



System Requirement Specification
Reporting Entity Sign-Up and Registration
CENTRAL KYC RECORD REGISTRY (CKYCR 2.0)

Protean eGov Technologies Ltd





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Version History

Version	Date	Prepared By	Reviewed By	Approved By	Details
V 1.0	11-08-2025	Ravi Verma - AVP	Piyush Baranwal- AVP	Ranjit Jadhav- AVP	SRS document for RE Registration and CMS
V 1.1	11-08-2025	Ravi Verma - AVP	Piyush Baranwal- AVP	Ranjit Jadhav- AVP	Incorporated changes as suggested by CERSAI through email dated 18/08/2025
V 1.2	28-09-2025	Ravi Verma - AVP	Piyush Baranwal- AVP	Ranjit Jadhav- AVP	Incorporated changes as suggested by CERSAI through email dated 08/09/2025 and figma presentation on 25/09/2025
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1. Reporting Entity (RE) Registration

A Reporting Entity (RE) is defined as a banking company, financial institution, intermediary, or any individual or organization engaged in a designated business or profession as per the provisions of the Prevention of Money Laundering Act (PMLA), 2002.

The RE Registration module enables authorized institutions to onboard themselves onto the CKYCRR system through the CKYCRR web portal. The registration process comprises the submission of institutional and regulatory details, validation of key identifiers, and approval by CERSAI. Only upon successful approval can the RE gain access to the CKYCRR platform.

This functionality ensures that only verified and compliant entities are permitted to access CKYCRR services, thereby maintaining system integrity and preventing unauthorized access. The registration framework includes a multi-level approval mechanism and validation workflows to enhance security and reduce the risk of fraudulent entries.

1.1 RFP Reference Number : 8.5.1.2

1.2 FRS Reference Number : 3.3

1.3 Functions covered under RE Registration

1.3.1 Signup of Nodal Officer and submission of RE Registration request

The designated Nodal Officer of a Reporting Entity (RE) shall initiate the registration process by signing up on the CKYCRR 2.0 portal. Upon successful signup, the Nodal Officer shall receive temporary login credentials.

Using these credentials, the Nodal Officer shall access the system to complete and submit the RE Registration Form. The submitted application shall then be routed to CERSAI for validation and authorization as part of the RE onboarding workflow.

1.3.1.1 Goals

- To allow nodal officer of REs to initiate their registration application securely.
- To securely verify the authenticity and possession of the Nodal Officer's official email address and mobile number.
- To create a temporary or pre-active user account for completing the full registration.
- Submission of RE Registration application for approval of CERSAI
- To track status of RE registration application submitted



1.3.1.2 Actors

RE User: Nodal Officer of Reporting Entity

1.3.1.3 Pre-condition:

- Prior to initiating the signup process, the Reporting Entity must nominate a Nodal Officer who is duly authorized to represent the institution for CKYCRR-related activities.
- The Nodal Officer must possess a valid official email address.
- The mobile number provided should be accessible for OTP-based authentication.
- The Nodal Officer must have access to the requisite documents and details required for RE registration.
- The system must be accessible over a secure connection, and the CKYCRR 2.0 portal must be operational.

1.3.1.4 Post-Condition:

Once the Nodal Officer has successfully signed up on the CKYCRR 2.0 portal and obtained login credentials, they shall be authorized to initiate the Reporting Entity registration process. Upon logging into the CKYCRR 2.0 system, the Nodal Officer shall have access to the RE Registration module to fill in the required details and submit the application for further processing and approval by CERSAI.

1.3.1.5 Triggering Event:

The Nodal Officer signup process is triggered when a Reporting Entity is ready to initiate its onboarding on the CKYCRR 2.0 system and has formally nominated a Nodal Officer. The signup is initiated by the Nodal Officer accessing the CKYCRR 2.0 portal and selecting the “Nodal Officer Signup” option to begin the registration process.

1.3.1.6 Main Flow of Events:

1.3.1.6.1 Nodal Officer Signup

- The designated Nodal Officer of the Reporting Entity (RE) accesses the CKYCRR 2.0 website at <https://www.ckycindia.in> over a secure internet connection. Following homepage will be displayed



Skip to main content | Download Screen Reader | Language : English | Contrast Theme | A- | A+ | For Public | For RE Users | Public Access | Register | Login | Give a missed call to 7799022129 to fetch your KYC card

Home | About Us | FAQ's | Notifications | Operating Guidelines | Downloads | Training | Contact Us

KYC Submission | Data Sharing | Data Upload | Unique KYC ID

Latest News: Are you aware about Public Interest Disclosure & Protection of Informer (PIDPI) ? Click here to know. Rejection in upload of KYC records due to...

- The Nodal Officer clicks on “Register” Button. following screen will be displayed having two tabs.
 - Sign up
 - Registration
- Nodal Officer to click on Sign up. The system displays the Nodal Officer Signup form.
- Following fields will be displayed to the nodal officer on the form:
 - Citizenship
 - CKYC number
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Email
 - Country Code
 - Mobile Number
- Nodal Officer to select Citizenship.
- **Citizenship As other than Indian:**
 - In case Nodal officer selects citizenship other than “Indian”, the CKYC Number field will be disabled where as all other fields will be enabled.
 - Nodal officer to enter following details and click on “Validate” button.
 - Title
 - First Name



- Middle Name
- Last Name
- Email
- Country Code
- Mobile Number

The screenshot shows a registration form for 'Nodal Officer Details'. At the top, there are tabs for 'Sign Up' (which is selected) and 'Registration'. Below the tabs, the title 'Nodal Officer Details' is centered. The form fields are arranged in three columns:

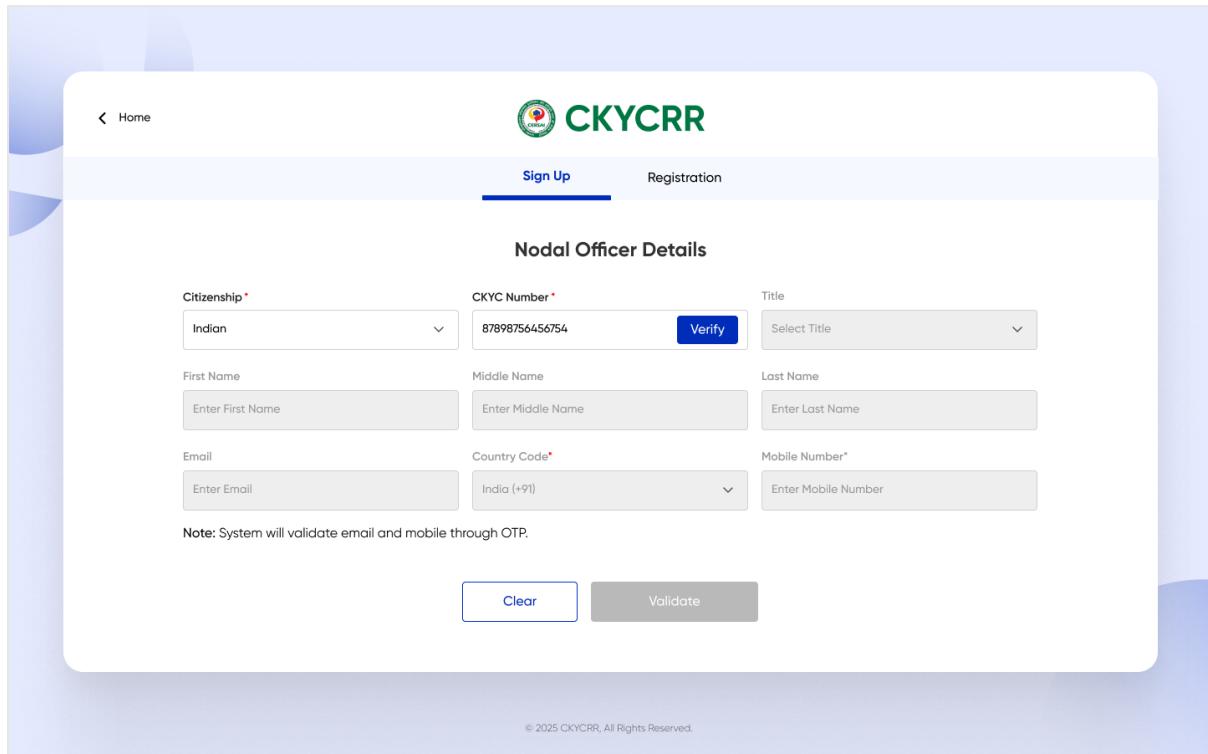
Citizenship *	CKYC Number	Title *
Afghanistan	-	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Email *	Country Code**	Mobile Number**
hardik.jp@proteantech.in	Afghanistan (+93)	9913167783

Note: System will validate email and mobile through OTP.

At the bottom of the form are two buttons: 'Clear' and 'Validate'.

