



Central KYC Registry

India's 'Know Your Customer' process witnessed a major reform with the launch of the Central KYC Registry (CKYCR) in July 2016

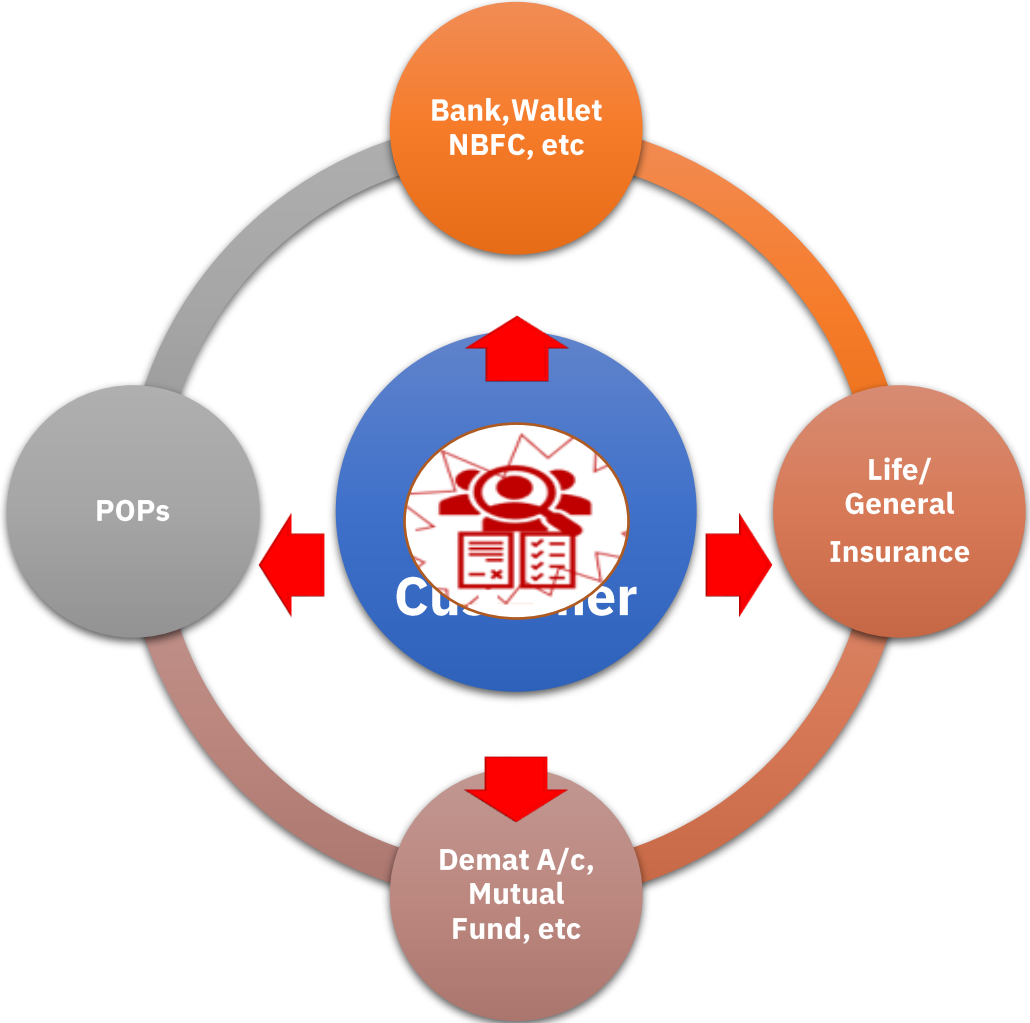
In 2023, CKYCR hosts more than 5000 regulated entities and over **700 million KYC records**

CENTRAL KYC REGISTRY



Account opening without CKYC

Inconvenience of repeat submission of KYC accounts



Whenever you open an account, you need to submit KYC documents separately to every financial institution

For any change in KYC details such as contact details, address, etc. you need to individually approach all the institutions where you have an account

CKYC Simplifies KYC Process


Customer has to submit KYC documents **ONLY ONCE** to any financial institution

Thereafter, he can furnish only the CKYC Identifier while opening an account with other Financial Institution



Customer provides only CKYC identifier

- Bank, wallet NBFC, etc
- Life/ General Insurance
- Demat A/c, Mutual Fund, etc
- POPs



No need of KYC documents - Provide only the CKYC Identifier for account opening with any Financial Institution

Any changes to the personal information can be informed only to one institution - All other institutions that the customer has an account with will be informed via CKYCR

