CKYCRR (Central KYC Records Registry)

User Manual

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Version 1.12.1

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Document Release Note

Version Number	Description
1.12.1	• Merger/ Business closure module: o Documents to be submitted to CERSAI included

Version History

Version Number	Change/Update Description	Module	Date
1.12.1	• Merger/ Business closure module: o Documents to be submitted to CERSAI included	Administration	25-05-2023
1.12	• Institutional admin change request management • Merger/ Business closure module	User Management Administration	28-03-2023
1.11	• FI Registration screen updates o 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	• Changes pertaining to the revision of the Individual template
	• Changes in password policy (screenshot update)
	• Addition information in existing features:
	   o Validation of images in CKYC.
	   o Addition of at least one region and branch is mandatory
	   o Addition of funds usage intimation in logs and report.
		Individual template
		
		Password policy
		
		User Management
			01-11-2020

3

	o Who can be maker and checker and how is the checker assigned in case the record uploaded by IRA o Steps to update the image in existing CKYC record. o Record size for individual record including related person image. o Document upload for related person o Detail screenshot of the proforma invoice recalculation option o Tagging of multiple invoice into one TDS certificate.	KYC Management Billing Management	
1.9	• 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	• Added GSTIN Registration under Billing Management. FI can register GSTIN details through this feature.	Billing Management	01-07-2017
1.7	• 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	• 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	• 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	• 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	• Added new feature Web based FI Recon	KYC Management	30-09-2016
1.2	• Added Records status and their description • Added description for Unconfirmed Transactions	All Modules Billing Module	22-08-2016
1.1	• Updated password related OTP functionality (in all modules wherever applicable) • Added Billing module functionality	Login Billing Module	12-04-2016
1.0	• 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

Contents

7

List of Figures

12

13

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

List of Tables

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:
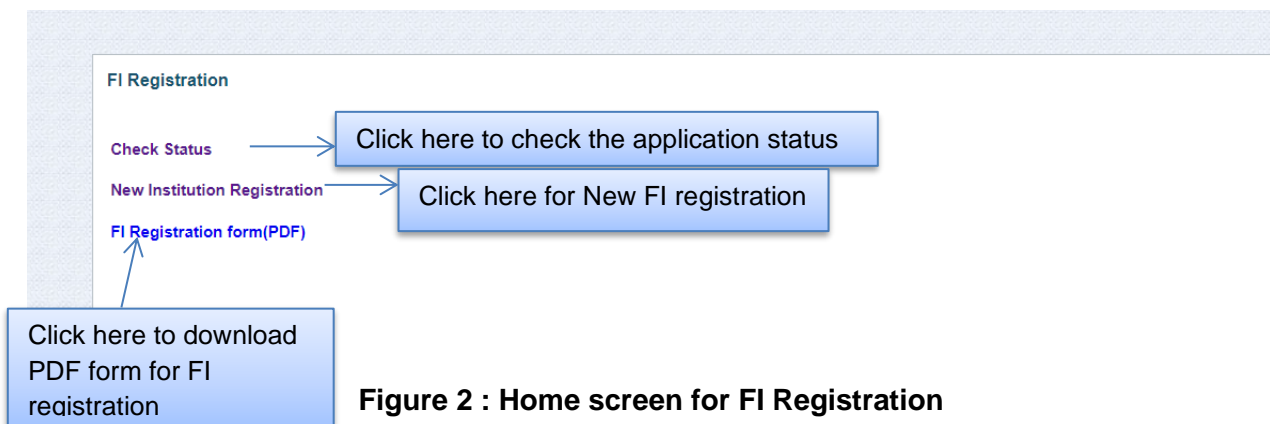
Figure 2 : Home screen for FI Registration

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.

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.

Figure 4a : Testing checklist submission menu option

17

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.

Figure 6 : FI Registration Status Check

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:

19

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:

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.

22

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 resposible 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 Coditions

SUBMIT QUERY

Figure 12 : Terms and Conditions regarding usage of Digital Certificate
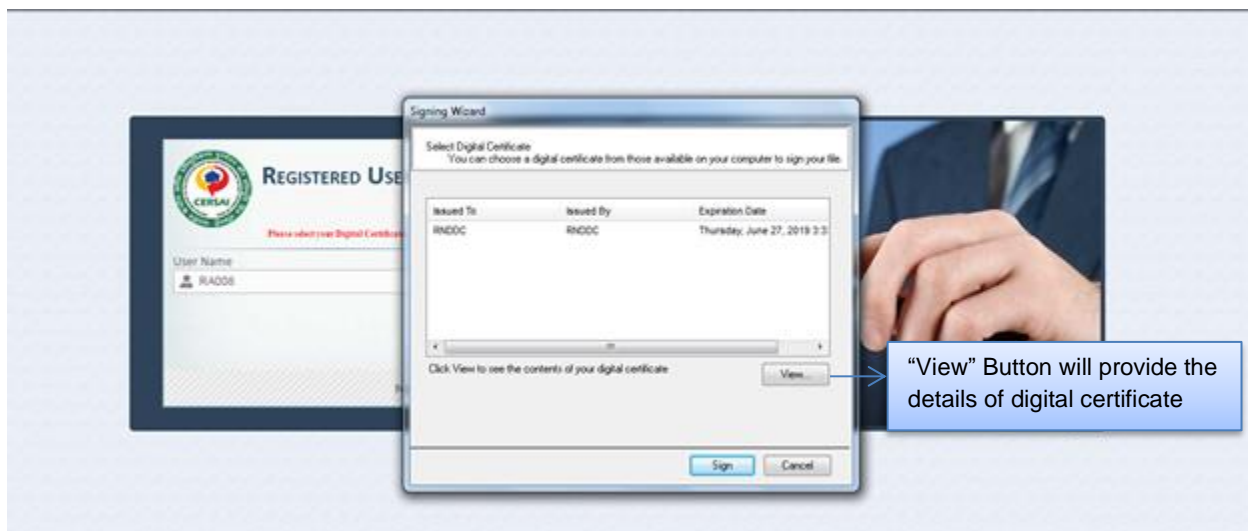
Figure 13 : Digital certificate selection

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.

23
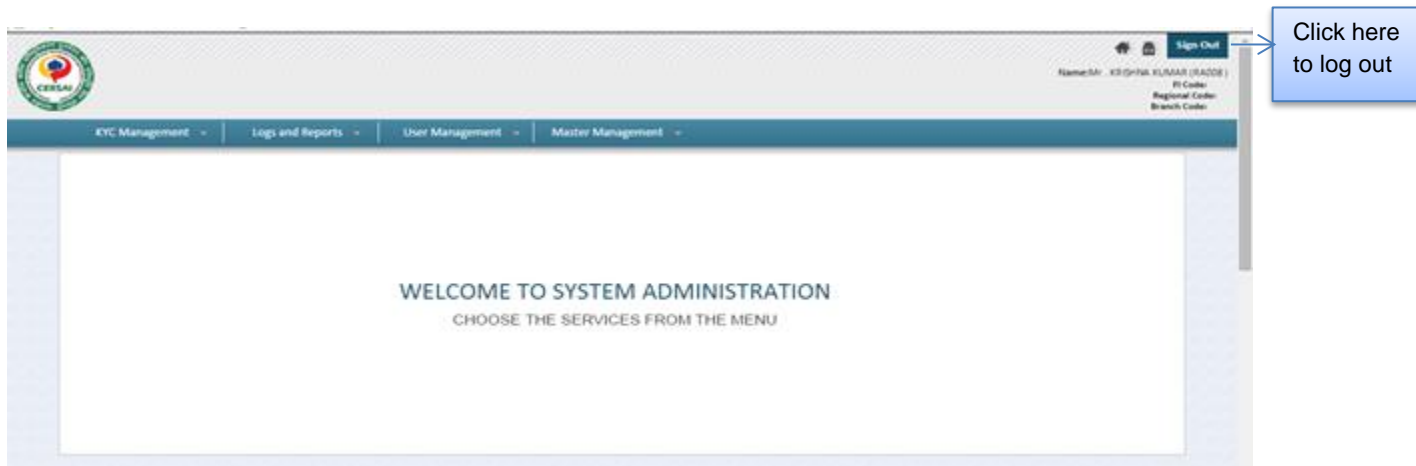
Figure 14 : Admin User home screen

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.

24

Forgot Password

*User Id:

*Institution Code:

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
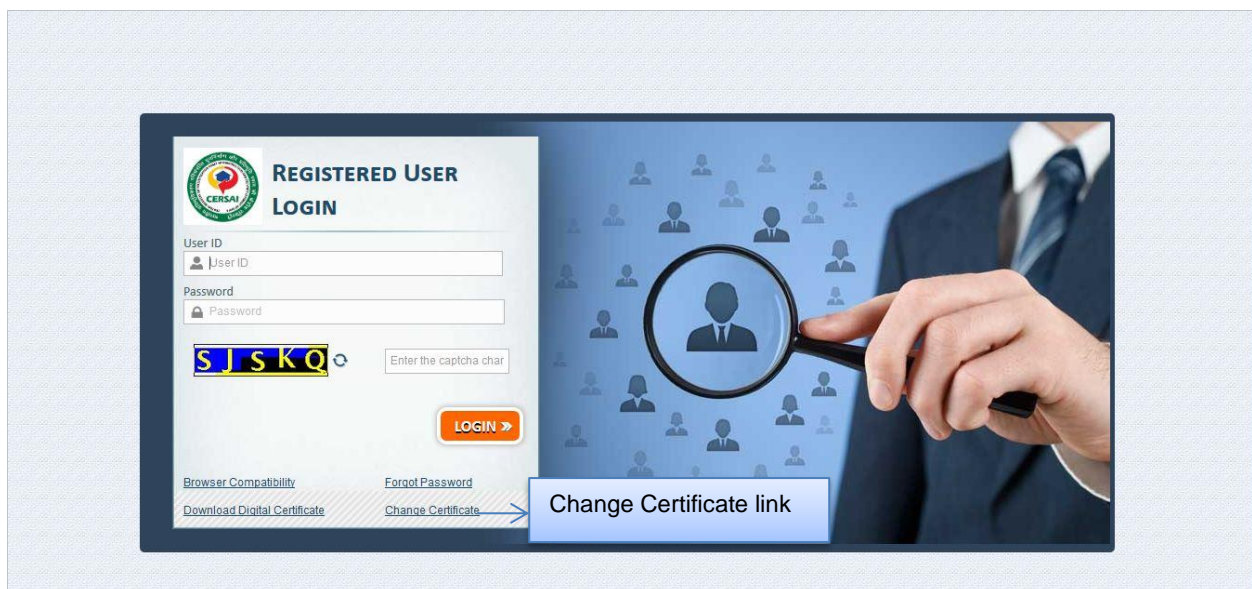
Figure 17 : Change Digital Certificate link on Login Screen