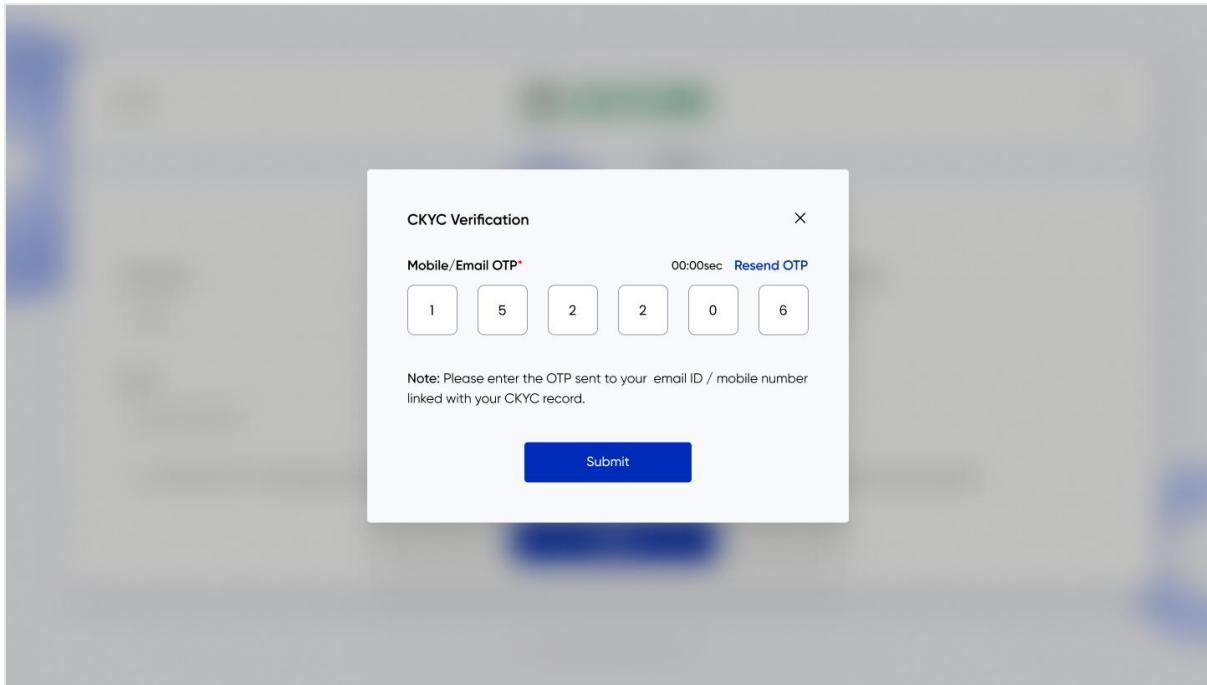
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- **Citizenship As “Indian”:**
 - In case Nodal officer selects citizenship as “Indian”, CKYC Number field and Verify button will be enabled where as all other fields will be disabled.
 - Nodal Officer to enter the CKYC number and click on “Verify” button.



The image shows a screenshot of the CKYCRR Sign Up registration page. At the top, there is a navigation bar with a back arrow labeled "Home", the CKYCRR logo, and two buttons: "Sign Up" (highlighted in blue) and "Registration". Below the navigation bar, the title "Nodal Officer Details" is centered. The form consists of several input fields: "Citizenship*" dropdown (selected "Indian"), "CKYC Number*" input field (containing "87898756456754") with a "Verify" button next to it, "Title" dropdown ("Select Title"), "First Name" input field ("Enter First Name"), "Middle Name" input field ("Enter Middle Name"), "Last Name" input field ("Enter Last Name"), "Email" input field ("Enter Email"), "Country Code*" dropdown ("India (+91)"), and "Mobile Number*" input field ("Enter Mobile Number"). A note at the bottom left states: "Note: System will validate email and mobile through OTP." Below the input fields are two buttons: "Clear" (outline blue) and "Validate" (grey). At the very bottom of the page, a small copyright notice reads: "© 2025 CKYCRR, All Rights Reserved."

- If CKYC Number entered is not as per the format, system will display error message as “Invalid CKYC Number”
- If CKYC Number entered does not exists in the CKYC Registry, in that case error message displayed will be “CKYC Number does not exists in CKYC Registry”
- If CKYC Number entered is valid and exists in CKYC Registry, OTP will be sent to email and mobile number associated with the entered CKYC Number in CKYC Registry.
- Following screen will be displayed where nodal officer is required to enter OTP



- Nodal Officer can enter OTP or can also request to resend OTP after predefined time period.
- After entering OTP, Nodal officer to click on Submit button.
- Upon successful CKYC verification, the following details will be auto-populated and made non-editable.
 - Title
 - First Name
 - Middle Name
 - Last Name
- Once CKYC number is verified, Citizenship and CKYC number fields will be disabled and email, Country Code and Mobile Number fields will be enabled.



< Home

CKYCRR

[Sign Up](#) [Registration](#)

Nodal Officer Details

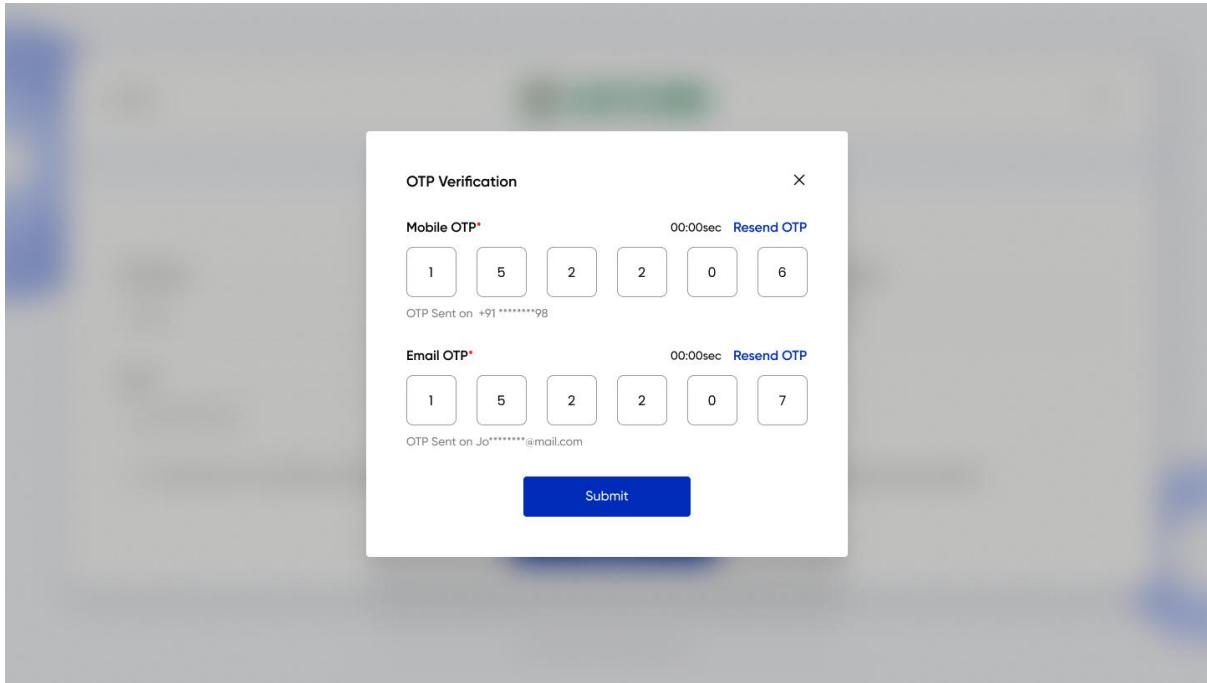
Citizenship *	CKYC Number *	Title *
Indian	87898756456754 <small>Verified</small>	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Email *	Country Code * *	Mobile Number * *
hardik.jp@proteantech.in	India (+91)	9913167783

Note: System will validate email and mobile through OTP.

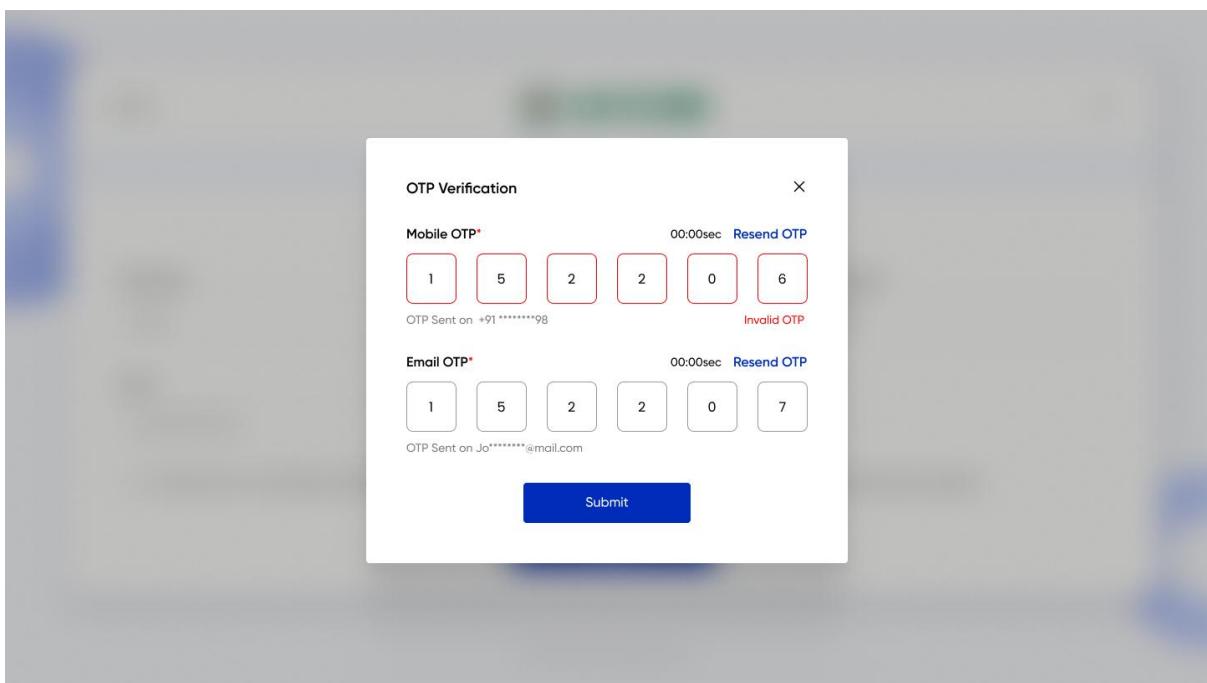
[Clear](#) [Validate](#)

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- Nodal officer to enter email, country code and mobile number.
- The Nodal Officer can clear the entered details on the screen by clicking the 'Clear' button.
- Validate button on the main screen will get enabled.
- When Nodal Officer clicks on "Validate" button, system will send two different OTPs to email and mobile entered by Nodal Officer.

