2. Checker will be able to see a record with action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under action column. Checker will be redirected to the detailed screen of the record which is as follow:

Institution	:	sdaaa
GSTIN	:	04DRTPT5566T121
Registered Address for GST	:	Testudaton jghghg L3 Chennai Chandigarh 412101
Communication Address for GST	:	gfg adsf Assam 458545

Invoice Details

Proforma invoice created Date : 08/09/2020

Proforma invoice Reference No. : CERSAI/CKYC/P/20202100000158

BILLING DETAIL	>	Billing Details	
PAYMENT DETAILS		Amount to be credited to the Web-wallet by the Financial Institution*	1000.00
		Add Applicable Taxes : IGST @ 18%	180.00
		Gross Total	1180.00
		Less : TDS at 0.0% - Not Applicable ▾	0.00
		Total Amount Payable by Financial Institution	1180.00

SUBMIT
BACK
RECALCULATE

Figure 130: Proforma invoice authorization

3. Checker can approve the record if the data provided by maker is correct, by clicking on “APPROVE” button .If the data provided is not correct the checker can reject the record by providing the remarks and then clicking on “HOLD” button.
4. If record is approved by checker it will go for Registry approval. Else it will go FI maker for correction.
5. After Registry approval, balance would be added in the application wallet of the institution.

7.3.5 Correction of Proforma invoice:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Old invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen

Reference Number	Bank Amount	Net Payment	Date	Status	Action	
CERSAICKYCIPQ015APR0265	100.00	114.50	12/04/2018	FI Checker Submitted Hold	FI Maker-Correction required	
CERSAICKYCIPQ015APR0256	520.00	596.40	07/04/2018	FI Checker Hold	View	
CERSAICKYCIPQ015APR0252	52.88	60.32	05/04/2018	Registry Verified	View	
CERSAICKYCIPQ015APR0251	673.36	1000.00	05/04/2018	Registry Verified	View	
CERSAICKYCIPQ015APR0249	100.00	118.00	04/04/2018	Registry Verified	View	
CERSAICKYCIPQ015APR0248	4.32	5.00	04/04/2018	Registry Verified	View	
CERSAICKYCIPQ015APR0247	100.00	118.00	04/04/2018	Registry Verified	View	

Figure 131: Proforma invoice list

2. Maker will be able to see a record with action as “FI Maker-Correction required” in the list. Click on “FI Maker-Correction required” link under action column. Maker will be redirected to the detailed screen of the record which is as follow:

Institution Code : IN0286
 Institution : Billing testing
 kshjshjsh
 jshh
 jshjsh, jshh
 Andaman & Nicobar, Afghanistan
 456789

Proforma invoice created Date : 12/04/2018
 Proforma invoice Reference No. : CERSAICKYCIPQ015APR0265

BILLING DETAIL
PAYMENT DETAILS

Amount to be credited to the Web-wallet by the Financial Institution*	100.00
Add Applicable Taxes : Service Tax @ 14.00%	14.00
Swachh Bharat Cess @ 0.50%	0.50
Gross Total	114.50
Less : TDS at 0.0% - Under section 0	0.00
Total Amount Payable by Financial Institution	114.50

Remarks: Remarks for acceptance or rejection

SUBMIT BACK RECALCULATE

Figure 132: Proforma invoice correction

3. After correcting the details as per the remarks provided maker can resubmit the record by clicking on “SUBMIT” Button. Record will go to checker for approval.

7.4 Unconfirmed Transactions:

When FI is making payment to CERSAI account through NEFT/RTGS, corresponding proforma invoice reference number needs to be mentioned in the “Remarks” field. In case Proforma invoice number is not mentioned or incorrect invoice number is provided during payment then Institution web wallet will not be credited until payment will be linked with correct invoice. In this case Institution admin has to link the payment with correct proforma.