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

Figure 18 : Change digital certificate
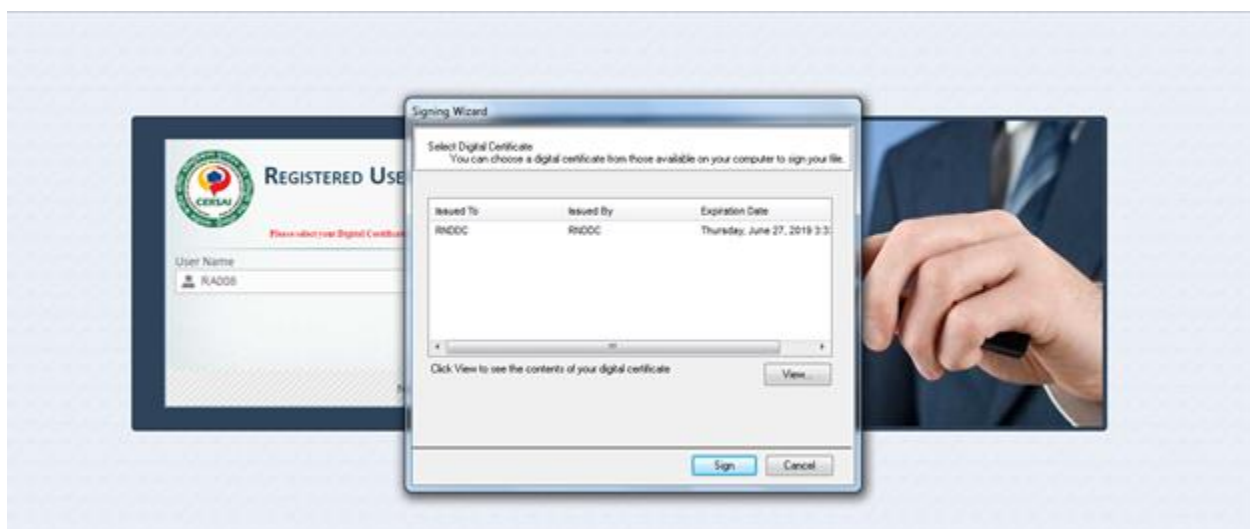
Figure 19 : Select new digital certificate

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.
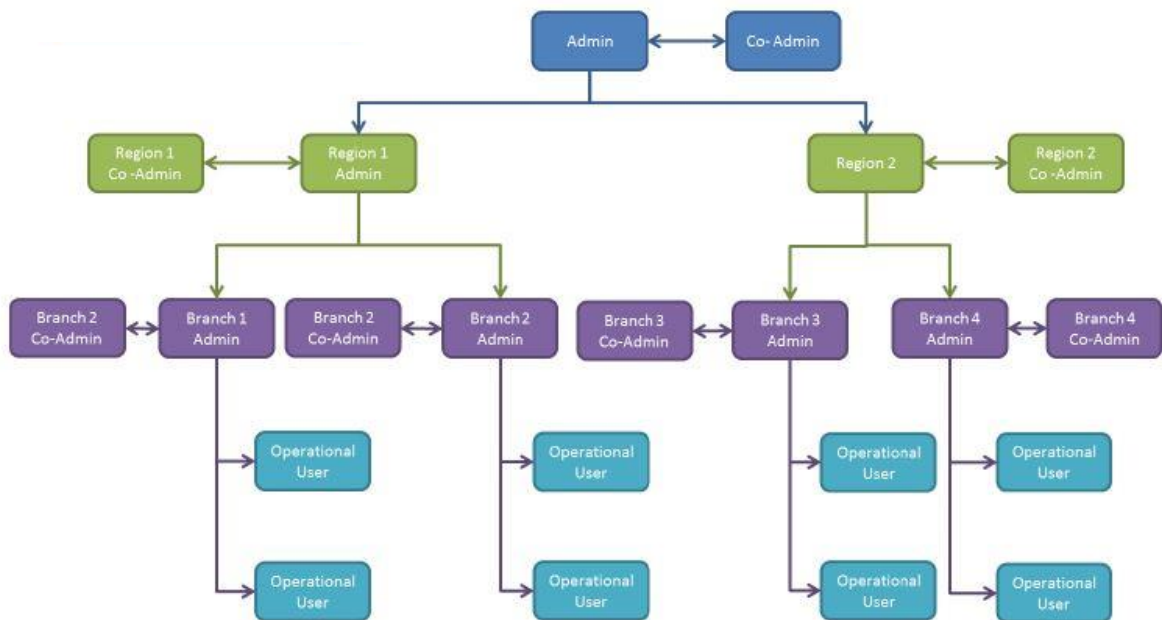
Figure 20 : Institution level User hierarchy

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:

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.

29

Figure 22 : User Creation - User details

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.

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.

Figure 25 : User Modification screen

31

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

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.

Figure 27 : Admin modification details

2. Click on "QUERY" button to view details of the User.

Figure 28 : Admin modification details screen
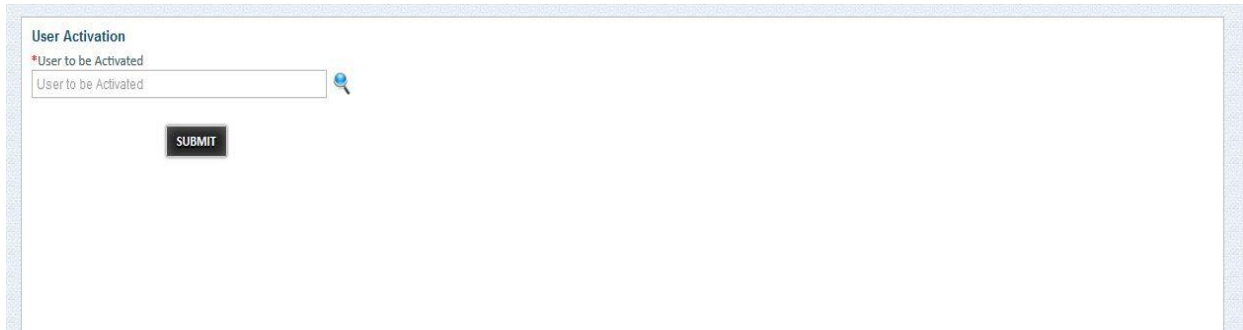
3. Modify required fields (Only modifiable fields are enabled for editing).
4. Click on "UPDATE" button to complete admin modification.
5. For allowing user to use their credentials to access SFTP, the 'SFTP Access' field value needs to be updated to 'Yes'

33

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.

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.

34

4.2.4 Change Password:

This option is available for the User to change password**.**

Change your Password

Current Password * · Current Login Password → Users should enter current login password

New Password * · New Login Password

Re-Enter Password * · Re-Enter New Login Password → New Password should be as per password policy provided on the screen.

Click Submit to change password ← SUBMIT   CLEAR

ℹ Fields marked with ✱ are mandatory
ℹ Password should be of minimum 12 characters and maximum 25 characters
ℹ Password should have minimum 1 Upper case alphabet
ℹ Password should have minimum 1 Lower case alphabet
ℹ Password should have minimum 1 number
ℹ Password should have minimum 1 special character
ℹ 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.

Figure 31 : User ID selection screen

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

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
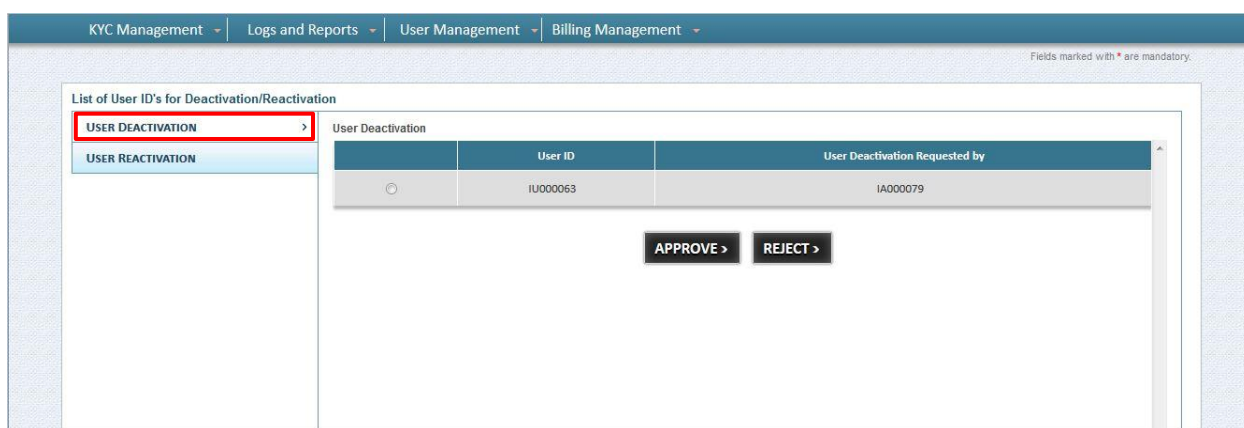
Figure 34: User Deactivation Authorization

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.

Figure 35 : User ID selection screen

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

Figure 36 : User Reactivation screen

4. Click on "REACTIVATE" button.

38

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.
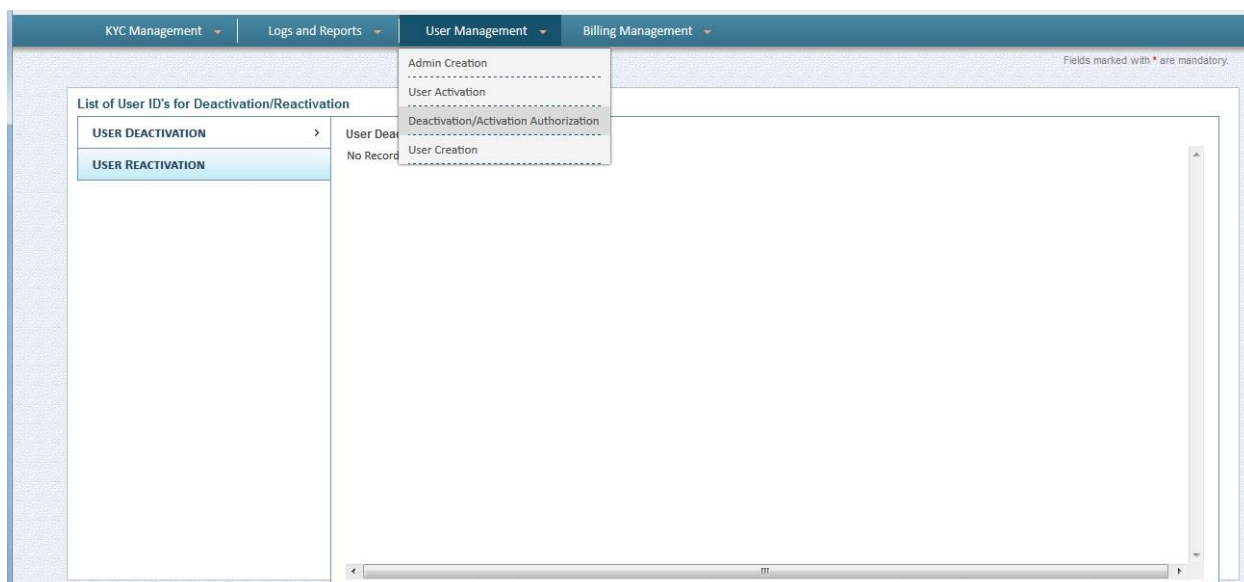

Figure 37: User Reactivation Authorization

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

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.

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.

40

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.