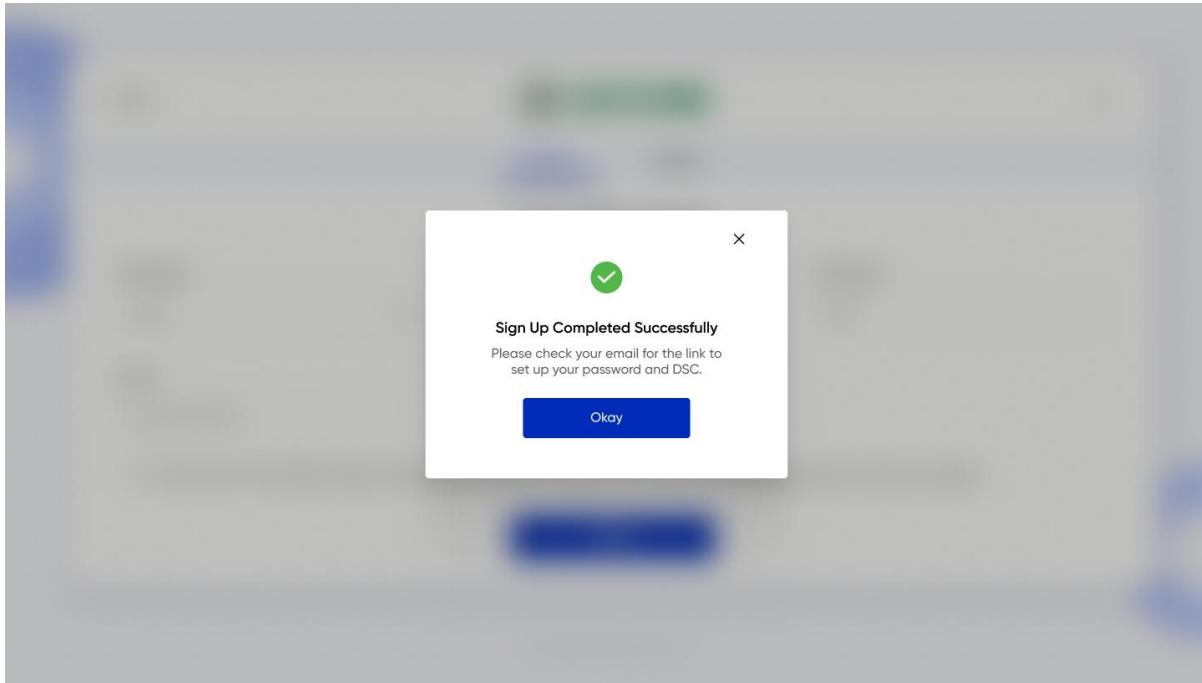


- If there is mismatch in any of the OTP entered, error message will be displayed as mentioned below.





- If OTP provided is correct in that case following screen will be displayed with success message.



- Upon successful OTP verification, the system will trigger the password and a DSC setup link on registered email address of the nodal officer.
- Following is the sample email.

Subject: Reporting Entity Registration – Action Required

From : helpdesk.ckyrr@ckycindia.in
to me

Fri 2 May, 00:42 (3 days ago)

CKYCRR

Dear Hardik Patel,

Your signup for Reporting Entity registration has been completed successfully.

To complete the registration, please click on the link below to set up your password and Digital Signature Certificate (DSC):

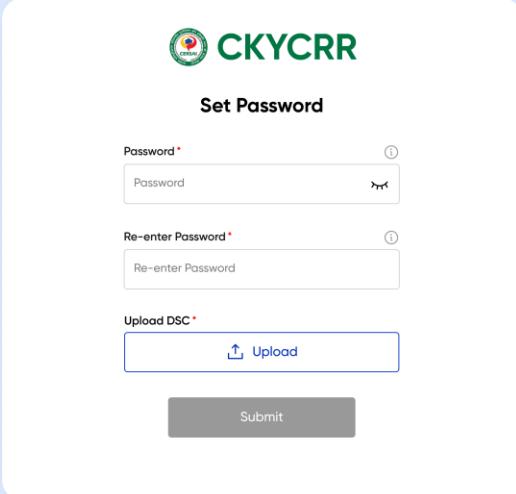
[Setup Password & DSC](#)

In case of any issues, please contact the helpdesk or raise a support ticket.
This is a system-generated email. Please do not reply.

Regards,
CKYCRR Support Team



- When Nodal Officer clicks on the link provided in the email, following screen will be displayed where user is required to enter and re-enter Password and upload his/her Class 3 DSC.



The image shows a screenshot of a web-based password reset form titled "Set Password". The form is centered on a light blue background with large, semi-transparent, overlapping shapes. At the top center is the CKYCRR logo, which includes a circular emblem with a map of India and the text "CKYCRR". Below the logo is the title "Set Password". The form contains three input fields: "Password" and "Re-enter Password", both marked with a red asterisk (*) and accompanied by a small eye icon. There is also a "Upload DSC" field with a blue "Upload" button featuring a white arrow icon. A "Submit" button is located at the bottom of the form. At the very bottom of the page, outside the main form area, is a small copyright notice: "© 2025 CKYCRR, All Rights Reserved."

- In case of any issue with the password entered, same will be displayed on screen as per password policy.
- By default, the entered password will be masked. The user can click the eye icon to view the password entered.



The screenshot shows the CKYCRR Set Password page. The header features the CKYCRR logo and the word "CKYCRR". Below it is the title "Set Password". The form contains two password input fields: "Password *" with the value "PASSWORD@TWOZEROTWOFIVE" and "Re-enter Password *" with the value "*****". There is also a "Upload DSC *" field with a placeholder "Upload" and a file icon. A "Submit" button is at the bottom. To the right of the form is a callout box titled "Password must meet the following criteria" containing the following items:

- At least 8-16 characters.
- At least one uppercase letter (A-Z)
- At least one lowercase letter (a-z)
- At least one numeric digit (0-9)
- At least one special character (!@#\$%^&*_-+=)
- No spaces allowed

At the bottom left of the page is the copyright notice: "© 2025 CKYCRR, All Rights Reserved."

- If Password comply with the password policy, user can upload the DSC.
- Once the DSC is uploaded, the system will validate the DSC name against the name provided during sign-up. The validity of the DSC will also be checked.

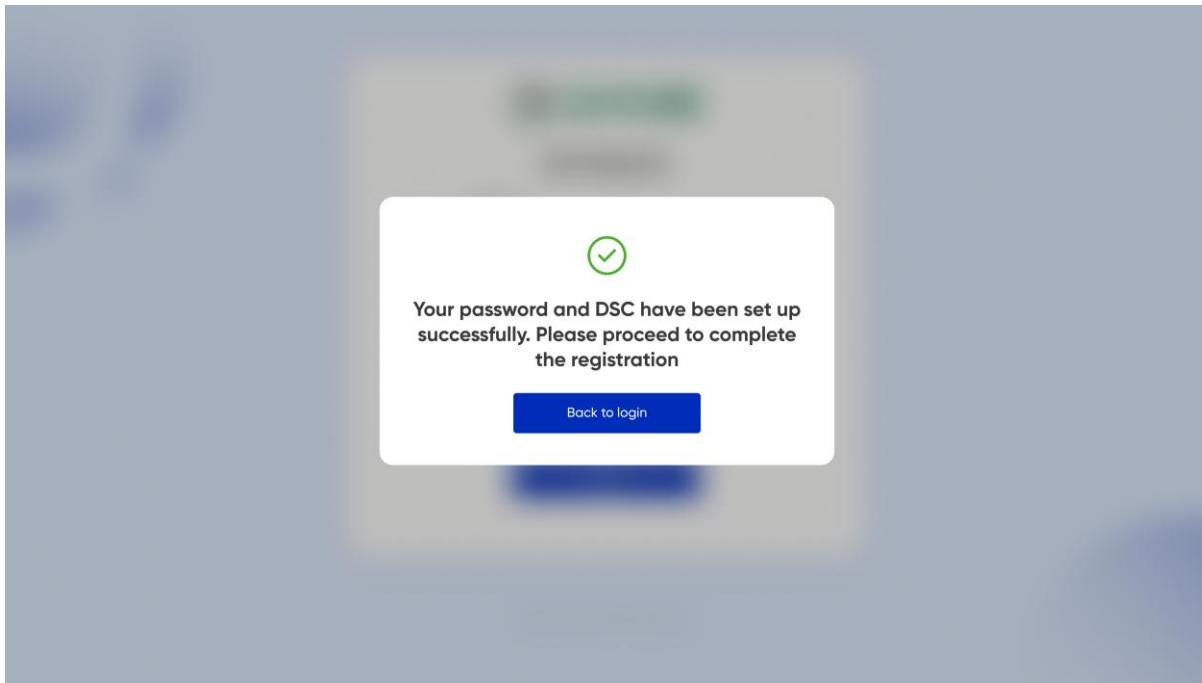
This screenshot is similar to the previous one, showing the CKYCRR Set Password page. The password "Password@2025" does not meet the required complexity rules, as indicated by the red asterisks in the "Password" and "Re-enter Password" fields. The callout box on the right lists the same password requirements as before, with the first item "At least 8-16 characters." having a red checkmark.



