



## Indian Banks' Association

**Retail Banking**

No. RB/MBR/CKYCR/10451

October 18, 2021

The Chairman/ Managing Director &  
Chief Executive Officers of  
All Member Banks

Sir/ Madam,

**CENTRAL KYC REGISTRY (CKYCR):**  
**SHARING THE DETAILS OF KYC IDENTIFIER WITH CUSTOMERS**

We refer to the communication dated Sept. 24, 2021 received from the Reserve Bank of India (RBI) on the captioned subject. A copy of the same is enclosed.

2. The Regulated Entities (REs) have been uploading the KYC data pertaining to all individual accounts opened on or after January 1, 2017 & account opened on or after April 01, 2021 for Legal Entities (LEs) on to CKYCR in terms of the provisions/ Rules of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005.
3. In this context, RBI has advised that the REs shall ensure that the KYC Identifier generated by CKYCR is duly communicated to the individuals/LEs, as stated vide clause (g) of Section 56 of the Master Direction on KYC dated February 25, 2016.
4. It has been observed by the RBI that, while some banks have already started the process of intimating the KYC Identifier to the customers, others are still in the process of doing so. It is imperative that, the banks expedite this process to communicate the KYC Identifier to the customer, once it is received from the Registry. The member Banks may ensure that the details of touch points in the bank are also communicated to the customers so that they can contact in case they observe any discrepancy in the details uploaded.
5. RBI had also reviewed the template (s) used by CKYCR (copy enclosed) to intimate KYC Identifier details to customers which enables customers to notice discrepancy, if any, and bring the same to the notice of his/ her bank for rectification. The KYC Identifier details need to be shared through a password protected file when sent through email.
6. May we request the member banks to initiate appropriate action in the matter in line with the guidelines of RBI.

Yours faithfully,

  
**K S ANBALAGAN**  
**SENIOR ADVISOR**  
**RETAIL & SOCIAL BANKING**

Encl: a/a



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



DOR. AML. No. S1315 /14.02.030/ 2021-22

September 24, 2021

The Chief Executive  
Indian Banks' Association  
World Trade centre Complex  
Centre 1, 6<sup>th</sup> Floor  
Cuffe Parade  
Mumbai 400 005

Dear Sir,

**Sharing the details of KYC Identifier with customers**

The Central KYC Records Registry (CKYCR/'the Registry') maintained by CERSAI has more than 41 crore individual customers' KYC as on date. The Registry has also operationalized the Legal Entity (LE) Template w.e.f. April 1, 2021. As per latest MIS figures received, KYC records of nearly 18 crore individual customers have been downloaded by different Regulated Entities (REs) and used for establishing account-based relationship. The banking sector has played a key role in this process with 90% of uploads and downloads being done by REs of the RBI. ✓

2. In terms of clause (g) of Section 56 of the Master Direction on KYC dated February 25, 2016, once KYC Identifier is generated by CKYCR, REs shall ensure that the same is communicated to the individual/LE, as the case may be. We understand that while some banks have already started the process of intimating the KYC Identifier to the customers, others are in the process of doing so. It is imperative that banks expedite this process to communicate the KYC Identifier to the customer, once it is received from the Registry. Banks may also be advised to communicate details of touch points in the bank which can be contacted by the customer in case they observe any discrepancy in the details uploaded. Please note that discrepancies can be corrected by the Registry only if the uploading entity advises it and not the customer. IBA is requested to advise all their member banks in this regard. ✓



विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 13वीं मंजिल, शहीद भगत सिंह मार्ग, मुंबई - 400 001

फोन: 022-22701203, फैक्स: 022-22701239, ई-मेल: [cgmicdbr@rbi.org.in](mailto:cgmicdbr@rbi.org.in), वेबसाइट: [www.rbi.org.in](http://www.rbi.org.in)

Department of Regulation, Central Office, Central Office Building, 13<sup>th</sup> Floor, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001

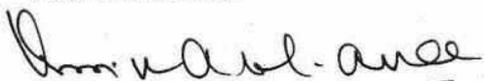
Phone : 022-22701203; Fax : 022-22701239; E-mail : [cgmicdbr@rbi.org.in](mailto:cgmicdbr@rbi.org.in); Website : [www.rbi.org.in](http://www.rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए

"Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers."

3. We have reviewed the template (enclosed) used by CKYCR to intimate KYC Identifier details to customers which enables customers to notice discrepancy, if any, and bring the same to the notice of his / her bank for rectification. The KYC Identifier details need to be shared through a password protected file when sent through email. IBA is requested to suitably advise all its member banks.

Yours faithfully,



(Vivek Srivastava)  
General Manager  
Enclose: As above

## 1. Email - CKYC Number Notification (Individual)

Dear <<Prefix>> <<First Name>> <<Middle name>> <<Last Name>>>,

Greetings from Central KYC Registry

We are pleased to inform you that your KYC details with <<FI Name>> have been registered with Central KYC Registry.

Please find enclosed your KYC record <<CKYC Number>>. The file is password protected. Please enter your date of birth in the format ddmmyyyy to open the file.

Central KYC Records Registry is a centralized repository of KYC records of customers in the financial sector. It enables uniform KYC norms and inter-usability of the KYC records across the financial sector.