Unlock Mobile Number

*User Id

*Mobile Number

UNLOCK   CLEAR
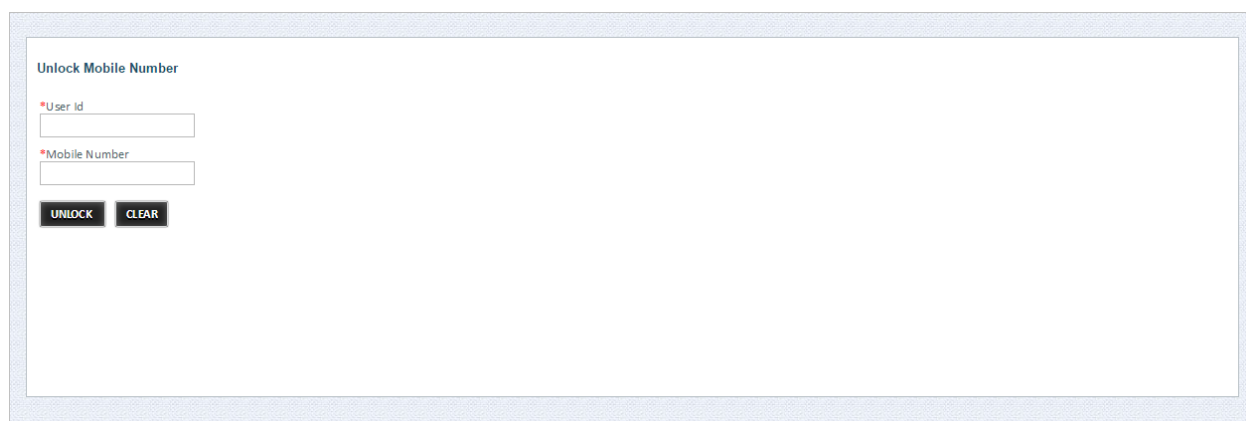
Figure 40 : Unlock Mobile Number screen

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	☑	☑	☑
Branch Admin	☑	☑	☑
Region User		☑	☑
Region admin		☑	☑
Institution User			☑
Institution Admin			☑
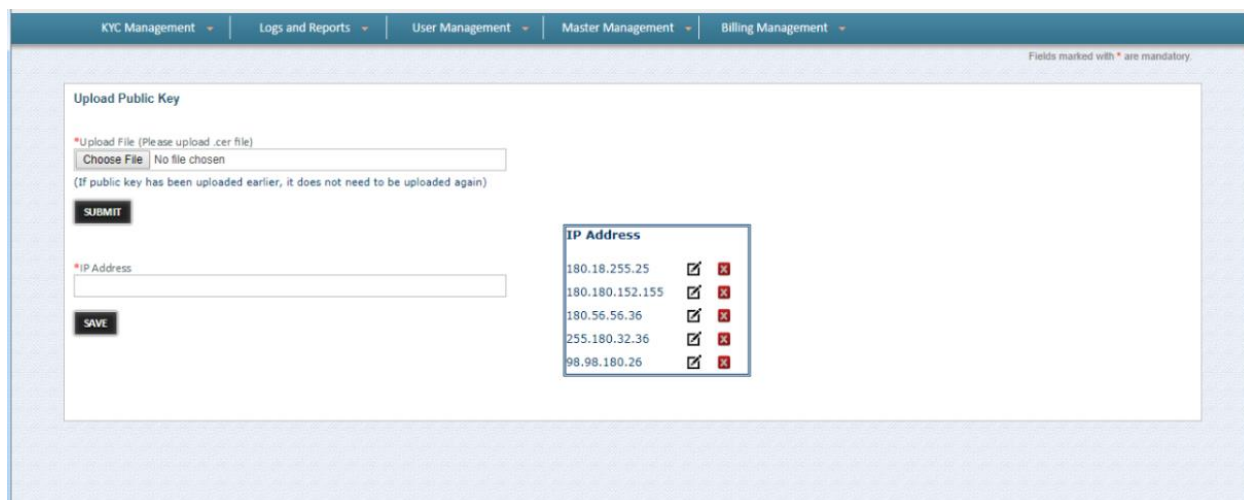
Table 2: Admin Hierarchy for unlocking Mobile Number

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.
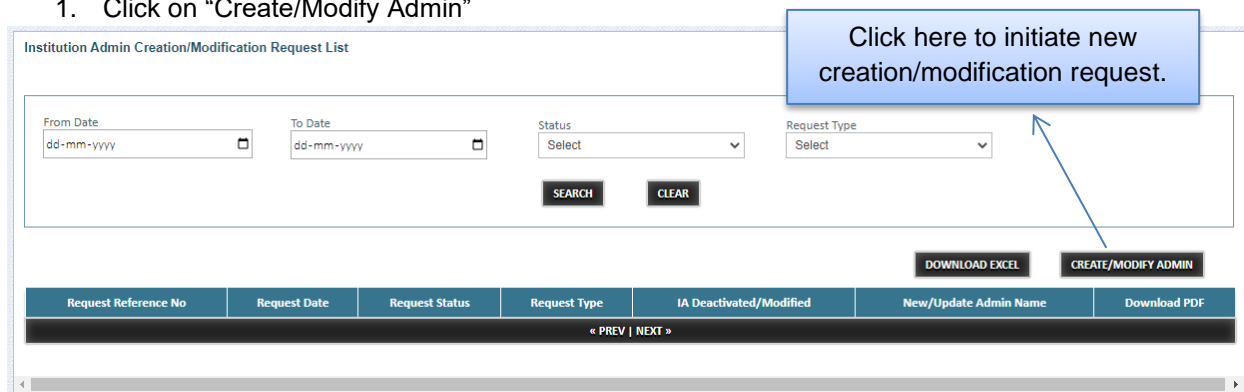
Figure 41 : Screen to upload public key and IP address

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"

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.

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:
   - To deactivate the IA, input user ID using the search icon in the "Admin Deactivation" section.
   - To create a new IA, input the details of the new user in the "Admin Creation/Modification" section,
   - Click on "Save".
4. Institutional admin details can be modified only if the user remains the same.
   - To modify the IA details, input user ID using the search icon in the "Admin Creation/Modification" section and then click on "Query".
   - Modify the user id details as required
   - Click on "Save".
5. Steps to common to IA creation/ modification (Steps 3 and 4) after saving the creation/modification request

   - Download the prefilled request form by clicking on the "Download request letter".
   - Send the duly signed request form and documents as per the checklist on the request form to CERSAI, Delhi.
   - 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).
   - Click on "Submit" to submit the request to CERSAI for their approval.

o   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.

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.

44

Figure 43: Search and Download KYC screen with one result

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

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:

Figure 44 : New KYC Entry for Individual

46

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

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.

Figure 46 : New KYC Entry for Individual - Personal Details

47

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:

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

Related Person 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

Proof of identity section is removed and Proof of Identity & Address section is added .

49

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

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

50

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.

Figure 54 : New KYC Entry for Individual – Other Details

Figure 55 : New KYC Entry for Individual – Attestation

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

➔ Maxium photograph size allowed is 100 kB and overall allowed size is 350 kB(upload without related person)
➔ Maxium photograph size allowed is 100 kB and overall allowed size would remain as 700kB(upload with related person)
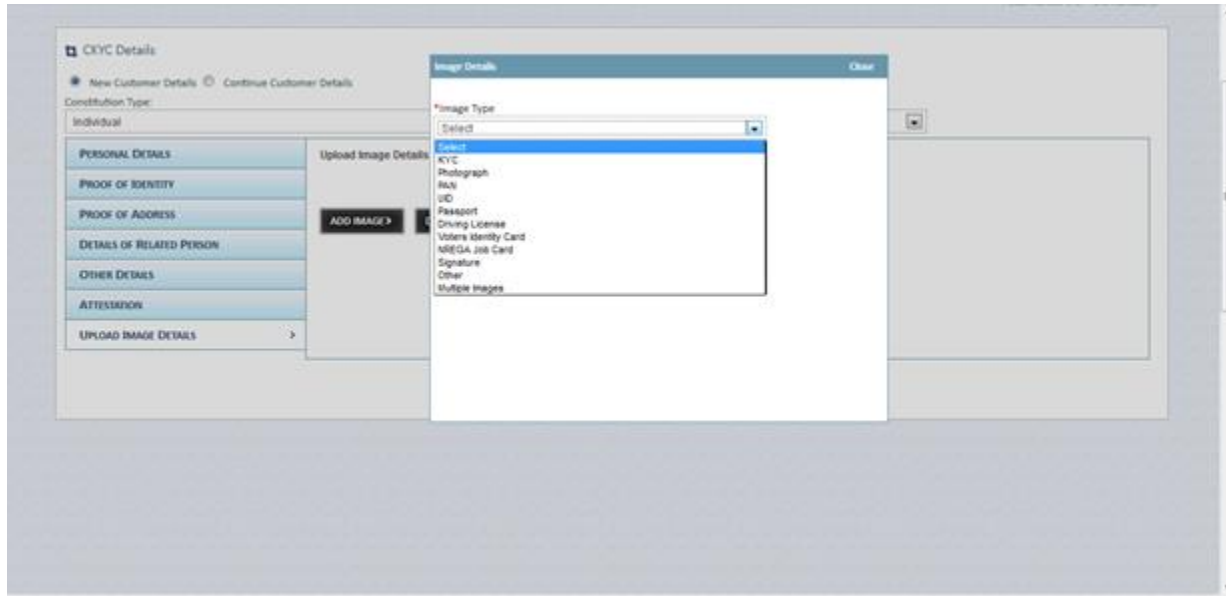
Figure 57 : New KYC Entry for Individual – Upload Image Details-Select Image Type
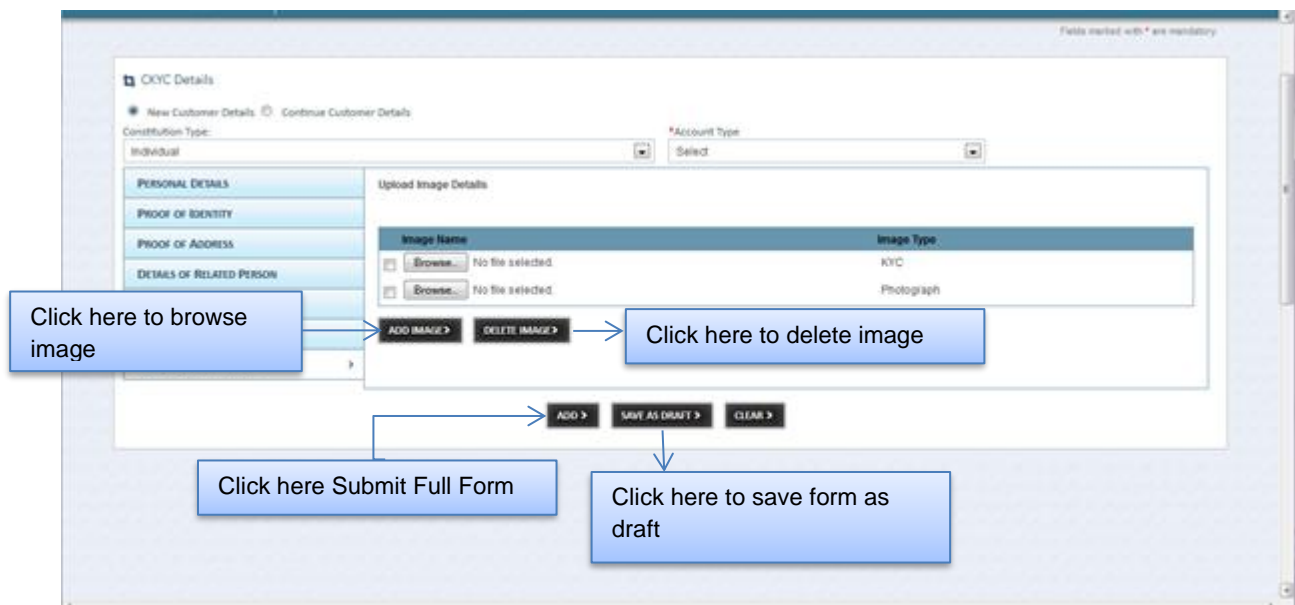
Figure 58 : New KYC Entry for Individual – Upload Image Details-Browse image

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:

53

- 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:

54
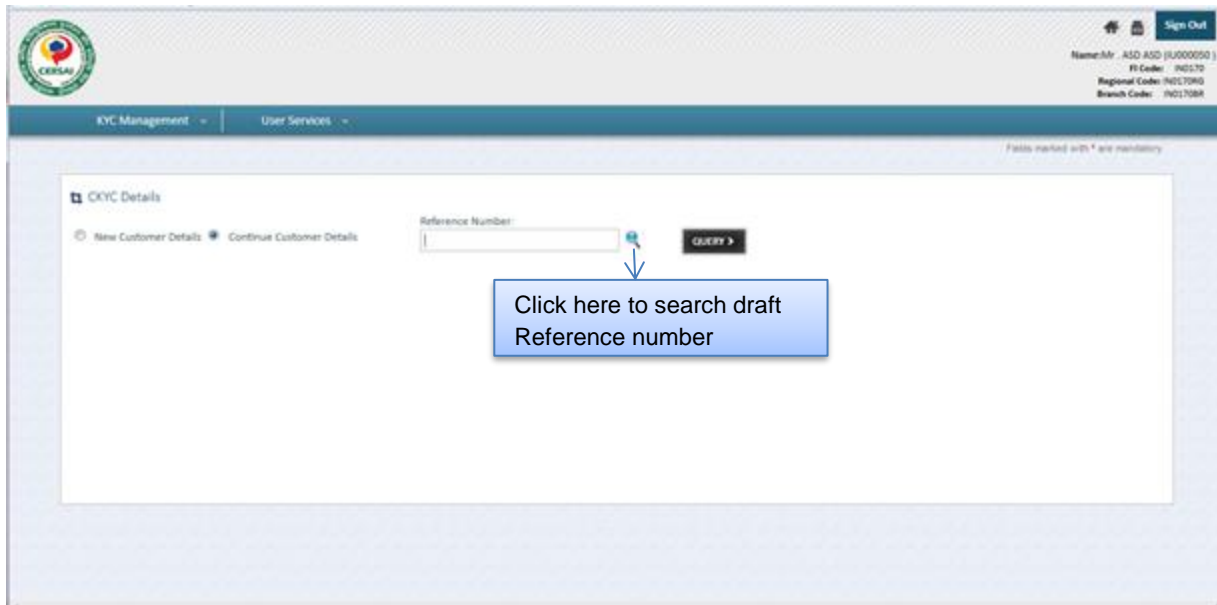
Figure 60 : Continue Customer details screen
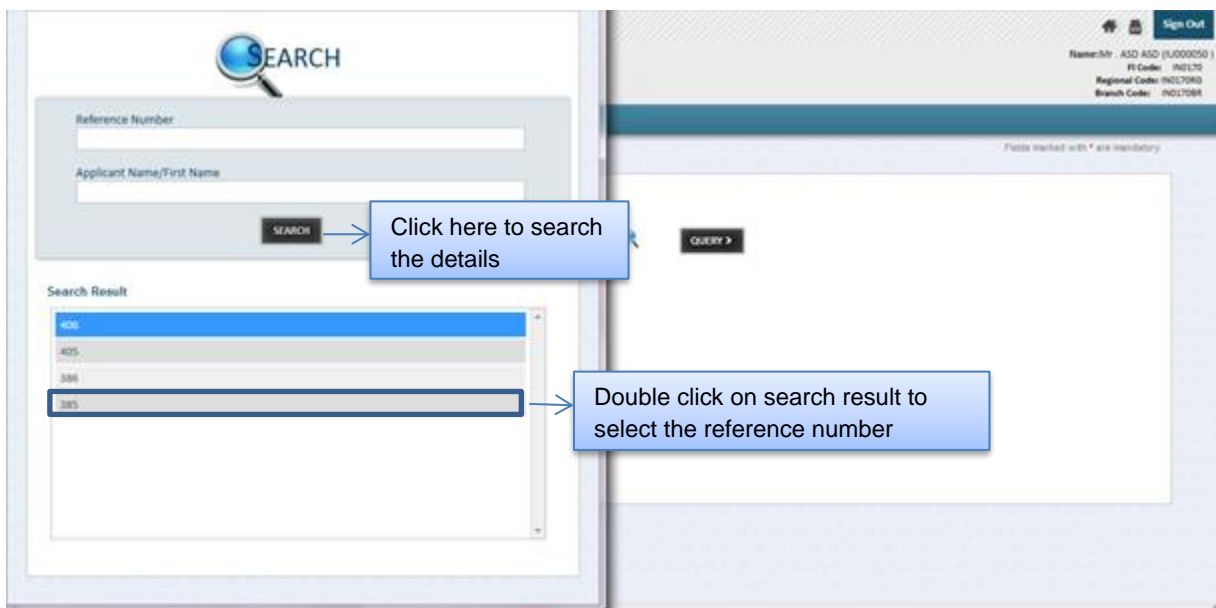
Figure 61 : Search draft Reference number screen

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:

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.

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.

57

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

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

Figure 64 : KYC Authorization- Details of New KYC Record

Figure 65: KYC Authorization- Details of Update Request

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

Figure 66: KYC Authorization- Details

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

59

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
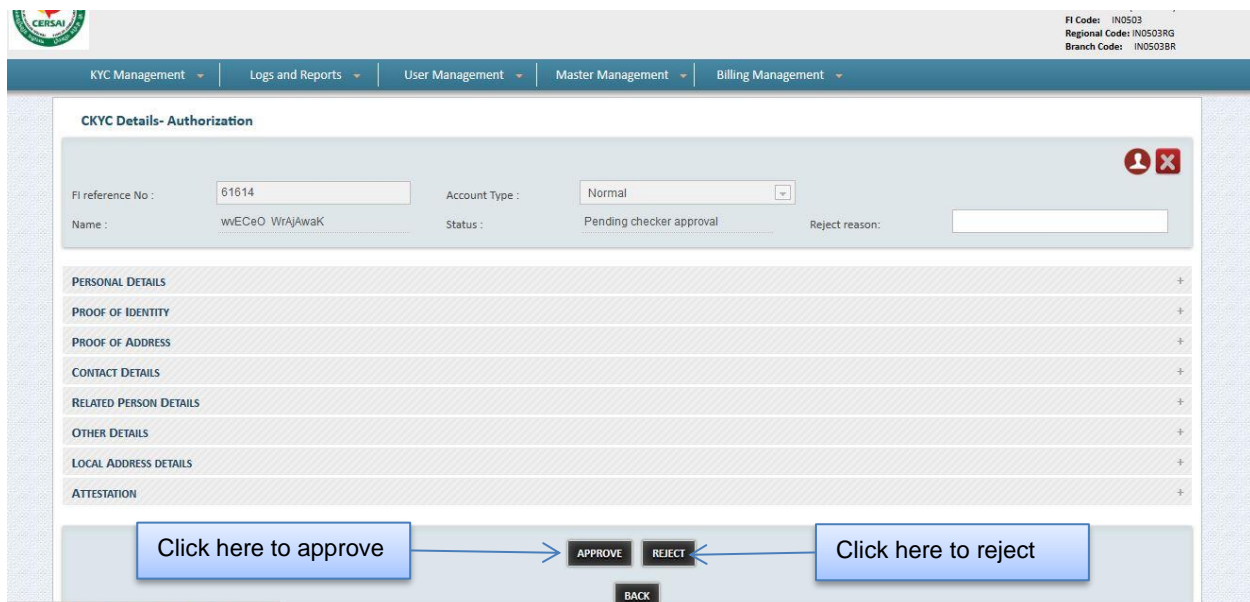
Figure 68: KYC Authorization - Approve and Reject

60
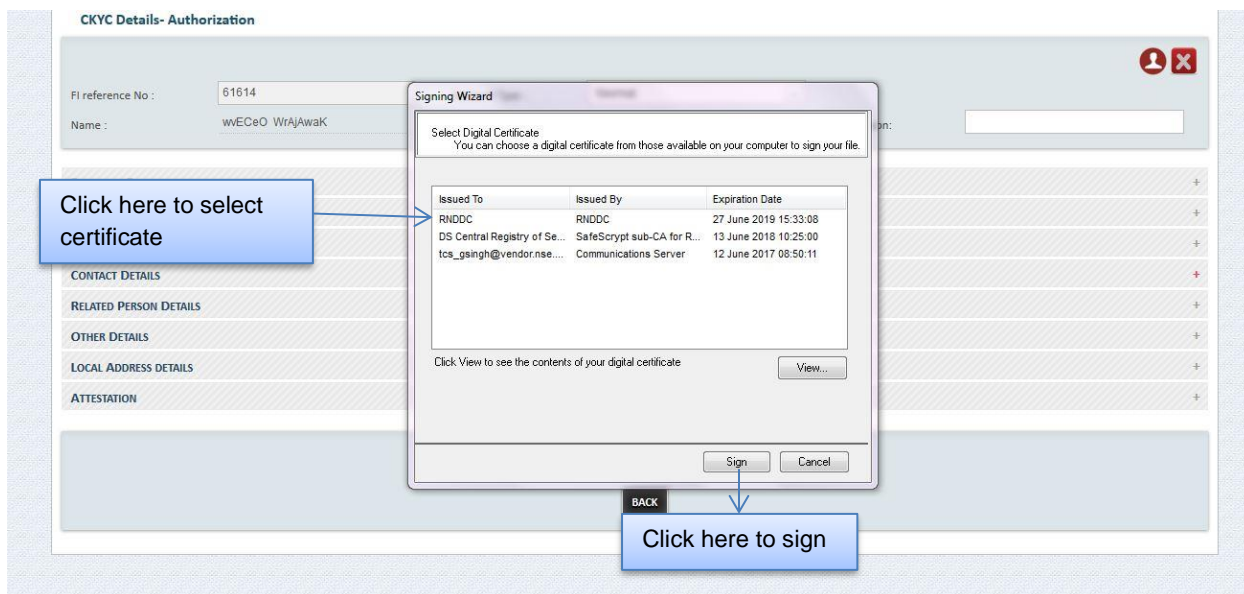
Figure 69 : KYC Authorization - Digital signing

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.
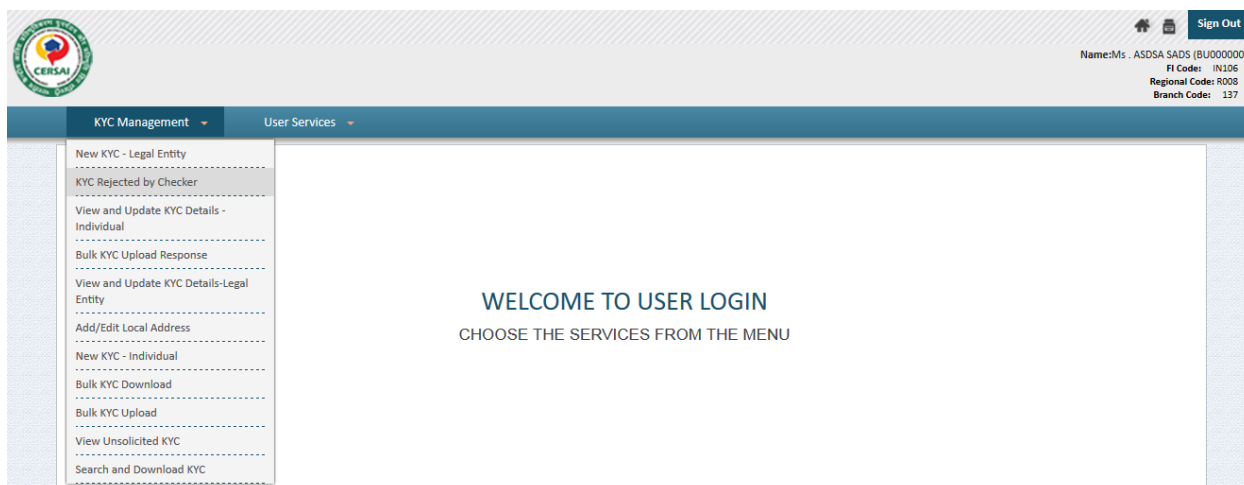
Figure 70 : KYC Rejected by Checker option

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).