Following are the steps Institution admin has to follow to link payment with the correct proforma:

1. Click on “Unconfirmed Transactions” under Billing Management Menu.

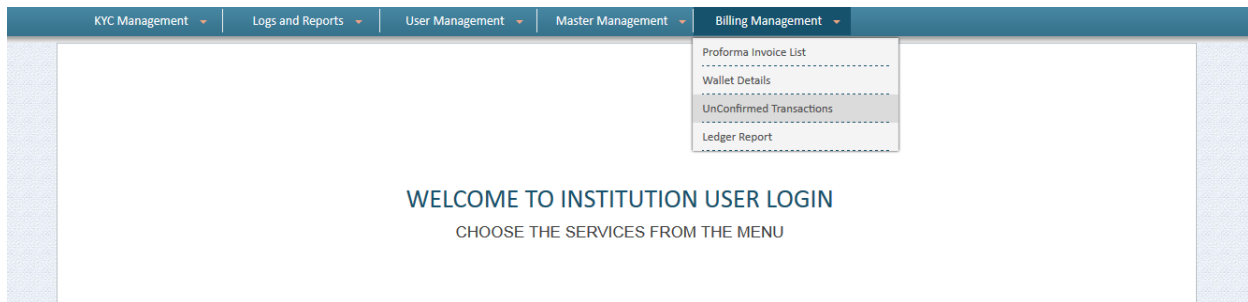


Figure 133: Unconfirmed Transactions option under Billing Management

2. Click on “Link” to open all proforma invoices generated (Checker approved with or without payment details).

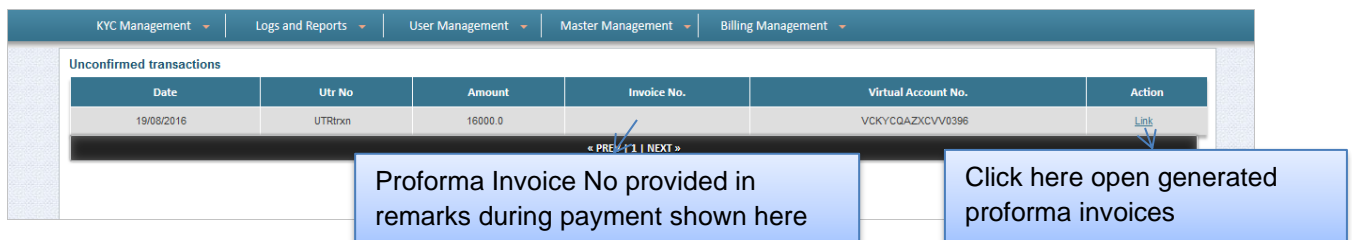


Figure 134: List of Unconfirmed transactions

3. Select the correct proforma against which payment has been made and click on “Link Proforma Invoice” button.

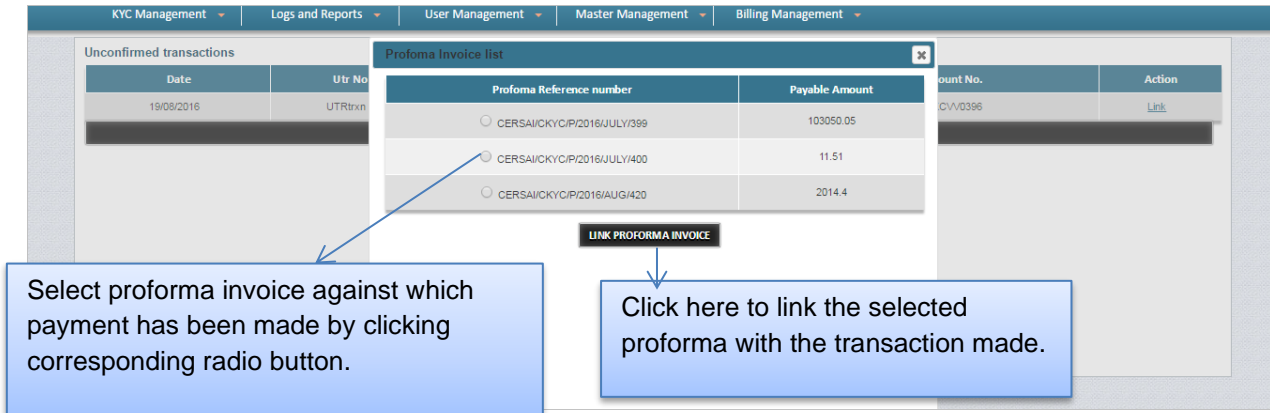


Figure 135: List of generated proforma invoices

If the payable amount mentioned in the linked proforma invoice matches with the actual payment made then web wallet will be credited by the creditable amount mentioned in proforma invoice.