**Obtain your CKYC identifier from your financial institution
TODAY**

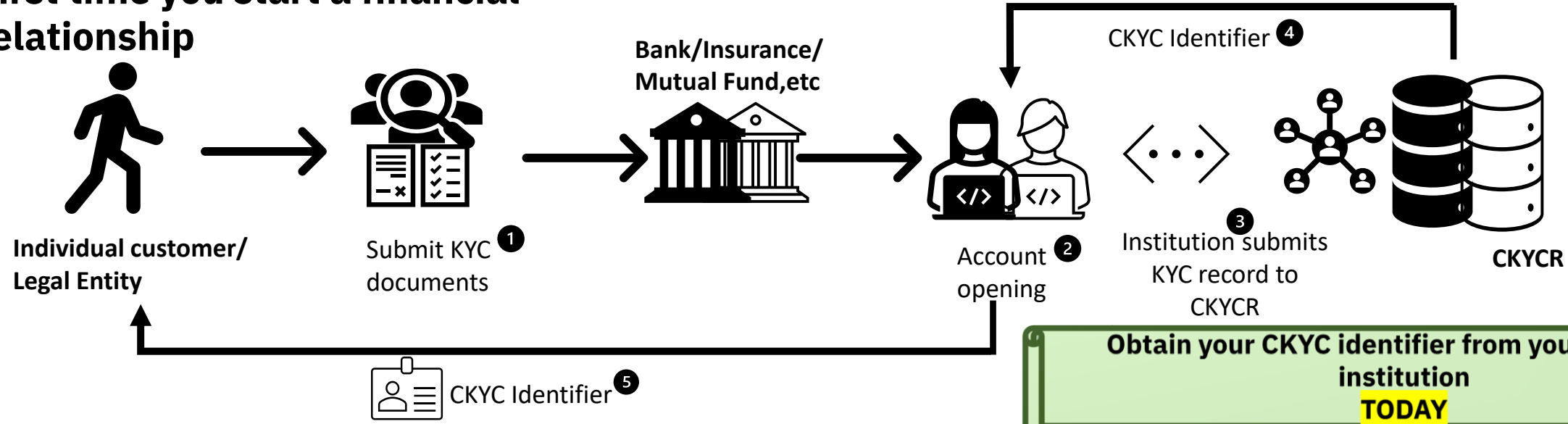
CKYC Identifier and its use



- ❖ **CKYC Identifier is a unique 14 digit Identifier assigned to you based on the KYC details uploaded by your financial institution on CKYCR**
- ❖ **CKYC Identifier can be obtained directly from any financial institution with whom you have an account-based relationship**
- ❖ **CKYC Identifier is valid pan India and can be used when opening an account with any financial institution regulated by RBI, SEBI, IRDAI and PFRDA**
- ❖ **Submit the CKYC Identifier whenever you want to start a new financial relationship instead of submitting the same KYC documents (PAN, Driving License, Passport, etc.) repeatedly**
- ❖ **By submitting documents at one place, you can update your KYC details such as contact details, current address etc. with all the Financial Institution you have account with**

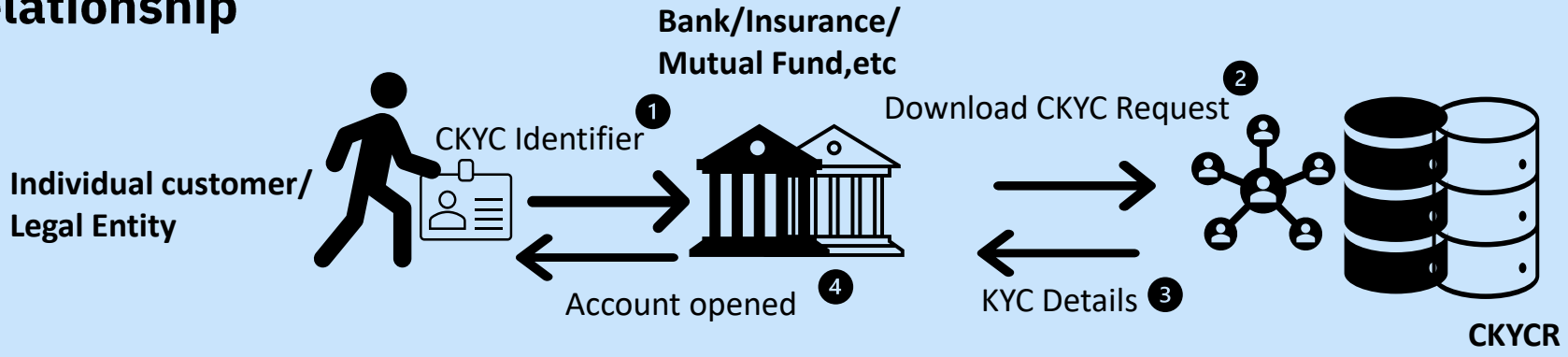
How to obtain/use your CKYC Identifier

First time you start a financial relationship



Obtain your CKYC identifier from your financial institution TODAY

... Next time you start a financial relationship



- ❖ Changes to your KYC details such as contact details, address, etc. can be updated by the financial institution on CKYCR.
- ❖ CKYCR will notify the financial institutions, that have an account based relationship with you, of your updated KYC details

Benefits of using your CKYC Identifier

- **One time KYC Compliance/ Updation for all financial relationships**
- **Can be used across financial products – Banking, Insurance, Stocks,POPs**
- **No repeat KYC documentation required**
- **Paperless KYC process**
- **Your CKYC Identifier can be used PAN India**



For queries/modification requests pertaining to your CKYCR record please contact your financial institution

Today