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:

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

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.

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:

63

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

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

*File to be uploaded

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
○	1	BU000000	2015-11-03 17:21:11.0	Uploaded File	New Upload	Remarks
○	2	BU000000	2015-11-04 11:29:20.0	Uploaded File	New Upload	Remarks

Click here to open uploaded data file.

APPROVE   REJECT

« PREV | 1 | NEXT »

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

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.

65

5. Click on "APPROVE" button if uploaded data found to be correct. Immediately a pop will appear to select digital certificate.
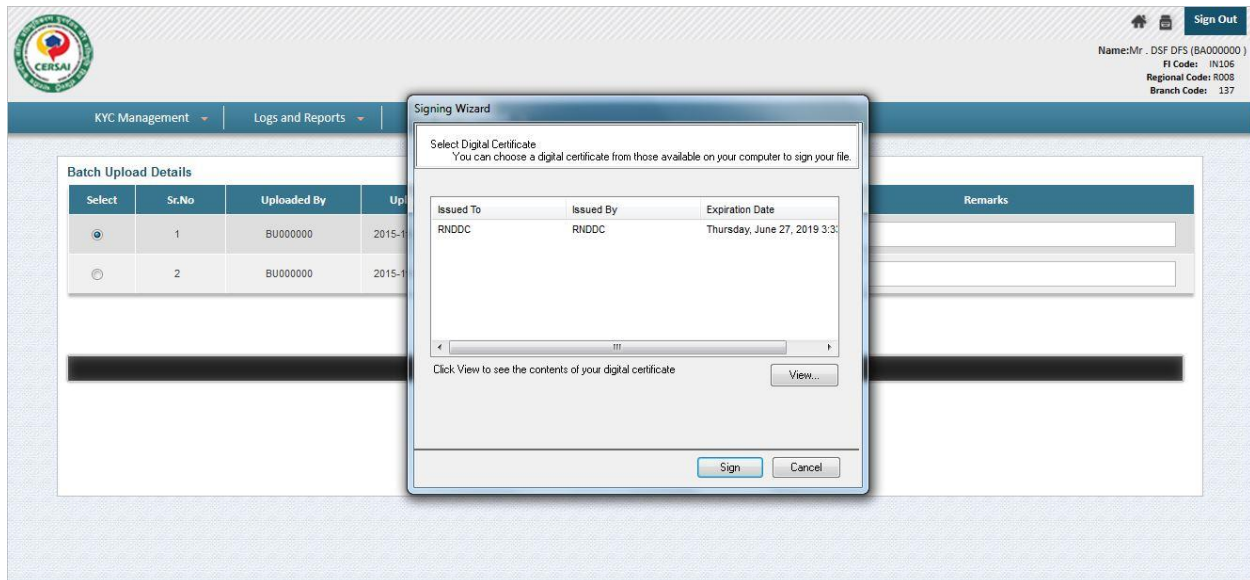
Figure 68: Bulk Upload Authorization: Digital signing

6. 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:

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

66

Figure 69: Bulk Upload Response main screen

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

Figure 71: Bulk Periodic Response Download option screen

Figure 72: Bulk Periodic Response screen

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:

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.

70

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

71

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

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

72
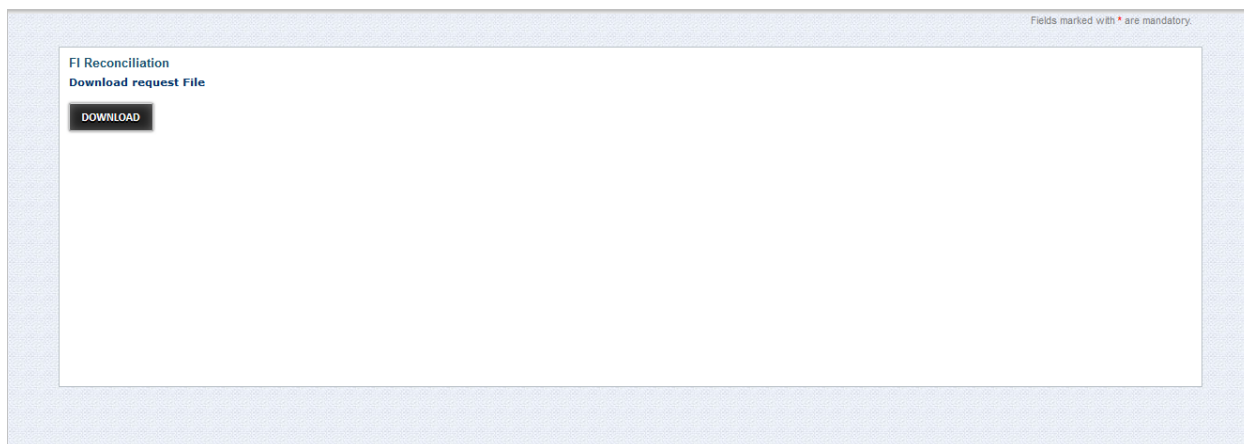
Figure 78: FI Recon request download

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.
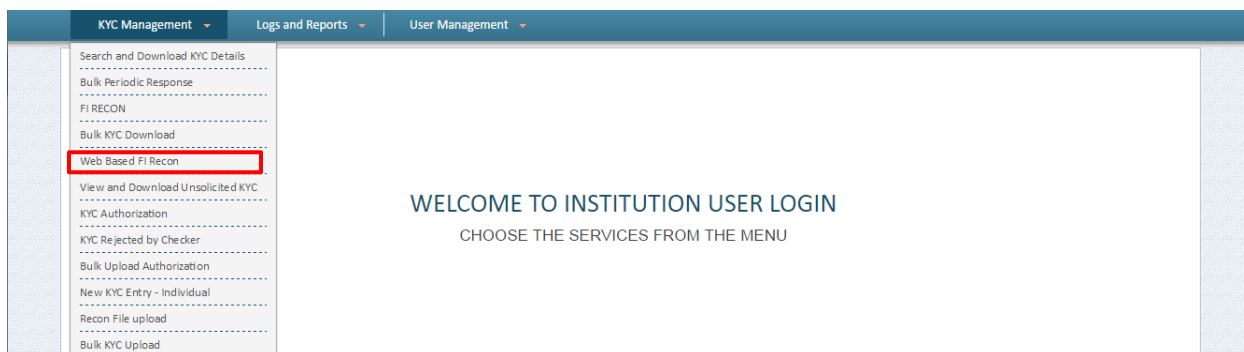
Figure 79: Web Based FI Recon option

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

73

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.
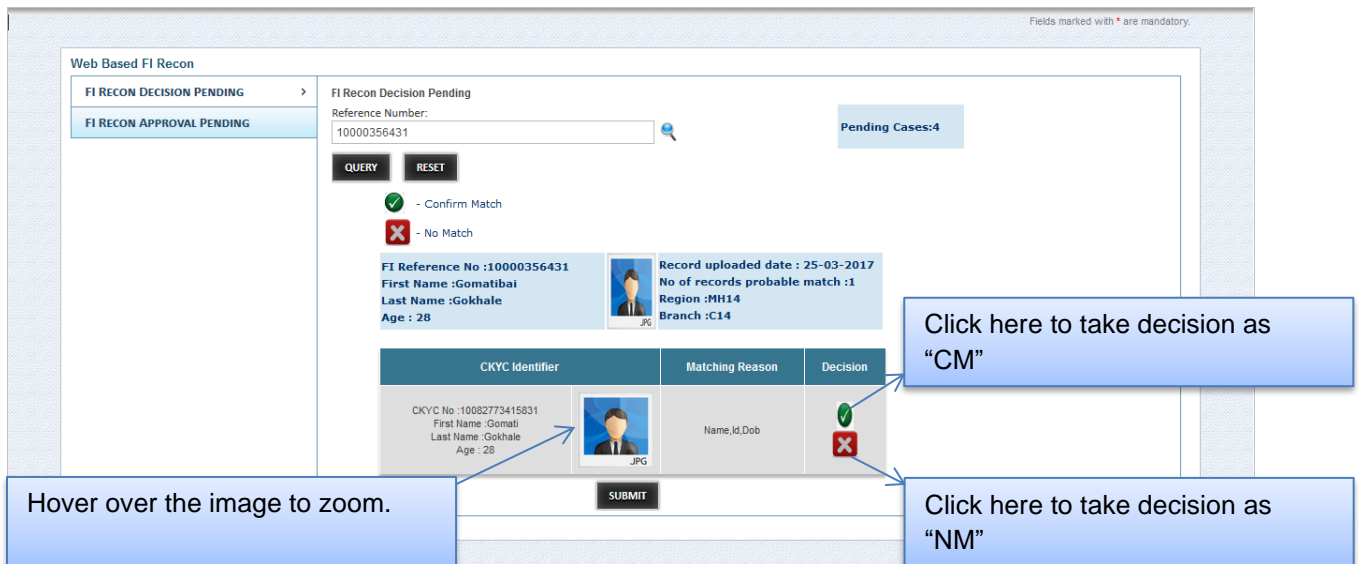
Figure 81: Web Based PM Reconciliation screen

 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.

6. 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.

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):

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

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

4. Checker can able to see the basic details of source and target records along with maker's decision for each target record.
5. 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).

75

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.

Figure 85: MIS Dashboard Main Screen

2. For admin users Institution ID is filled by default.
3. Select start and end date
4. Click on "VIEW" button.

Record Status	New KYC	Update KYC	Total
DAISYS VI PAYMENT BANK PRIVATE LIMITED's ACTIONABLES	0	0	0
Draft	0	0	0
Pending for Checker Approval		0	0
Kept On Hold By Checker		0	0
Pending Probable Match Reconciliation	0	0	0
On hold due to Insufficient Account Balance	0	0	0
UNDER PROCESS AT CKYC REGISTRY	0	0	0
REJECTED BY CKYCR*	0	0	0
DOWNLOAD - CONFIRMED MATCH	0	0	0
KYC Generated/KYC Updated	0	0	0

Note: *Rejected by CKYCR due to non-resolution of records in probable match within required TAT

BACK

Figure 86: MIS Dashboard for Admin users

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.

Figure 88: Access trail query screen

78

Figure 89: Access trail detailed view

Figure 90: Access trail detailed view

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

ACCESS TRIAL — For the Period : 01/06/2016 To: 08/06/2016 — Run Date: 08/06/2016 — Run Time: 18.40.55

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.

80

Region ID under the institution

Branch ID under region of institution

Reference number of the record

First Name of the user

Last Name of the user

Name of the legal entity (in case applicable)

Date and time at which the record was created

Date on which the record was updated

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

Id of the user who uploaded the record

Name of the Institution to which user belongs

MIS DAILY REPORT

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

Run Date: 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	ff	fffffffff		01/06/2016 16:53:23		IH	IBA0000016
ABC Bank	TN	DK	38245	fffffsdfgdfgggdfgg	sssssssssss		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	fffffffff		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	sdfsfsd	sdfsfs		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	IA000079
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 repot 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.

Click here to download report in excel format

Click here to download report in CSV format

Figure 94: Update notification download screen:

81

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

For the Period :   24/03/2017 TO 25/03/2017

Run Date: 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.