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- While Nodal Officer is entering his/her Password, system to display compliance status with regard to password policy.
- When User clicks on “Submit” button, following success message will be displayed.



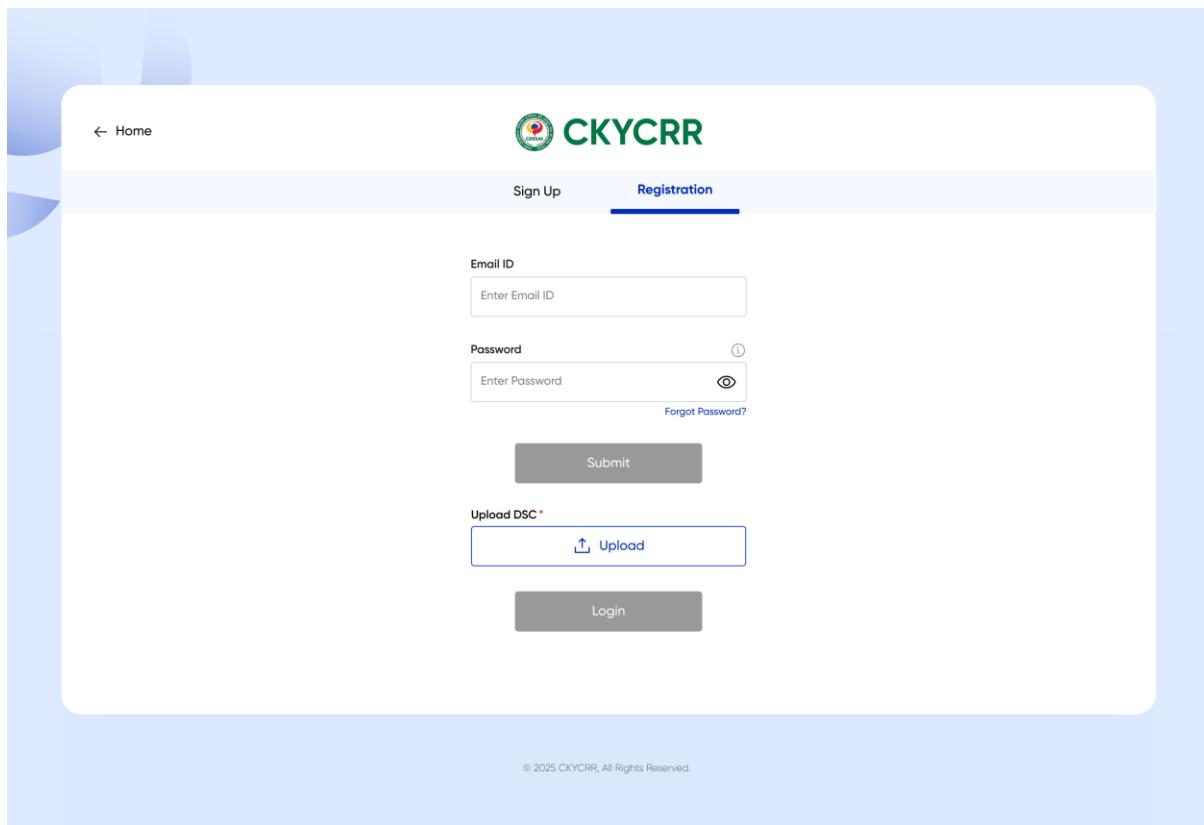
- User can click on “Back to Login” button to navigate to “Registration” tab.
- Upon successful completion of both password setup and Digital Signature Certificate (DSC) registration, the system shall send a confirmation email to the Nodal Officer containing a secure link to proceed with the Reporting Entity registration process. In the event of failure in either password or DSC setup, the Nodal Officer shall be required to repeat the respective setup process before continuing further.



1.3.1.6.2 Submission of RE Registration Form

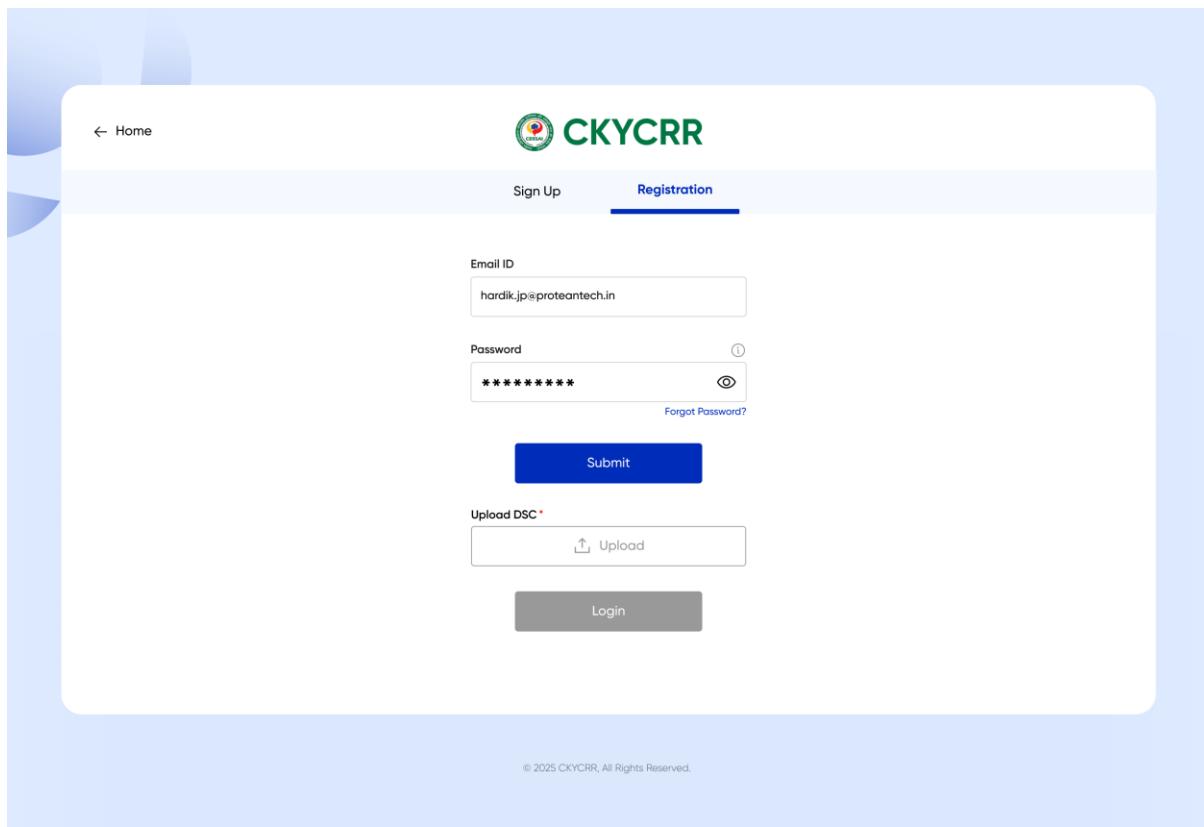
- Nodal Officer will navigate to Login page either by clicking link received in email, by clicking “Back to Login” button on successful password and DSC setup screen or directly by clicking on “Register→ Registration” tab on home page of CKYCRR website.

- Nodal Officer will login to CKYCRR RE registration module by entering email , Password and DSC. Following is the screen.



The screenshot shows a registration form for CKYCRR. At the top left is a back arrow labeled "Home". The top center features the CKYCRR logo with a green circular emblem containing a stylized tree or leaf design next to the text "CKYCRR". Below the logo, there are two tabs: "Sign Up" and "Registration", with "Registration" being the active tab and underlined. The main form area contains two input fields: "Email ID" and "Password". The "Email ID" field has placeholder text "Enter Email ID". The "Password" field has placeholder text "Enter Password" and includes a visibility icon (eye) and a "Forgot Password?" link. Below these fields is a "Submit" button. Further down is a section for "Upload DSC*" with a blue "Upload" button featuring an upward arrow icon. At the bottom of the form is a "Login" button. A small copyright notice "© 2025 CKYCRR, All Rights Reserved." is located at the very bottom center of the page.

- After entering email ID and password, submit button will be enabled.



The screenshot shows the CKYCRR registration page. At the top left is a back arrow labeled "Home". The title "CKYCRR" is displayed with a small circular logo to its left. Below the title are two tabs: "Sign Up" and "Registration", with "Registration" being the active tab. The form fields include "Email ID" (containing "hardik.jp@proteantech.in") and "Password" (containing "*****"). There is also a "Forgot Password?" link. A "Submit" button is located below the password field. An "Upload DSC" section with an "Upload" button follows. At the bottom right is a "Login" button. The footer contains the text "© 2025 CKYCRR, All Rights Reserved."

- When Nodal Officer clicks on “Submit” button, after authentication, DSC Upload button will be enabled. Nodal Officer to upload the DSC and click on “Login” button.
- CKYCRR system will validate the Digital Signature Certificate (DSC) to ensure it is within the validity period and is associated with the registered email ID.