7.4.1 Correction Required by FI Maker:

In case the payable amount mentioned in the linked proforma invoice does not match with the actual payment made then that linked proforma invoice will be put on hold by registry with proper remarks and corresponding status of that invoice will be changed to "Registry Checker Verified Hold".

Now FI maker has to take action to rectify mismatch in paid amount and payable amount.

Following are the steps FI maker has to follow:

1. Click on "Old Invoices/Payment receipts" under Billing Management Menu.
2. Click on "FI Maker correction required" link under Action column for the linked Invoice Reference Number.

Invoice List								
Reference Number	Basic Amount	Net Payment	Date	Status	Action	TDS Status	TDS Action	
CERSAICKYC/P/2016/AUG/420	1600.00	2014.40	22/08/2016	Registry Checker Verified Hold	FI Maker - Correction required	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/AUG/419	1000.00	1259.00	18/08/2016	FI Checker Hold	View	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/400	10.00	11.51	26/07/2016	FI Checker Draft	FI Maker - Payment details entry pending	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/399	100000.00	103050.05	26/07/2016	FI Checker Draft	View	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/381	86918.69	100000.00	15/07/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
CERSAICKYC/P/2016/JULY/380	970.40	1000.00	15/07/2016	Registry Verified	View	FI Maker TDS Submitted	View	
CERSAICKYC/P/2016/JULY/379	1303.78	1500.00	15/07/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
« PREV 1 NEXT »								

Figure 136: Invoices list-Maker

3. Click on "Recalculate" button to adjust Total payable amount by FI against payment made.
4. Click on "Submit" button.

KYC Management | Logs and Reports | User Management | Master Management | Billing Management

Fields marked with * are mandatory.

Institution Details		Invoice Details	
Institution Code :	INO396	Profoma Invoice created Date :	22/08/2016
Institution :	test fi for lat.	Profoma Invoice Reference No. :	CERSAI/CKYC/P/2016/AUG/420
	48		
	Mumbai		
	Andhra Pradesh ,India		
	400607		

Billing Details	
Amount to be credited to the Web-wallet by the Financial Institution *	1000.00
Add Applicable Taxes : Service Tax 1 @ 14%	224.00
Swachh Bharat Cess 1 @ 0.5%	8.00
Krishi Kalyan Cess 1 @ 0.5%	8.00
Test new tax @ 10%	100.00
Swachh Bharat Cess @ 0.9%	14.40
New Tax ON Test new tax @ 10%	10.00
Gross Total	2030.40
Less : TDS at 0.0% - Under section 0	0.00
Total Amount Payable by Financial Institution	2014.40

Remarks: Total payable amount does not match with paid amount, Please recalculate total payable amount

Click here to "Recalculate"

Figure 137: Maker Submit screen

Note:

- Maker will not be allowed to submit without clicking on Recalculate button.
- Tax values will also be recalculated as of current charges.

7.4.2 Approval required by FI Checker:

Once the maker successfully submits proforma invoice after making required changes then checker needs to approve the same.

Following are the steps FI checker has to follow:

1. Click on "Old invoices/Payment receipts" under Billing Management Menu.
2. Click on "FI Checker Approval" link under Action column for the linked Invoice Reference Number.