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.
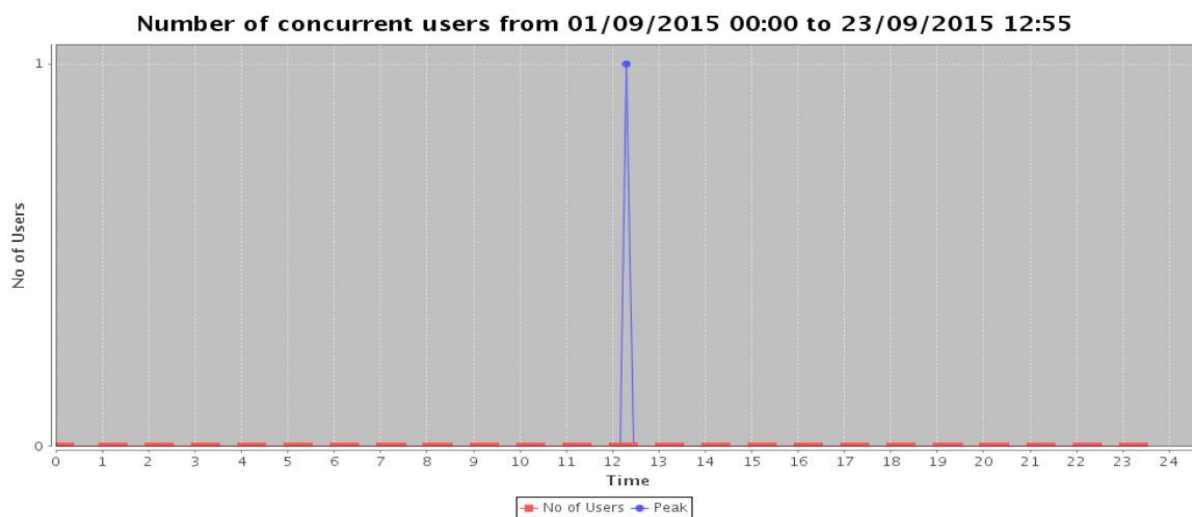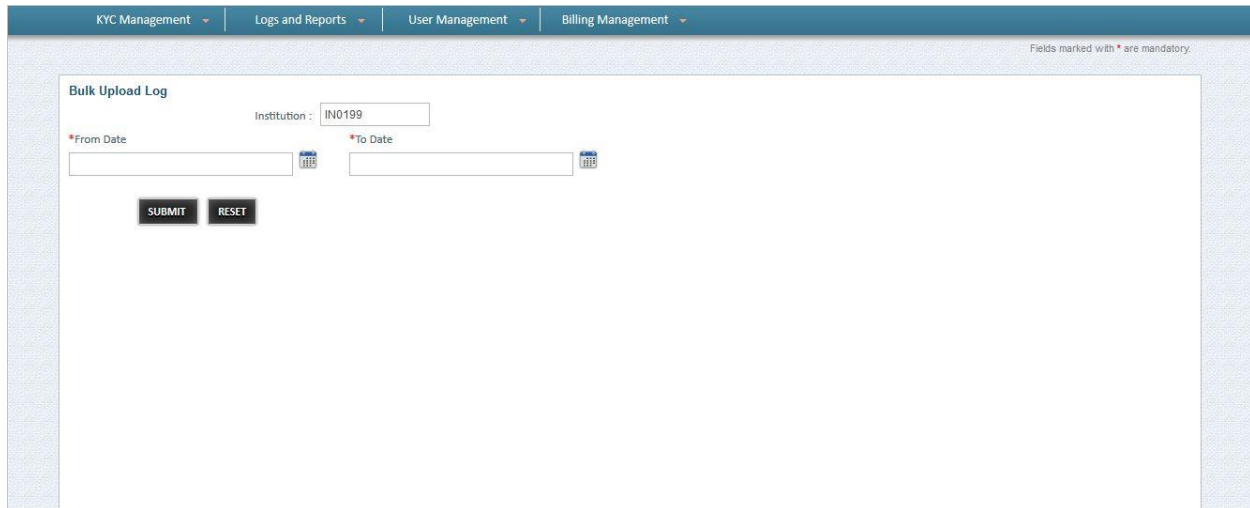
Figure 98: Sample graph

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.

83

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

Figure 99: Bulk upload log period selection screen

Figure 100: Bulk upload log Batch details

Figure 101: Bulk Upload Log: Responses provided
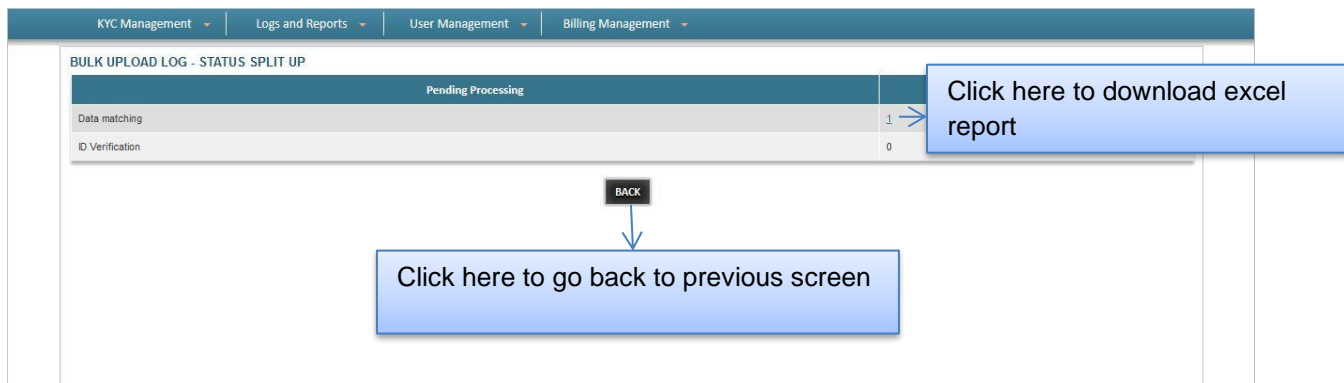
Figure 102: Bulk Upload Log: Pending responses

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

Figure 104: Bulk Download log period selection screen

85

Download Log

Institution : IN0199

*From Date
01/03/2016

*To Date
01/04/2016

Particulars	No. Of Records
EAST	156
Region2	1
Total	**157**

Click here to view branch wise download count

Click here to download excel report (All counts are hyperlink)

BACK
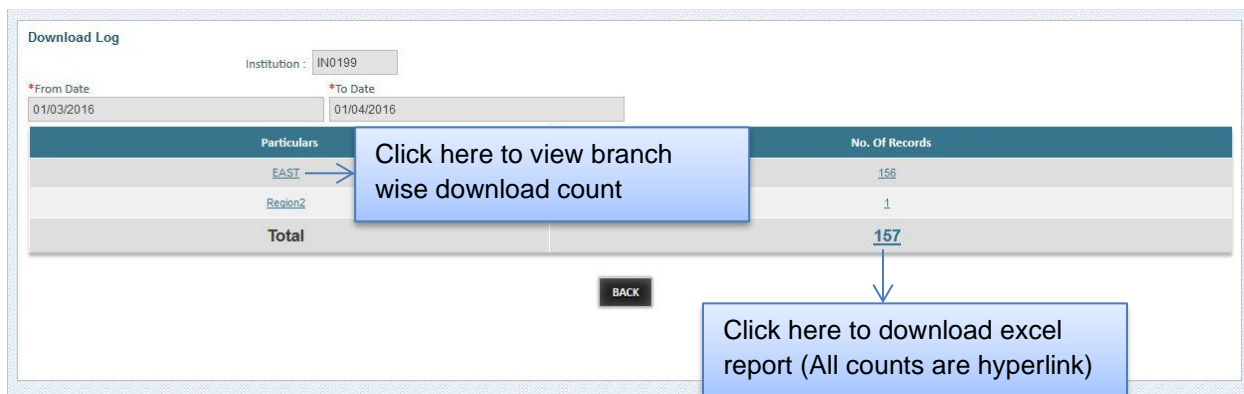
Figure 105: Download count Region wise

Download Log

Institution : IN0199

*From Date
01/03/2016

*To Date
01/04/2016

Particulars	No. Of Records
EAST	**156**
DEFA	26

BACK
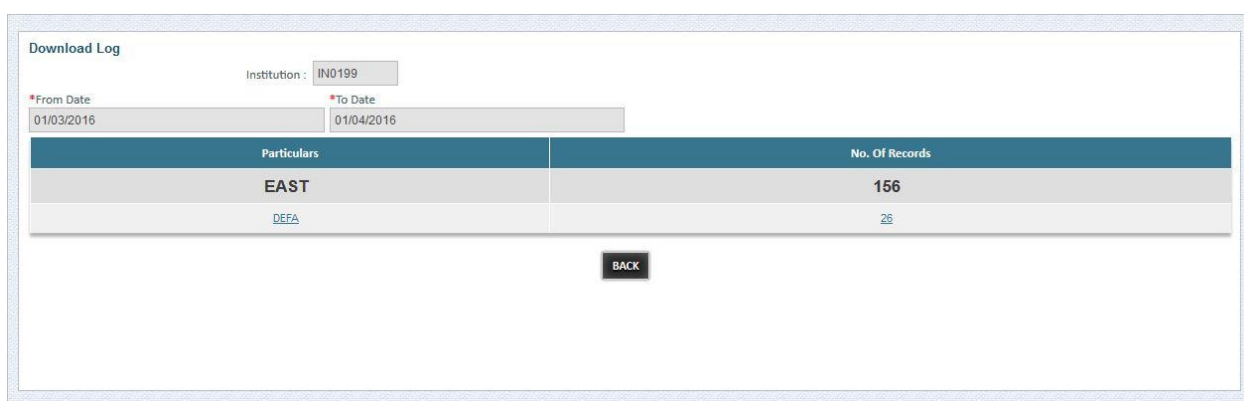
Figure 106: Download count Branch wise

Download Log

Institution : IN0199

*From Date
01/03/2016

*To Date
01/04/2016

Particulars	No. Of Records
DEFA	**26**
IA000079	20
IA000080	5
IA000120	1

BACK
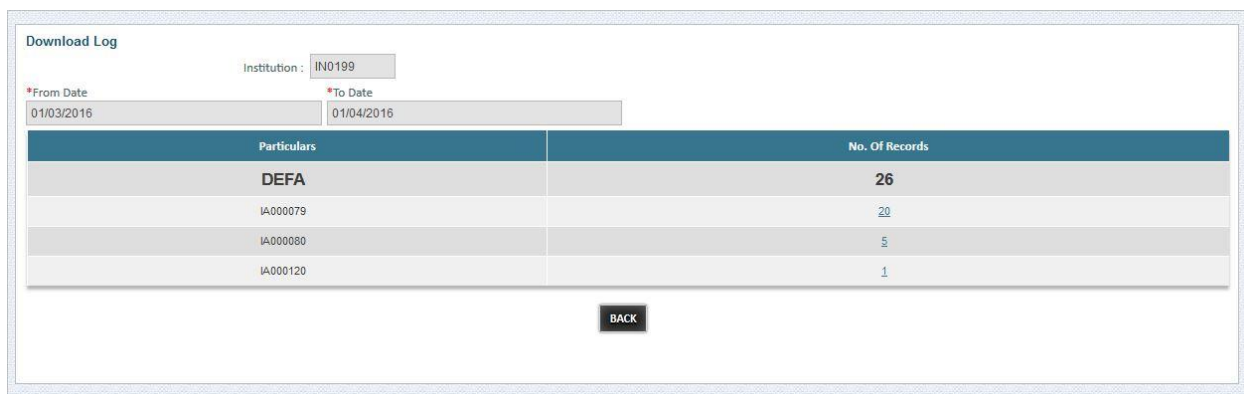
Figure 107: Download count User wise

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.