- After successful login, RE registration form will be displayed which will guide Nodal officer through various registration steps.
- Nodal Officer can save the incomplete filled form and complete the registration process at later stage.
- Registration form will be divided into various tabs. First tab is “Entity Profile.
- Following fields will be displayed on screen which Nodal Officer is required to enter.
 - Entity Profile
 - Name of Institution
 - Regulator
 - Institution Type
 - Constitution
 - Proprietor Name
 - Regulator License/Certificate (Number and document)
 - PAN (Number and document)
 - CIN (Number and document)
 - LLPIN (Limited liability Partnership firm) (Number and document)
 - GSTIN (Number and document)
 - RE Website URL
 - Address Proof document upload
 - Other document upload



← Home CKYCRR → Logout

Registration

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Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Entity Profile

Name of Institution*	Regulator*	Institution Type*
Enter name of institution	Select regulator	Select institution type
Constitution*	Proprietor Name*	Regulator License/Certificate*
Select constitution	Enter proprietor name	Enter regulator license/certificate
PAN*	CIN*	LLPIN (Limited liability Partnership firm)*
Enter PAN number	Enter CIN	Enter LLPIN
GSTIN*	RE Website URL	Address Proof*
Enter GSTIN	Enter website URL here	Upload
Other		

Clear **Save and Next**

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- If the regulator is selected as "RBI", the 'Institution Type' dropdown will also display Small Finance Bank.
- After entering all mandatory fields and uploading of the required supporting documents under the 'Entity Profile' tab, the system will enable the 'Save and Next' button.
- Provision to clear the details entered on screen by clicking on "Clear" button.
- The Nodal Officer will be able to preview the uploaded document by clicking on its thumbnail.



- The Nodal Officer will be able to delete any uploaded document by clicking the 'Delete' button.
- The Nodal Officer shall click the "Save and Next" button to proceed.



← Home Logout

CKYCRR

Registration

Step 1 of 6

Entity Profile Step 2 of 6 Head of Institution Details Step 4 of 6 Nodal Officer Details Step 5 of 6 Institutional Admin User Details Step 6 of 6 Form Preview

Entity Profile

Name of Institution *	Regulator *	Institution Type *
HDFC Bank	RBI	Payment Bank
Constitution *	Proprietor Name *	Regulator License/Certificate *
Public Limited	-	ABC123
PAN *	CIN *	LLPIN (Limited liability Partnership firm) *
BOAPT4563M	L12345MH2020PLC987654	-
GSTIN *	RE Website URL	Address Proof*
22ABCDE1234F1Z5	www.hdfcbank.com	<input type="button" value="Upload"/>
Other <input type="button" value="Upload"/>		

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- The system shall then Perform a de-duplication check based on the PAN provided to ensure that the Reporting Entity is not already registered in the system. These validations are mandatory to ensure uniqueness and regulatory compliance of the registering entity.
- **Deduplication Logic**
 - For Reporting Entities registered as Sole Proprietorship:
The system shall check for duplicate records in the CKYCRR database using the following parameters:
 - PAN of the Reporting Entity
 - Name of the Reporting Entity
 - Regulator of the Reporting Entity
 - For Reporting Entities registered as other than Sole Proprietorship:
The system shall check for duplicates using the following parameters:
 - PAN of the Reporting Entity
 - Regulator of the Reporting Entity



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- If no duplicate is found:
The system shall initiate online verification of the following identifiers with their respective issuing authorities:
 - PAN (Permanent Account Number)
 - CIN (Corporate Identification Number) / LLPIN (Limited Liability Partnership Identification Number)
 - GSTIN (Goods and Services Tax Identification Number)
- If a duplicate is found:
 - The system shall display the error message: "Reporting Entity with the same PAN is already registered in the system." The Nodal Officer must review and update the PAN to proceed.
- If all identifiers are successfully verified:
The system shall allow the Nodal Officer to proceed to the "Address Details" section of the registration form.
- When Nodal Officer is navigated to "Address Details" tab following screen will be displayed.



← Back [→ Logout]

CKYCRR

Registration

Step 1 of 6 **Step 2 of 6** **Step 3 of 6** **Step 4 of 6** **Step 5 of 6** **Step 6 of 6**

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Address Details

Registered Address

Address Line 1*	Address Line 2	Address Line 3
<input type="text" value="Add address here"/>	<input type="text" value="Add address here"/>	<input type="text" value="Add address here"/>
Country *	State / UT *	District *
<input type="text" value="Select country"/>	<input type="text" value="Select state / ut"/>	<input type="text" value="Enter district"/>
City/Town *	Pin Code *	Digipin
<input type="text" value="Enter city/town"/>	<input type="text" value="Enter pin code"/>	<input type="text" value="Enter pin code"/>

Correspondence Address

Same as registered address

Address Line 1*	Address Line 2	Address Line 3
<input type="text" value="Add address here"/>	<input type="text" value="Add address here"/>	<input type="text" value="Add address here"/>
Country *	State / UT *	District *
<input type="text" value="Select country"/>	<input type="text" value="Select state / ut"/>	<input type="text" value="Enter district"/>
City/Town *	Pin Code *	Digipin
<input type="text" value="Enter city/town"/>	<input type="text" value="Enter pin code"/>	<input type="text" value="Enter pin code"/>

Clear Save and Next

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- The "Address Details" section shall capture two types of addresses for the Reporting Entity:
 - Registered Address
 - Correspondence Address
- The Nodal Officer must enter both addresses as part of the RE registration process.
- If the Registered Address and Correspondence Address are the same:
- The Nodal Officer may select a checkbox labelled "Same as Registered Address". Upon selection, the CKYCRR system shall auto-fill the Correspondence Address fields using the Registered Address data.
- If the addresses differ, the Nodal Officer must manually enter the Correspondence Address details.
- The following fields shall be captured for each address:



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- Address Line 1
- Address Line 2
- Address Line 3
- Country
- State / Union Territory
- District
- City /Town
- Pin code
- Pin code (in case of others) *(This field will be displayed only in case of pin code is selected as "Other")*
- Digipin



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CKYCRR

Registration

Step 1 of 6 **Step 2 of 6** **Step 3 of 6** **Step 4 of 6** **Step 5 of 6** **Step 6 of 6**

Entity Profile **Address Details** **Head of Institution Details** **Nodal Officer Details** **Institutional Admin User Details** **Form Preview**

Address Details

Registered Address

Address Line 1*	Address Line 2	Address Line 3
Add address here	Add address here	Add address here
Country*	State / UT*	District*
Select country	Select state / ut	Enter district
City/Town*	Pin Code*	Pin Code (in case of others)*
Enter city/town	Other	Enter pin code
Digipin		
Enter pin code		

Correspondence Address

Same as registered address <input type="checkbox"/>		
Address Line 1*	Address Line 2	Address Line 3
Add address here	Add address here	Add address here
Country*	State / UT*	District*
Select country	Select state / ut	Enter district
City/Town*	Pin Code*	Pin Code (in case of others)*
Enter city/town	Other	Enter pin code
Digipin		
Enter pin code		

Clear Save and Next

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- The CKYCRR system shall support registration of Reporting Entities registered outside India but operating in India.
 - If the country selected by the Nodal Officer is other than India, the following provisions shall apply:
 - The State, District, City/Town, and Pincode fields shall accept free-text input, allowing up to 50 alphanumeric characters each.
 - These fields (State, District, City/Town, and Pincode) shall be marked as optional.



- After filling in both the address details, "Save and Next" button will be enabled.

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CKYCRR Registration

Step 1 of 6 Entity Profile Step 2 of 6 Address Details Step 3 of 6 Head of Institution Details Step 4 of 6 Nodal Officer Details Step 5 of 6 Institutional Admin User Details Step 6 of 6 Form Preview

Address Details

Address Line 1*	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Correspondence Address

Same as registered address

Address Line 1*	Address Line 2	Address Line 3
Panchsheel Business Park	Balewadi high street 2	Balewadi
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Clear Save and Next

- Nodal Officer to click on "Save and Next" button to navigate to "Head of Institution details" tab.
- Nodal Officer to select Citizenship.
- **Citizenship As other than Indian:**
 - In case Nodal officer selects citizenship other than "Indian" , the CKYC Number field will be disabled where as all other fields will be enabled.
 - Following screen will be displayed to the Nodal officer.



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CKYCRR

Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Head of Institution Details

Citizenship *	CKYC Number	Title *
Afghanistan		Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender **	Designation *	Email *
Male	Assistant Vice President	hardik.jp@proteantech.in
Country Code *	Mobile Number *	Landline Number
Afghanistan (+93)	9913167783	9913167783

Validate **Save and Next**

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- Nodal officer to enter following fields.
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Gender
 - Designation
 - Email
 - Country Code
 - Mobile Number
 - Landline Number
- **Citizenship As “Indian”:**
 - In case Nodal officer selects citizenship as “Indian”, following will be the screen displayed.
 - All fields will be disabled except CKYC Number and “Verify” button.