1. Checker needs to click on “Ledger Report” option under “Billing Management” menu. User will be redirected to following screen:

Figure 140: Ledger Report: Search option

2. Fill “From Date” and “To Date” fields and click on “SUBMIT” button. User will be redirected to following screen

Date	Particulars	Transaction Type	Amount (Rs.)
15-Jun-2016	Opening Balance as on 15-Jun-2016		34390.47
15-Jun-2016	FI-IN0286 UO-06152016	Dr	90.0
16-Jun-2016	FI-IN0286 UO-06162016	Dr	30.0
17-Jun-2016	Payment Received_CERSAI CKYC 02/16/Jun/24	Cr	1000.0
17-Jun-2016	Payment Received_CERSAI CKYC 02/16/Jun/29	Cr	270.0
17-Jun-2016	FI-IN0286 UO-06172016	Dr	90.0
18-Jun-2016	FI-IN0286 UO-06182016	Dr	22.0
19-Jun-2016	FI-IN0286 UO-06192016	Dr	0.0
20-Jun-2016	FI-IN0286 UO-06202016	Dr	44.0
21-Jun-2016	FI-IN0286 UO-06212016	Dr	21.0
22-Jun-2016	FI-IN0286 UO-06222016	Dr	0.0

Figure 141: Ledger Report

3. In case of Debit, user can see the detailed view of usage by clicking on the hyper link provided under Particulars column. After clicking on that user will be redirected to following screen i.e. usage intimation screen:

KYC Management - Logs and Reports - User Management - Master Management - Billing Management -			
Usage Intimation			
FI Name	Billing testing	Date	15-06-2016
FI Address	kjhjkjhjkjh jkhkjh jkhkjh jkhkjh, 0000000000	Reference No	F1-INV0286-UD-15062016
		FI registration No	F1-INV0286
Particulars	No. Of Transactions	Rate(Rs.)	Amount(Rs.)
KYC maintenance			
KYC Upload	1	4.00	4.00
	1	5.00	5.00
KYC Download	0	3.00	0.00
KYC Update	0	2.00	0.00
ID verification			
PAN	0	0.00	0.00
Aadhaar	0	0.00	0.00
GROSS TOTAL			9.00
BACK			

Figure 142: Usage Intimation Report

- In case of credit, user can see the detailed view of Invoice by clicking on the hyperlink provided under Particulars column. After clicking on that user will be redirected to following screen i.e. Proforma invoice detailed screen:


 <div> Name: GABANDEEP SINGH (A200222) FI Code: INV0286 Regional Code: INV0286R3 Branch Code: </div> Sign Out	
KYC Management - Logs and Reports - User Management - Master Management - Billing Management -	
Policies marked with * are mandatory	
<h3>Billing Proforma Invoice</h3>	
Institution Details Institution Code: INV0286 Institution: Billing testing kjkhkjkh jkhkjh jkhkjh jkhkjh Andaman & Nicobar Island 0000000000	Invoice Details Proforma invoice created Date: 17/06/2016 Proforma invoice Reference No.: CERSAICKYC/PQ015JUNE/014 Invoice Reference No.: CERSAICKYC/2016JUNE/74 Invoice Date: 17/06/2016
BILLING DETAILS	Billing Details Amount to be credited to the Web-wallet by the Financial Institution* 1000.00 Add Applicable Taxes: Service Tax @ 30% 100.00 New test @ 2% 10.00 Swachh Shakti Cess @ 2% 10.00 Gross Total 1120.00 Less: TDS at 0.0% - Under section 0 of basic amount 0.00
PAYMENT DETAILS	

Figure 143: Proforma invoice detailed screen

- Along with amount credited and debited user can also see the opening balance on date selected in "From date" field and closing balance on date selected in "To date" field.

Note: Ledger report is available till previous day.

7.6 Usage Intimation Report:

This report will allow users to see number of record uploaded, downloaded and updated along with their charges. In addition to this user can see the number of ID's verified for that day along with the charges.

1. Checker needs to click on “Usage Intimation” option under “Billing Management” menu. User will be redirected to following screen:

Usage Intimation Report

Date: 28/06/2016 Institution Code: INV0286

Submit Reset

Figure 144: Usage Intimation Report : Search screen

2. Fill the date field and click on submit button. User will be redirected to following screen:

Usage Intimation

FI Name: Billing testing Date: 28-06-2016
FI Address: kjhjkjhkhkj Reference No: F1-INV0286-UD-28062016
jkhkjk FI registration No: F1-INV0286
jkhjkjh
jkhkjkj, 0000000000

Particulars	No. Of Transactions	Refd(Rs.)	Amount(Rs.)
KYC maintenance			
KYC Upload	1	0.80	0.80
	2	0.61	2.43
KYC Download	0	1.10	0.00
KYC Update	0	0.00	0.00
ID verification			
PAN	1	0.00	0.00
	1	0.30	0.30
Aadhaar	1	0.00	0.00

Figure 145: Usage Intimation Report : Detailed screen

- User can download the details of record in excel by clicking on hyperlink under No. of transaction column.