Figure: Funds Usage Statement request page

Figure: Funds Usage Statement report

87

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

IN4701

Region Code

Branch Code

User ID

SUBMIT   RESET

Figure: User report query screen

Figure: User report

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
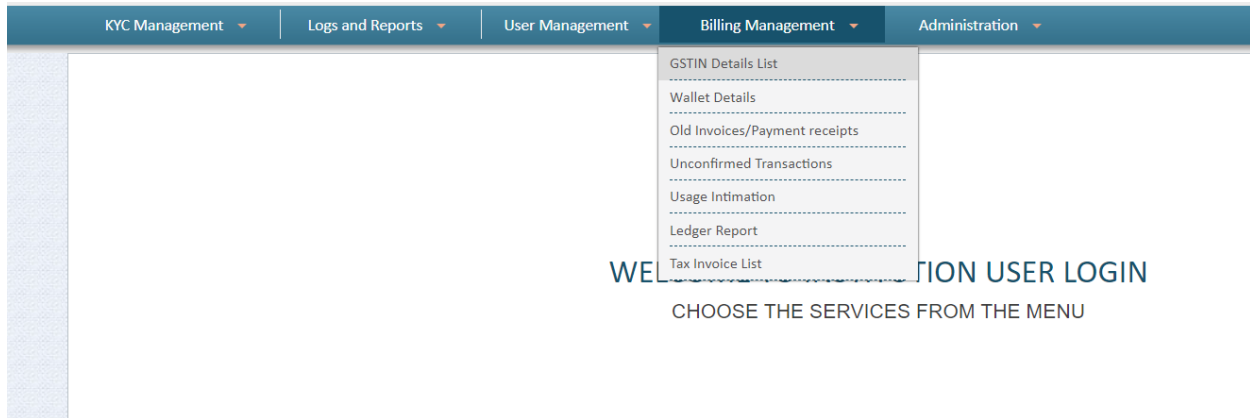
Figure 109: GSTIN option under Billing Management

2. Click on "NEW GSTIN DETAILS" on GSTIN Details List screen
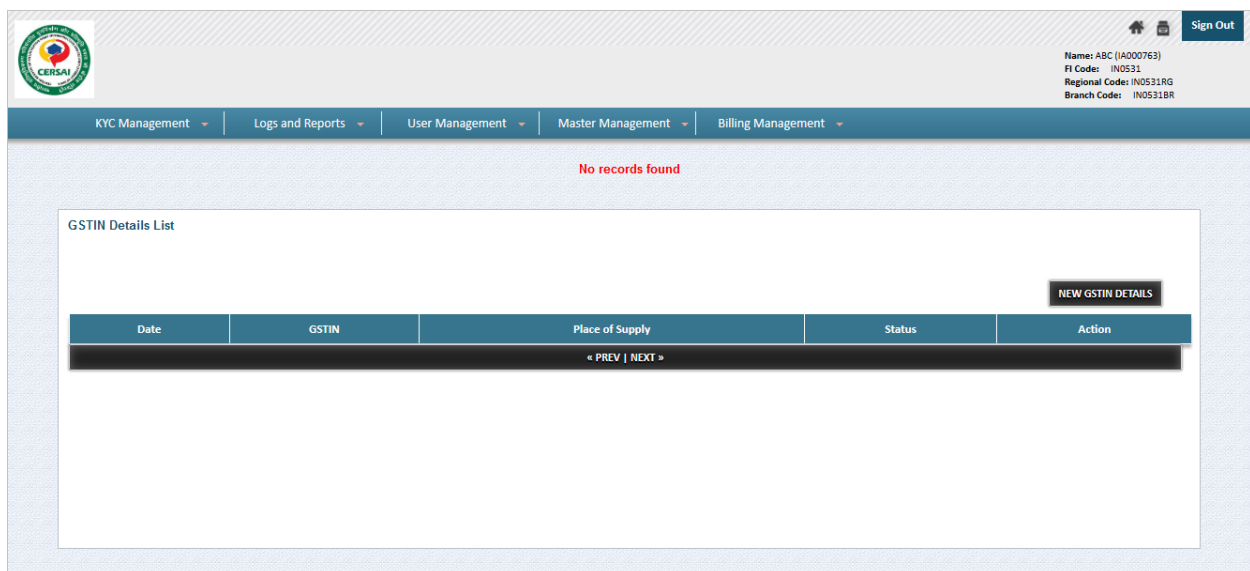
Figure 110: GSTIN Details List screen

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 GSTN input will be checked against the einvoice1 portal of GST.

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

91

Figure 113: GSTIN details entry screen after unsuccessful maker submission
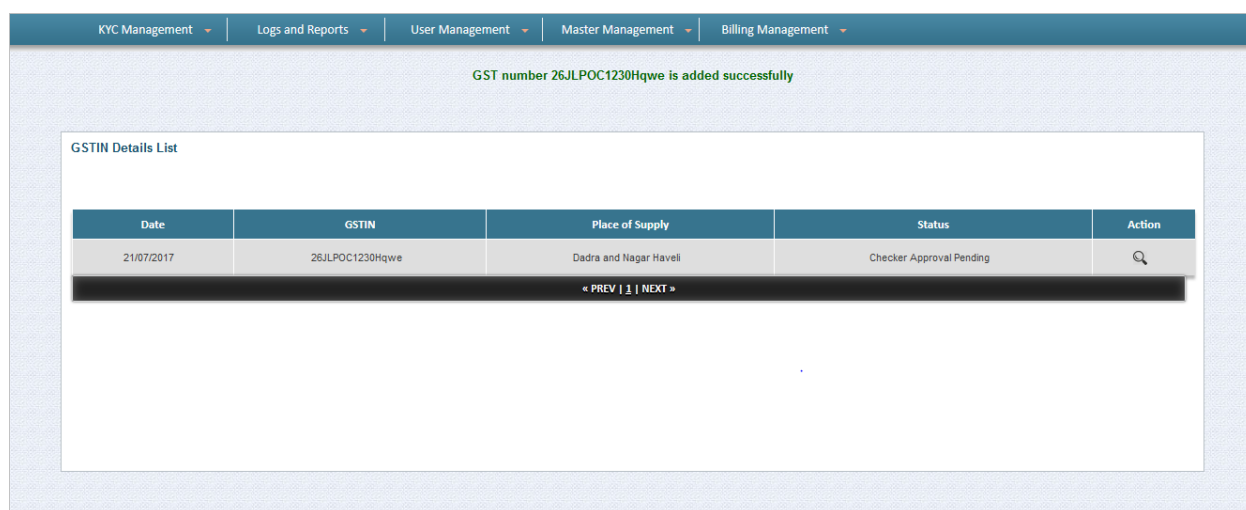
Figure 114: GSTIN submitted by maker successfully

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

Figure 115: Checker GSTIN list

Figure 116: GSTIN Checker authorization screen

3. Checker can verify the GSTIN details and Approve/Hold the GSTIN request. If checker approves it then GSTIN will be successfully registered in the system. In case checker clicks on Hold then GSTIN will be sent back to maker for correction. Maker needs to rectify and resubmit.

93

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

Figure 118: GSTIN Maker correction screen

94

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:

95

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:

Figure 121: Payment Receipts / Old invoices

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

Figure 128: New Proforma invoice screen

3. Fill the valid value in "amount to be credited to the Web-wallet" and click on "SUBMIT" button. The GST rate and value will be auto-populated as per the existing law. The TDS rate and value will be auto-populated as per Section 194J of Income Tax Act. User will get a success message with Proforma invoice reference number and record will go for checker approval.

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:

Figure 123: Proforma invoice list

99

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:

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
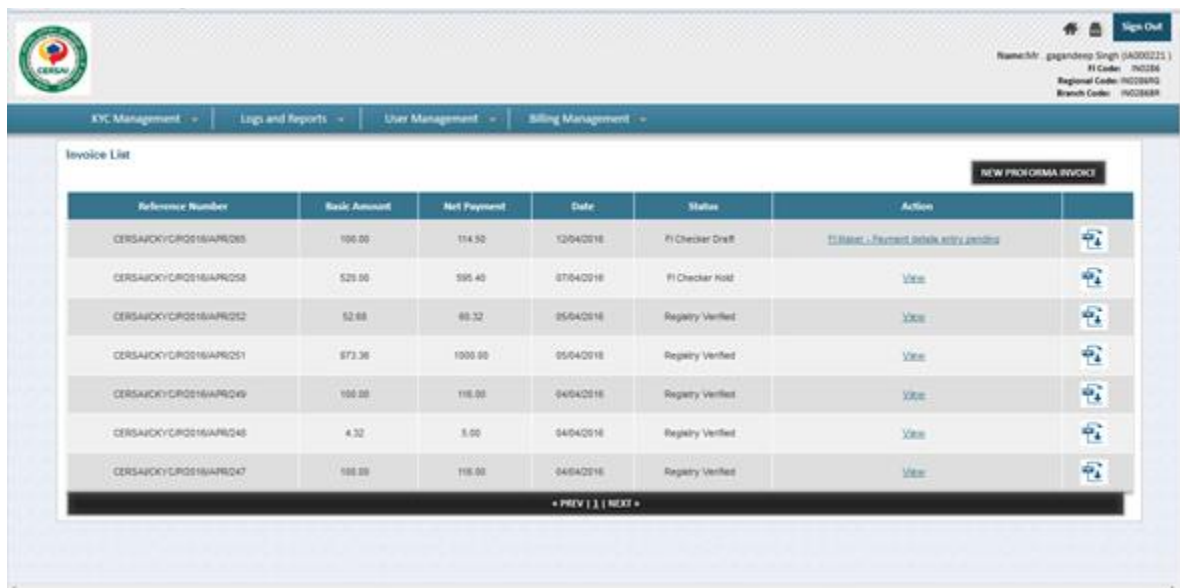
Figure 125: Proforma invoice list

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:

Figure 126: Proforma invoice list

2. Maker will 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	:	04DRTP15500T121		
Registered Address for GST	:	Testuodaton	**Communication Address for GST**	:	gfg
		jhghghg		
		L3		
		Chennai		adsf
		Chandigarh		Assam
		412101		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 127: Proforma invoice-Billing details

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

Figure 128: Proforma invoice-Payment details
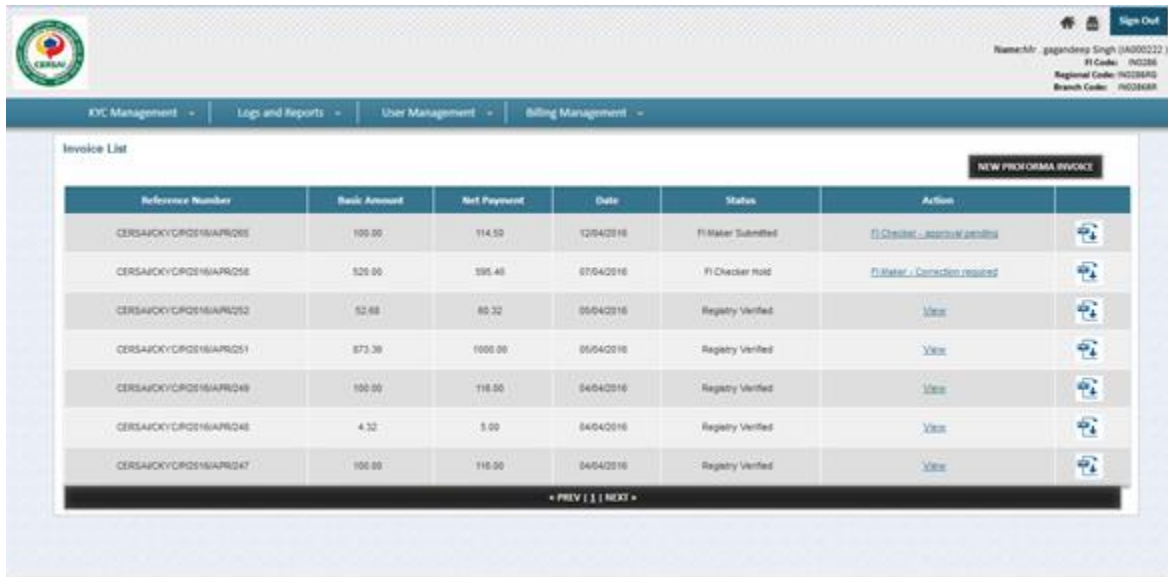
4. Enter the required valid data in all the mandatory fields. Then click on "SUBMIT" button. Record will go to checker for approval.