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Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Head of Institution Details

Citizenship*	CKYC Number*	Title*
Indian	56498756456754	Verify
First Name*	Middle Name	Last Name
Enter First Name	Enter Middle Name	Enter Last Name
Gender*	Designation*	Email*
Select gender	Enter designation	Enter Email
Country Code*	Mobile Number*	Landline Number
India (+91)	Enter mobile number	Enter landline number

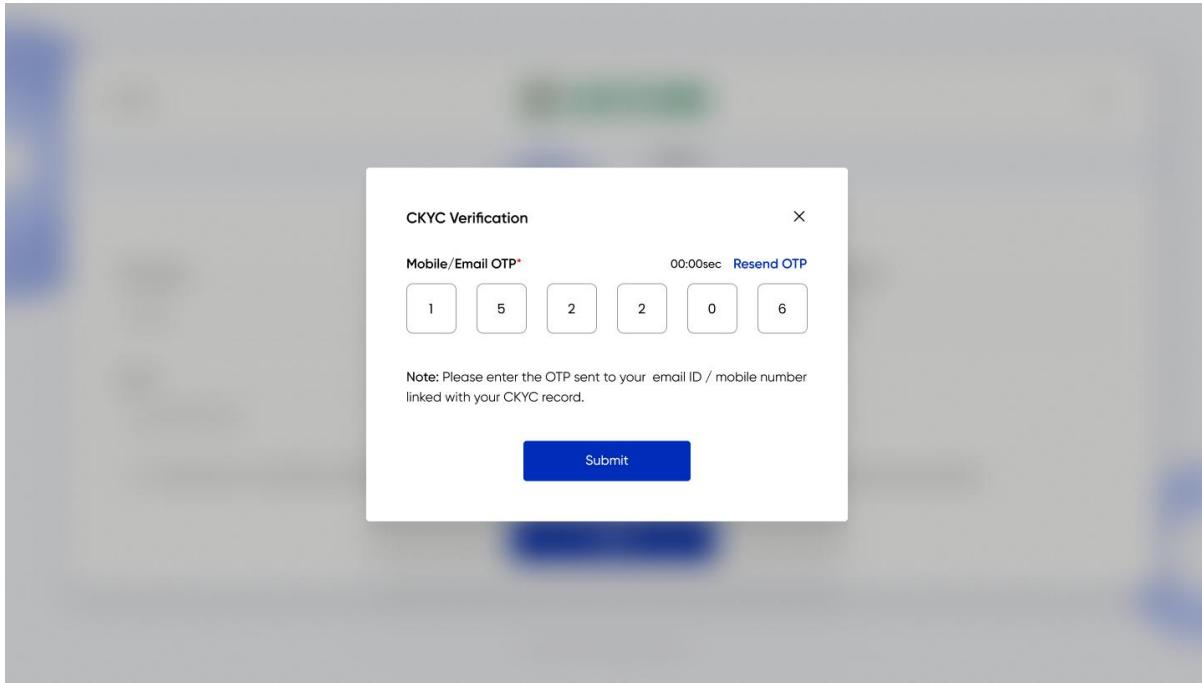
Validate Save and Next

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- Following fields will be displayed on screen
 - Citizenship
 - CKYC number
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Gender
 - Designation
 - Email ID
 - Country Code
 - Mobile Number
 - Landline Number
- Nodal officer to enter CKYC number and click on “Verify” button.
- If the entered CKYC number is invalid, system will display error message as “Invalid CKYC Number”
- If entered CKYC Number is correct at format level but does not exists on the CKYCR registry in that case error message displayed will be “CKYC Number doesnot exists’
- In case if CKYC Number is valid and present in the CKYCRR Registry, system to send OTP on email/mobile number registered for CKYC number provided.



- Nodal Officer to enter OTP on screen.



- Nodal Officer can also request to resend OTP after predefined time period. After entering OTP, Nodal officer to click on Submit button.
- Upon successful CKYC verification, the following details will be auto-populated and made non-editable.
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Gender
- Once CKYC number is verified, Citizenship and CKYC number fields will be disabled.



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CKYCRR

Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

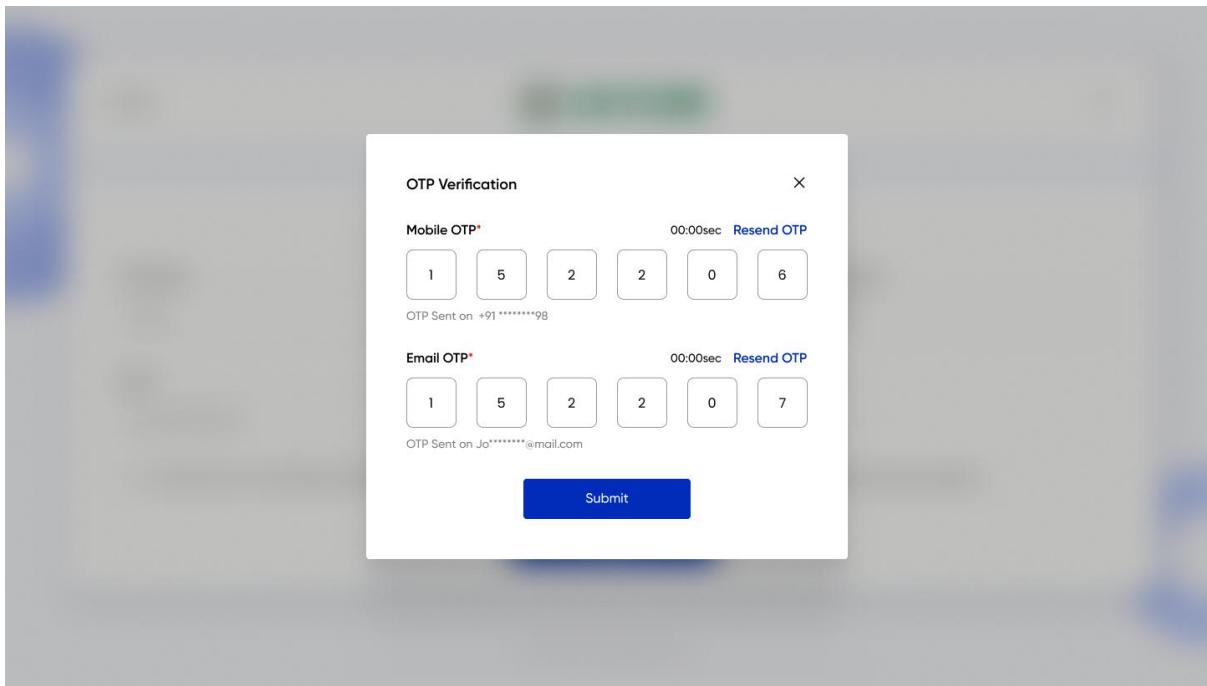
Head of Institution Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Designation *	Email *
Male	Assistant Vice President	hardik.jp@proteantech.in
Country Code *	Mobile Number *	Landline Number
India (+91)	9913167783	9913167783

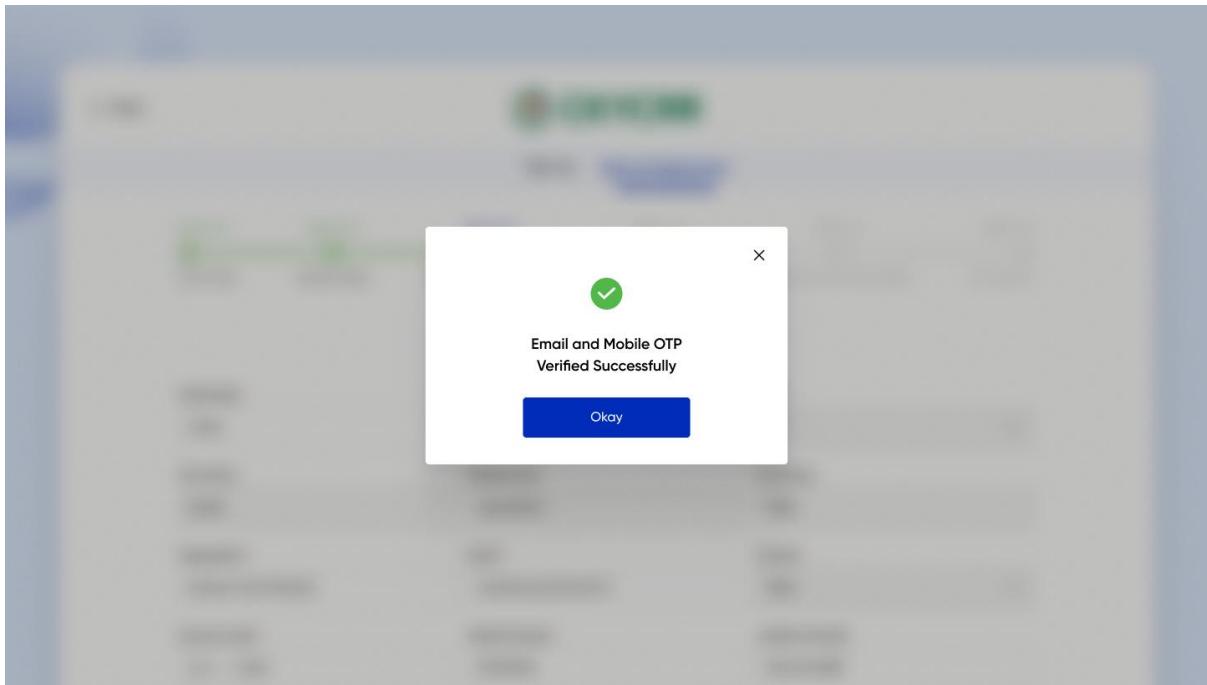
Validate Save and Next

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- Nodal officer to enter designation, email, country code ,mobile number and landline number.
- The Nodal Officer can clear the entered details on the screen by clicking the 'Clear' button.
- Validate button on the screen will get enabled.
- When Nodal Officer clicks on "Validate" button, system will send two different OTPs to email and mobile entered by Nodal Officer.
- The Nodal Officer shall be required to enter the received OTPs for validation.