Note: Usage intimation report is available till previous day.

User Intimation Download Records should contain the additional column called “KYC Number” in the

User Intimation - Download						
Ref. No	KYC Number	FI Code	Region Code	Branch Code	Created by	Amount
499215	10006713627665	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499226	60026469504994	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499228	60017104341058	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499230	50047027406502	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499247	50047027406502	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499249	30094804448143	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499252	50069800633779	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499254	30089303337897	IN6488	IN6488RG	IN6488BR	IA011664	1.1

Download details of that particular Download Record to cross check with the institution.

Figure 146: Usage Intimation Report Download xls file

7.7 Tax Invoice List

Since October 2021, tax invoices are generated monthly based on the usage of chargeable CKYCRR services during the month. The tax invoice for a particular month is generated within the 5th day of the next month.

KYC Management

Logs and Reports

User Management

Billing Management

Administration

Fields marked with * are mandatory

New Tax Invoices

Tax Invoice Number:

From Date:

To Date:

SEARCH

CLEAR

Click here to download the invoice pdf.

Invoice Date	FI code	FI Name	Download Invoice	Total Invoice Amount	Remarks
02/11/2021 16:15:51	IN6488	FI Testing	Invoice	157.88	Invoice Generation Is Successful
30/12/2021 17:01:16	IN6488	FI Testing	Not Available	341.14	IRN Creation Failed

« PREV | 1 | NEXT »

Figure 147: Tax Invoice list

8. Administration module

8.1 Merger/Demerger Request

This screen can be used to raise requests to merge two or more institution codes in CKYCRR application to reflect the merger/takeover/amalgamation/acquisition/business closure that has taken place in the real world.



Figure 8.1a: Merger request screen

- 1) To initiate request, click on “Merger Initiation Request” by maker.
- 2) Input Type of M&A*, Requestor FI Code**, and Merger FI Code***

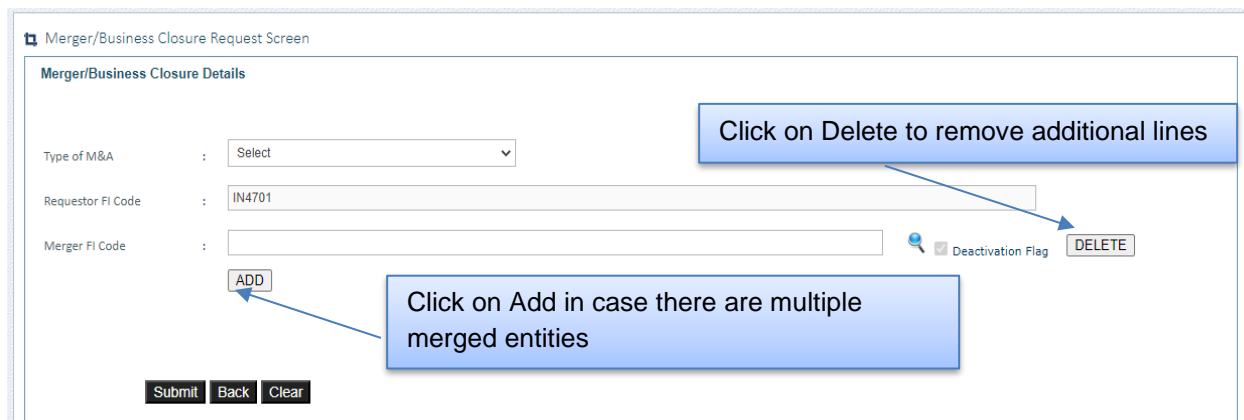


Figure 8.1b: Merger request maker screen

*Type of M&A – Merger/Take Over/ Acquisition/Amalgamation, Business closure

**Requestor FI Code – the surviving entity that is raising the merger request in CKYC application

***Merger FI Code - the merged entity that will get deactivated once the request is processed in CKYC.

- 3) Click on Submit. The request will then be pending checker approval.
- 4) The checker may go to “Merger/Demerger Approval”
- 5) Click on the “Action” icon