102

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:
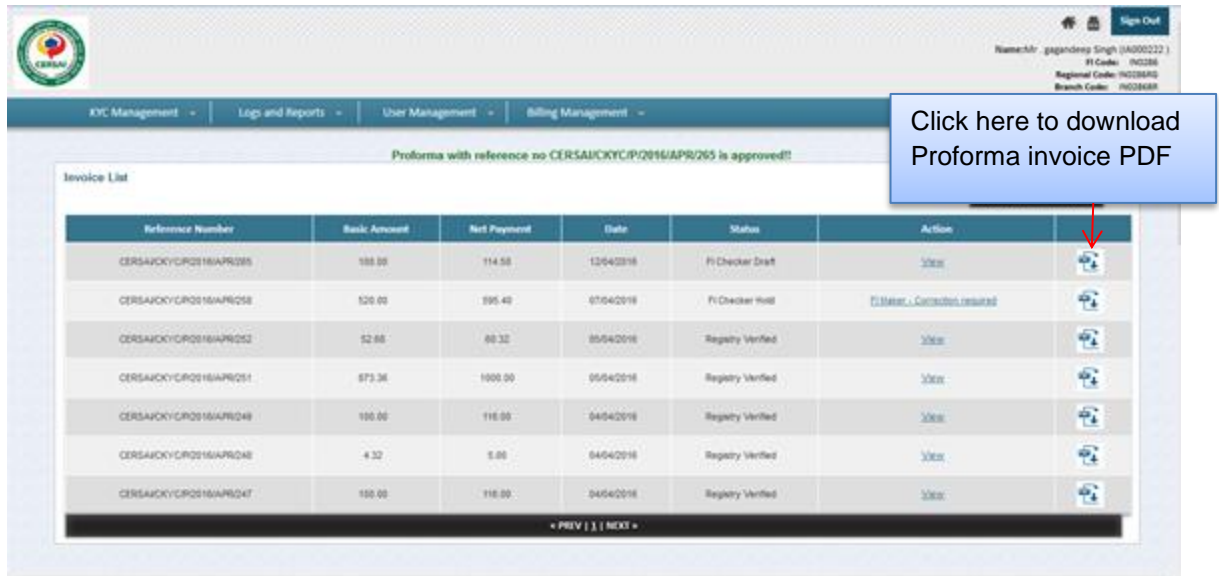

Figure 129: Proforma invoice list

2. Checker will 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:

103

Institution	:	sdaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa
GSTIN	:	04DRTPT5566T121

Registered Address for GST	:	Testuodaton	Communication Address for GST	:	gfg
		jhghghg			
		L3			
		Chennai			adsf
		Chandigarh			Assam
		412101			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

104

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:

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.
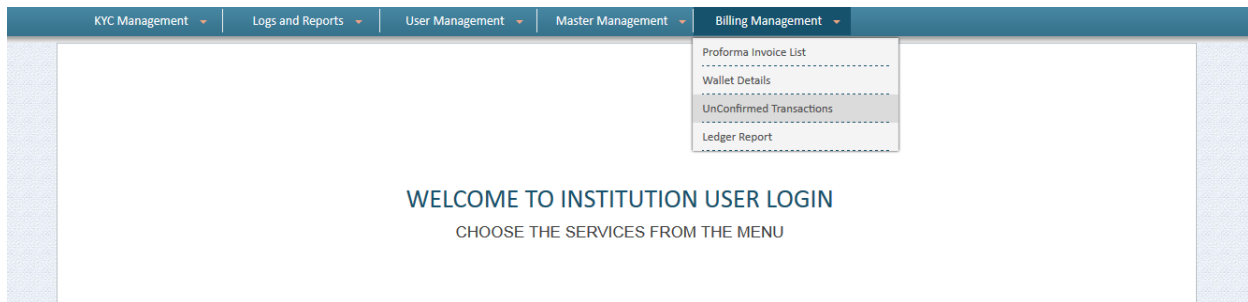
Figure 133: Unconfirmed Transactions option under Billing Management

2. Click on "Link" to open all proforma invoices generated (Checker approved with or without payment details).
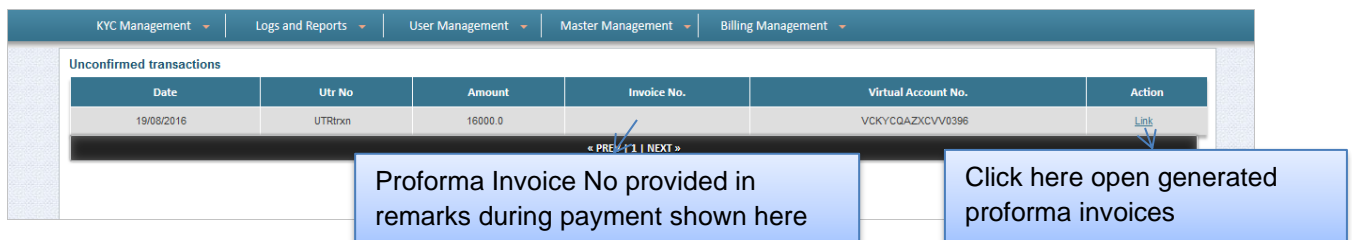
Figure 134: List of Unconfirmed transactions

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

106
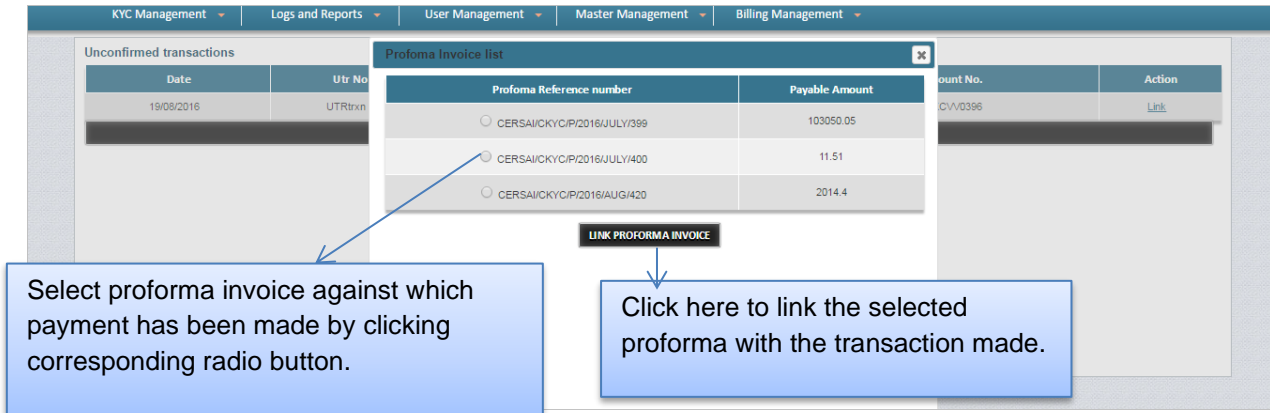
Figure 135: List of generated proforma invoices

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.

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.

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.

108

Figure 138: Invoice list-Checker

3. Click on Approve button after verifying details.

Click here to hold the invoice. If invoice is put on hold it will go back to maker for correction.

Figure 139: Checker Approval Screen

After checker approval, Institution web wallet will be credited with the approved amount.

7.5 Ledger Report:

This report will allow users to see the amount credited to and debited from their institution wallet for a particular interval of time.

Following are the steps to explain how to view the ledger report:

109

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

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:

110

Figure 142: Usage Intimation Report

4. 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:

Figure 143: Proforma invoice detailed screen

5. 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.

111

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:

Figure 144: Usage Intimation Report : Search screen

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

Figure 145: Usage Intimation Report : Detailed screen

112

3. 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

					Date	04-Sep-20
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.

Figure 147: Tax Invoice list

113

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***
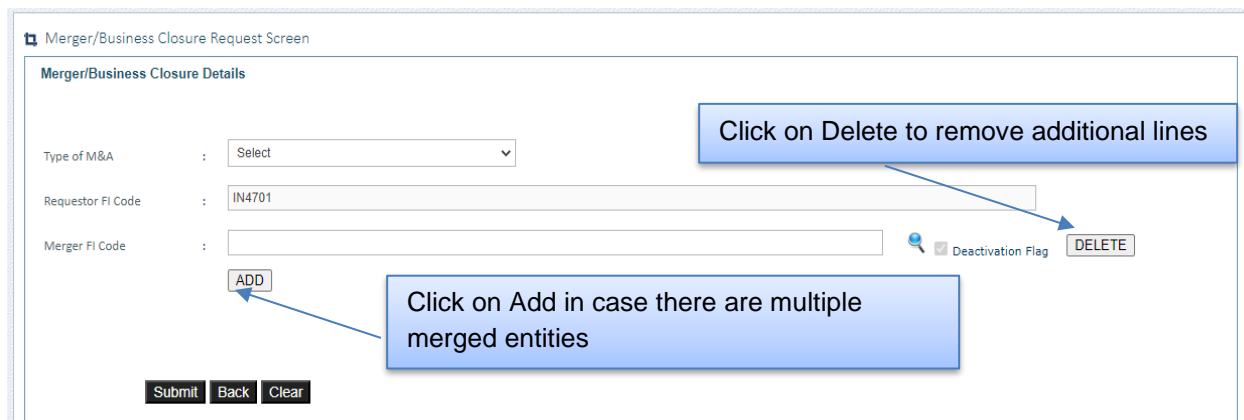
Figure 8.1b: Merger request maker screen

*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
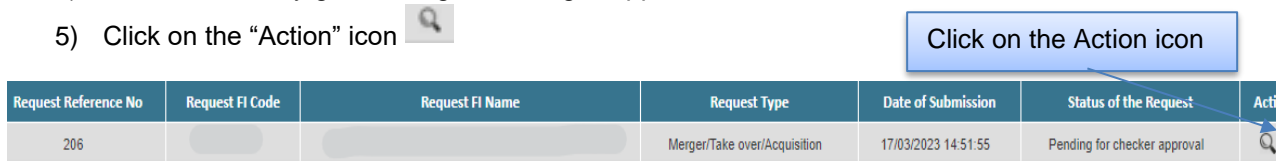
Figure 8.1c: Merger request list

114

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⬛⬛⬛⬛⬛⬛⬛⬛ PRIVATE LIMITED
Merger FI Code	:	I⬛⬛⬛⬛⬛⬛ ☑ Deactivation Flag
Status	:	Pending for Checker Approval
Remarks:	:	[ ]

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) <u>Other institutions</u>

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 CKYC 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),