- The system shall verify both contact points upon correct OTP entry.



- Only after successful verification of both email and mobile number, Nodal Officer shall be allowed to proceed by clicking the "Save and Next" button.



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Registration

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Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Head of Institution Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Designation *	Email *
Male	Assistant Vice President	hardik.jp@proteantech.in
Country Code *	Mobile Number *	Landline Number
India (+91)	9913167783	9913167783

Validate Save and Next

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- The system shall then navigate the user to the next tab: "Nodal Officer Details."
- When Nodal Officer is navigated to "Nodal Officer Details" tab, following screen will be displayed.



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Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 **Step 4 of 6** Step 5 of 6 Step 6 of 6

Nodal Officer Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Verified
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S678	hardik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Board Resolution for Appointment *	Board Resolution *	
01/01/2020		

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- Following fields will be displayed on screen
 - Citizenship
 - CKYC Number
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Gender
 - Date of Birth
 - Designation



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- Employee code
 - Email ID
 - Country Code
 - Mobile Number
 - Landline Number
 - Office Address (*same as entity registered address/correspondence address*) (Auto-populated based on dropdown value selected)
 - Address line 1
 - Address line 2
 - Address line 3
 - Country
 - State /UT
 - District
 - City / Town
 - Pincode
 - Digipin
 - Proof of Identity
 - Proof of identity number (Number and Document)
 - Date of board resolution for appointment of nodal officer
 - Board resolution Document
- Following fields will be auto-populated with the details provided at the time of Sign-up and will be non-editable
 - Citizenship
 - CKYC Number
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Email ID
 - Country Code
 - Mobile Number
- After filling in all the mandatory details, “Save and Next” button will get enabled.
- Nodal Officer to click on “Save and Next” button to navigate to “Institutional Admin User Details” tab.
- In “Institutional Admin User Details” tab, details will be captured for two Institutional Admin users.
- Following fields will be captured as input for each Institutional Admin User Details.
 - Citizenship
 - CKYC number
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Gender



- Date of Birth
 - Designation
 - Employee Code (*Code and Document upload for Certified copy of photo identity card of the Admin users issued by the institution (in case photo IDs are not issued by the institution to employees, a letter duly signed by the authorized signatory mentioning the same would be required along with the photographs of the admin users)*)
 - Email ID
 - Country Code
 - Mobile Number
 - Landline Number
 - Office Address (*same as entity registered address/correspondence address*) (Auto-populated based on dropdown value selected)
 - Address line 1
 - Address line 2
 - Address line 3
 - Country
 - State /UT
 - District
 - City / Town
 - Pincode
 - Digipin
 - Proof of Identity
 - Proof of Identity Number (Number and upload of Certified copy of the proof of the identity of the Admin users)
 - Date of authorization
 - Authorization letter by Competent Authority (should be signed by the authorized signatory/director, etc.)
- Nodal Officer to select Citizenship.
- **Citizenship As other than Indian:**
 - In case Nodal officer selects citizenship other than "Indian" , the CKYC Number field will be disabled whereas all other fields will be enabled.
- **Citizenship As "Indian":**
 - In case Nodal officer selects citizenship as "Indian", following will be the screen displayed



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CKYCRR

Registration

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Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Institutional Admin User Details

Institutional Admin User 1 Details

Citizenship*	CKYC Number*	Title*
Indian	23498756456754	Verify
First Name*	Middle Name	Last Name
Enter First Name	Enter Middle Name	Enter Last Name
Gender*	Date of Birth	Designation*
Select gender	DD/MM/YYYY	Enter designation
Employee Code	Email	Country Code*
S678	Enter Email address	India (+91)
Mobile Number	Landline Number	Office Address
Enter mobile number	Enter landline number	Select office address
Proof of Identity	Proof of Identity Number	
Select proof of identity	Enter proof of identity number	Upload
Date of Authorization	Authorization letter by Competent Authority	
DD-MM-YYYY	Enter here	Upload
Validate Admin 1		

Institutional Admin User 2 Details

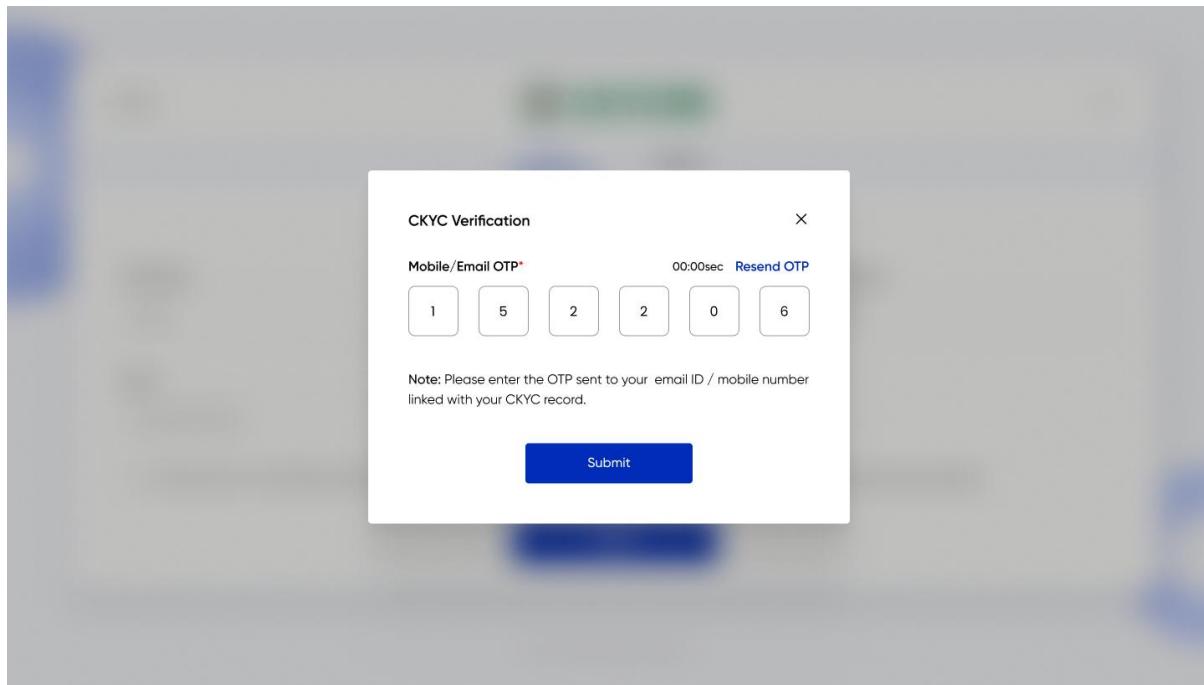
Citizenship*	CKYC Number*	Title*
Indian	76598756456754	Verify
First Name*	Middle Name	Last Name
Enter First Name	Enter Middle Name	Enter Last Name
Gender*	Date of Birth	Designation*
Select gender	DD/MM/YYYY	Enter designation
Employee Code	Email	Country Code*
S678	Enter Email address	India (+91)
Mobile Number	Landline Number	Office Address
Enter mobile number	Enter landline number	Select office address
Proof of Identity	Proof of Identity Number	
Select proof of identity	Enter proof of identity number	Upload
Date of Authorization	Authorization letter by Competent Authority	
DD-MM-YYYY	Enter here	Upload
Validate Admin 2		

Save and Next

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- Nodal officer to enter CKYC number and click on “Verify” button.
- If CKYC Number entered is not as per format error displayed will be “Invalid CKYC Number”
- If CKYC Number entered does not exists in CKYCR Registry, error message displayed will be “CKYC Number does not exists’
- If CKYC Number entered is valid and present in CKYCR Registry, system to send OTP on email/mobile number registered for CKYC number provided.
- Nodal Officer to enter OTP on screen.



- Nodal Officer can also request to resend OTP after predefined time period. After entering OTP, Nodal officer to click on Submit button.
- Following screen will be displayed to the user.



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CKYCRR

Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Institutional Admin User Details

Institutional Admin User 1 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Potel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S075	hardik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
991367783	991367783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Panel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City / Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	
Validate Admin 1		

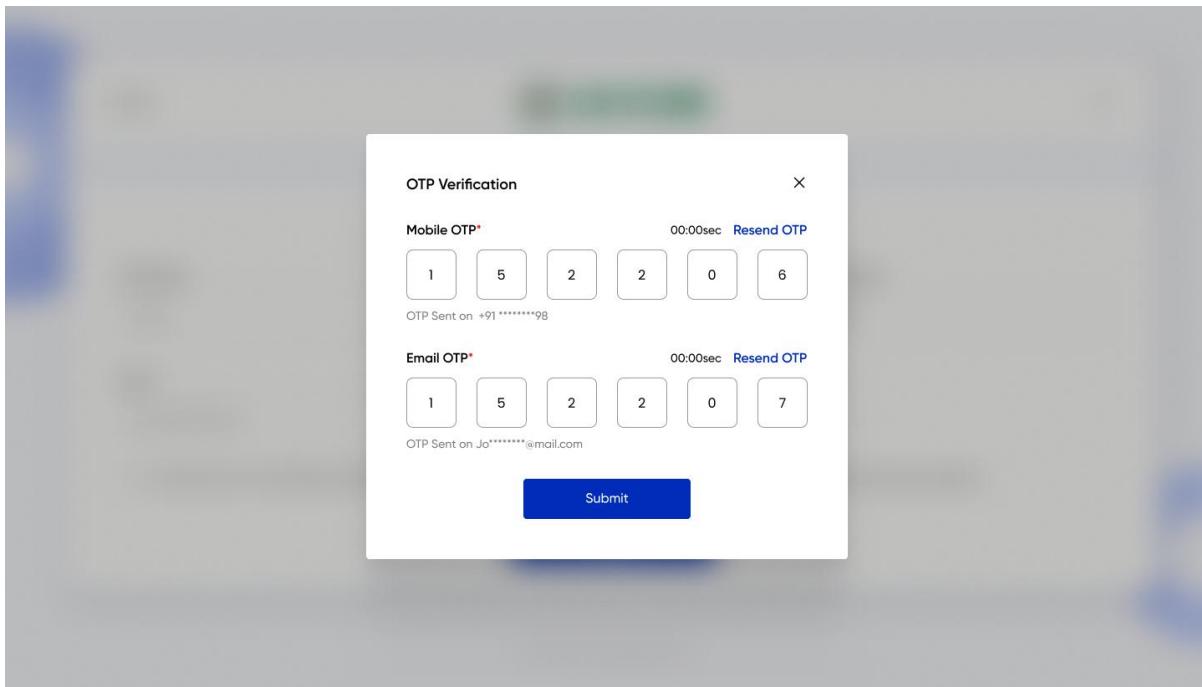
Institutional Admin User 2 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Potel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S075	hardik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
991367783	991367783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Panel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City / Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	
Validate Admin 2		