The registry is maintained by CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest of India), a Government of India undertaking and is authorized by the Government through a notification in the Official Gazette to receive, store, safeguard and retrieve the KYC records in digital form of a client as referred to in the Prevention of Money-laundering Act (PMLA), 2002.

Please do not reply to this mail.

In case of queries related to your KYC data, please contact <<FI Name>>.

You may visit our website [www.ckycindia.in](http://www.ckycindia.in) for further details on Central KYC Registry.

Thanks and Regards,

Central KYC Registry Team

Disclaimer note on content of this message including enclosure(s) and attachment(s): The contents of this e-mail are the privileged and confidential material of Central KYC Registry (CKYCR). The information is solely intended for the individual/entity it is addressed to. If you are not the intended recipient of this message, please be aware that you are not authorized in any way whatsoever to read, forward, print, retain, copy or disseminate this message or any part of it. If you have received this e-mail in error, we would request you to please notify the sender immediately by return e-mail and delete it from your computer. This e-mail message including attachment(s), if any, is believed to be free of any virus and CKYCR is not responsible for any loss or damage arising in any way from its use.

The data would be provided to the clients on an "as is" and "where-is" basis, without any warranty. CKYCR shall not be liable for any delay or any other interruption which may occur in providing the data due to any reason including network (Internet) reasons or snags in the system, breakdown of the system or any other equipment, server breakdown, maintenance shutdown, breakdown of communication services or inability of the CKYCR to send the data. In no event shall the CKYCR be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the data provided by the CKYCR through this facility.

## 2. Email - CKYC Number Notification (Legal entity)

Greetings from Central KYC Registry

We are pleased to inform you that your KYC details of <<Name>> submitted through <<FI Name>> have been registered with Central KYC Registry.

Please find enclosed your KYC record <<CKYC Number>>. The file is password protected. Please enter your date of incorporation in the format ddmmyyyy to open the file.

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Please do not reply to this mail.

In case of queries related to your KYC data, please contact <<FI Name>>.

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Central KYC Registry Team

### Attachment

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### 3. Email - Update Notification (Individual)

Dear <<Prefix>> <<First Name>> <<Middle name>> <<Last Name>>>,

Greetings from Central KYC Registry

Your KYC record <<CKYC Number>>.registered with Central KYC Registry has been updated by <<FI Name>> on <<Update Date>>.

Your "Name" (For any update in applicant name only), "Date of Birth" (For update in date of birth), "Correspondence Address" (For any update in any of correspondence address component), "Permanent /Current Address" (For any update in any of correspondence address component), "Contact Details" (For any update in the mobile number/ email ID) has/have been updated

Please find enclosed your updated KYC record. The file is password protected. Please enter your date of birth in the format ddmmyyyy to open the file.

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The registry is maintained by CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest of India), a Government of India undertaking and is authorized by the Government through a notification in the Official Gazette to receive, store, safeguard and retrieve the KYC records in digital form of a client as referred to in the Prevention of Money-laundering Act (PMLA), 2002.

Please do not reply to this mail.

In case of queries related to your KYC data, please contact <<FI Name>>.

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Thanks and Regards,

Central KYC Registry Team

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## 4. Email - Update Notification (Legal Entity)

Dear Sir/Madam,

Greetings from Central KYC Registry

The KYC record of <<Entity Name>> bearing KYC number <<CKYC Number>> registered with Central KYC Registry has been updated by <<FIName>> on <<Update Date>>.

Your "Name" (For any update in entity name only), "Date of Incorporation" (For update in date of incorporation), "Address" (For any update in any of address component), "Contact Details" (For any update in the mobile number/ email ID) has/have been updated

Please find enclosed your updated KYC card. The file is password protected. Please enter your date of incorporation in the format ddmmyyyy to open the file.

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Please do not reply to this mail.

In case of queries related to your KYC data, please contact <<FI Name>>.

You may visit our website [www.ckycindia.in](http://www.ckycindia.in) for further details on Central KYC Registry.

Thanks and Regards,

Central KYC Registry Team

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# Individuals KYC Template



## Central KYC Registry



KYC Identifier :

Name :

Date of Birth :

Email ID :

Mobile Number :

Officially Valid Document submitted for Proof of Identity & Address :

Address as mentioned in Proof of Identity & Address:

Current Address:

# LE KYC Template



## Central KYC Registry

KYC Identifier :  
Name :  
Entity Constitution Type :  
Date of Incorporation/Formation :  
Place of Incorporation/Formation :  
Email ID of Primary Contact :  
Email ID of Secondary Contact :  
Mobile Number of Primary Contact :  
Mobile Number of Secondary :  
Proof of Identity Submitted :

Registered Office Address / Place of Business:

Local Address in India:

# SMS Template

Template Name	Template content	Headers
SMS for Update of a record	CKYC record <CKYC Identifier> for <name> registered with Central KYC Registry has been updated by <FI Name> - CKYCRR	CKYCRR
SMS for Upload CKYC	Dear <Name>, Your KYC record bearing no. <CKYC Identifier> is registered with Central KYC Registry by <FI Name> - CKYCRR	CKYCRR