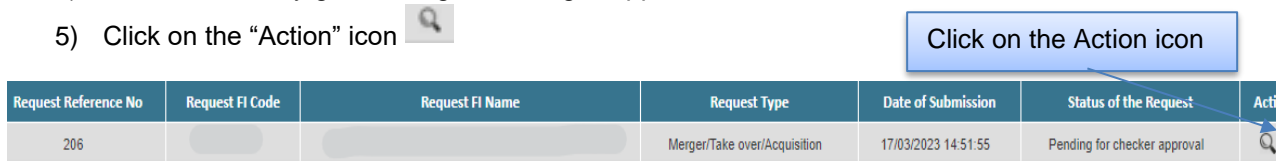


Figure 8.1c: Merger request list

- 6) Click on “Approve” in case request details are proper. The request will be sent to CERSAI for their approval. In case the request needs to be rejected or modified please click on “Reject”. The maker may then raise a fresh request with proper details.

Merger/Business Closure Details

Type of M&A	:	Merger/Take over/Acquisition
Requestor FI Code	:	I [REDACTED] PRIVATE LIMITED
Merger FI Code	:	I [REDACTED] <input checked="" type="checkbox"/> Deactivation Flag
Status	:	Pending for Checker Approval
Remarks:	:	<input type="text"/>

Approve **Reject** **Back**

Figure 8.1d: Merger request Checker approval

- 7) Please send the relevant documents to CERSAI, Delhi. Documents required to be submitted are as follows:

➤ Public Sector Banks

1. Request letter for merger from the Transferee Bank.
2. Govt notification for merger/ amalgamation.
3. Copy of RBI Approval.
4. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

➤ Other Banks

1. Request letter for merger from the Transferee Bank.
2. Certified copy of Board resolution approving the merger-Both the Transferor & Transferee Bank.
3. Copy of RBI Approval.
4. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

➤ Companies registered under Companies Act, 2013

1. Request letter from the Transferee Entity/ Company.
2. Certified copy of NCLT order.
3. Certified copy of Board resolution approving the merger-Both the Transferor & Transferee entity.
4. Certified copy of RBI/ SEBI/ IRDA/ PFRDA approval, as applicable, for merger/ amalgamation.
5. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

➤ (4) Other institutions

1. Request letter from the Transferee Entity for merger.
2. Certified copy of Agreement entered for takeover of business/ merger/ amalgamation.
3. Certified copy of resolution, if applicable, approving the merger-Both the Transferor & Transferee entity.
4. Certified copy of RBI/ SEBI/ IRDA/ PFRDA approval, as applicable, for merger/ amalgamation.
5. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

8) Post verification of documents, the service request will be approved/rejected by CERSAI.

Note:

- i. The request may be tracked using the maker or checker screens.
- ii. Only the Requestor FI Code (Surviving entity) will remain active post CERSAI's approval of the request. The Merger FI codes will get deactivated.
- iii. Once a reporting entity's FI code is deactivated:
 - a. they shall not be able to avail KYC services,
 - b. its users will not be able login to the deactivated FI code,
 - c. their SFTP access will be revoked,
 - d. API access will be revoked,
 - e. all under process records will be rejected.
 - f. will stop receiving update notifications from CKYCRR.
- iv. Post CERSAI's approval of a merger/amalgamation request:
 - a. all regions, branches and users from the merger fi codes (deactivated) will be transferred to the requestor FI Code (surviving entity).
 - b. Requestor FI Code will be linked to all the records of the merger FI Codes (deactivated entities). Therefore, they shall also receive update notifications about these records.
 - c. reports, payment receipts and tax invoices of merged FI code (deactivated status) will be available to the requestor FI Code (Surviving entity) for view and download,
 - d. wallet balance and TDS hold amount will transfer to the requestor FI Code (Surviving entity),