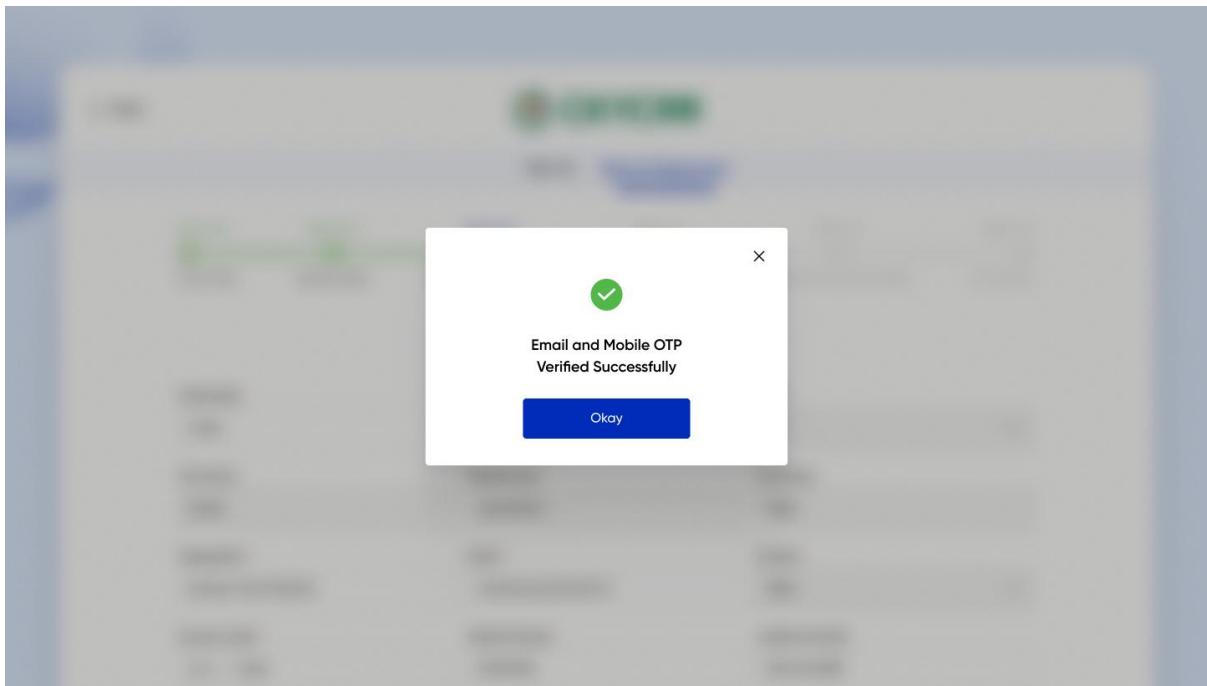
Save and Next



- Proof of Identity details will be verified with the issuing authority.
- After entering details of Institutional Admin User, Nodal Officer to click on “Validate Admin 1” Button.
- The CKYCRR system shall trigger two separate OTPs to email and mobile number entered
- The Nodal Officer shall be required to:
 - Enter the Mobile OTP received on the Institutional Admin’s mobile number.
 - Enter the Email OTP received on the Institutional Admin’s email address.
- Click the “Submit” button to proceed.



- The system shall validate both OTPs entered by the Nodal Officer.
- The CKYCRR system will send OTPs as per the above timeframes. Post 4 consecutive invalid OTP, the CKYCRR system will not send the OTP to particular email address or mobile number for 2 hours.
- If OTP validation fails: The system shall display the error message: “Incorrect email/mobile OTP.” The Nodal Officer must re-enter the valid OTPs sent to the Institutional Admin’s email and mobile number to retry verification.



- After successful OTP validation, “Validate Admin 1” button will be disabled.
- Nodal Officer to follow same steps to enter and validate details of Institutional Admin 2.
- When details of both the Institutional Admin user gets verified, “Save and Next button” gets enabled.



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Registration

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Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Institutional Admin User Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S075	hardik.j@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
99136783	99136783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	
<button>Validate Admin 1</button>		
Institutional Admin User 2 Details		
Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S075	hardik.j@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
99136783	99136783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	
<button>Validate Admin 2</button>		
<button>Save and Next</button>		

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- The system shall navigate the Nodal Officer to the "Preview" section.
- When Nodal Officer clicks the "Save and Next" button preview of entire "RE Registration form", including thumbnails of the uploaded documents will be displayed to Nodal Officer.



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Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Form Preview

Entity Profile Edit

Name of Institution *	Regulator *	Institution Type *
HDFC Bank	RBI	Payment Bank
Constitution *	Proprietor Name *	Regulator License/Certificate *
Public Limited	-	ABC123 
PAN *	CIN *	LLPIN (Limited liability Partnership firm) *
BOAPT4563M	L12345MH2020PLC987654 	- 
GSTIN *	RE Website URL	Address Proof*
22ABCDE1234F1Z5 	www.hdfcbank.com 	
Other 		

Registered Address Edit

Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India 	Maharashtra 	Mumbai 
City/Town *	Pin Code *	Digipin
Mumbai	400013 	7G2X9K3LQW 

Correspondence Address Edit

Same as registered address <input type="checkbox"/>		
Address Line 1 *	Address Line 2	Address Line 3
Panchsheel Business Park	Balewadi high street 2	Balewadi
Country *	State / UT *	District *
India 	Maharashtra 	Pune 
City/Town *	Pin Code *	Digipin
Pune	400013 	7G2X9K3LQW 

Head of Institution Details Edit

Citizenship *	CKYC Number *	Title *
Indian	56498756456754 	Mr 
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Designation *	Email *
Male	Assistant Vice President	hardik.jp@proteantech.in
Country Code * *	Mobile Number *	Landline Number
India (+91)	9913167783	9913167783



Nodal Officer Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr.
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S678	hardik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/ Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Board Resolution for Appointment *	Board Resolution *	
01/01/2020		

Institutional Admin User 1 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S675	hardik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/ Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	

Institutional Admin User 2 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S675	hardik.jp@proteantech.in	India (+91)
Landline Number	Office Address *	Mobile Number *
9913167783	Same as registered address	9913167783
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/ Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	

Submit



- Nodal officer can verify the details and if required can click on edit button and make necessary changes.
- If all details in the preview are in order, Nodal Officer can click on “Submit” button.
- Upon clicking the “Submit” button, the CKYCRR system shall generate and display a consolidated preview document containing all details entered and documents uploaded by the Nodal Officer during the registration process.
- The document shall be rendered in a non-editable, view-only format.
- Download functionality shall be disabled at this stage.
- The system shall then prompt the Nodal Officer to enter the following fields for final submission:
 - Declaration (Mandatory):
 - The Nodal Officer must provide consent to the system-generated declaration before submission.
 - The declaration text shall be displayed as:
 - *"I declare that the information provided is true and correct to the best of my knowledge."*
 - Place (Mandatory):
 - Date: The system shall auto-populate the current date as the date of declaration.
- The Nodal Officer shall click the “Apply Digital Signature” button to digitally sign the consolidated registration document.

Declaration and Digital Signature

RE Registration Form

1 / 1 | 100% |

Entity Profile

Name of Institution:	Regulator:
Lorem ipsum	Lorem ipsum
Institution Type:	Constitution:
Government Agency	Government
Registration Name:	PAN:
Lorem ipsum	AAAAAA9999A
Website:	CIN:
www.example.com	U1234567Hr234BC
Address Details	Address:
Registered Address:	Address:
Country:	State:
India	Maharashtra
District:	City/Town:
Pune	Pune
Pin Code/Zip:	Email:
411045	9899999999
	Mobile Number:
	999547990
	Landline Number:
	020-247-8999
	Nationality:
	PAN Card
	PAN Card
	Indian
	Indian
	Proof of Identity/Upload:
Name:	Hardik Jayantilal Patel
Designation:	Email:
Assistant Vice President	hardik@ydeys.co
Gender:	QR Code Number:
	01-07-2022
	Board Resolution:
	Upload Document:
	01-07-2022
	Upload Document:
	Nationality:
	Office Address:

I declare that the information provided is true and correct to the best of my knowledge.

Place * Date

Pune 20/03/2025



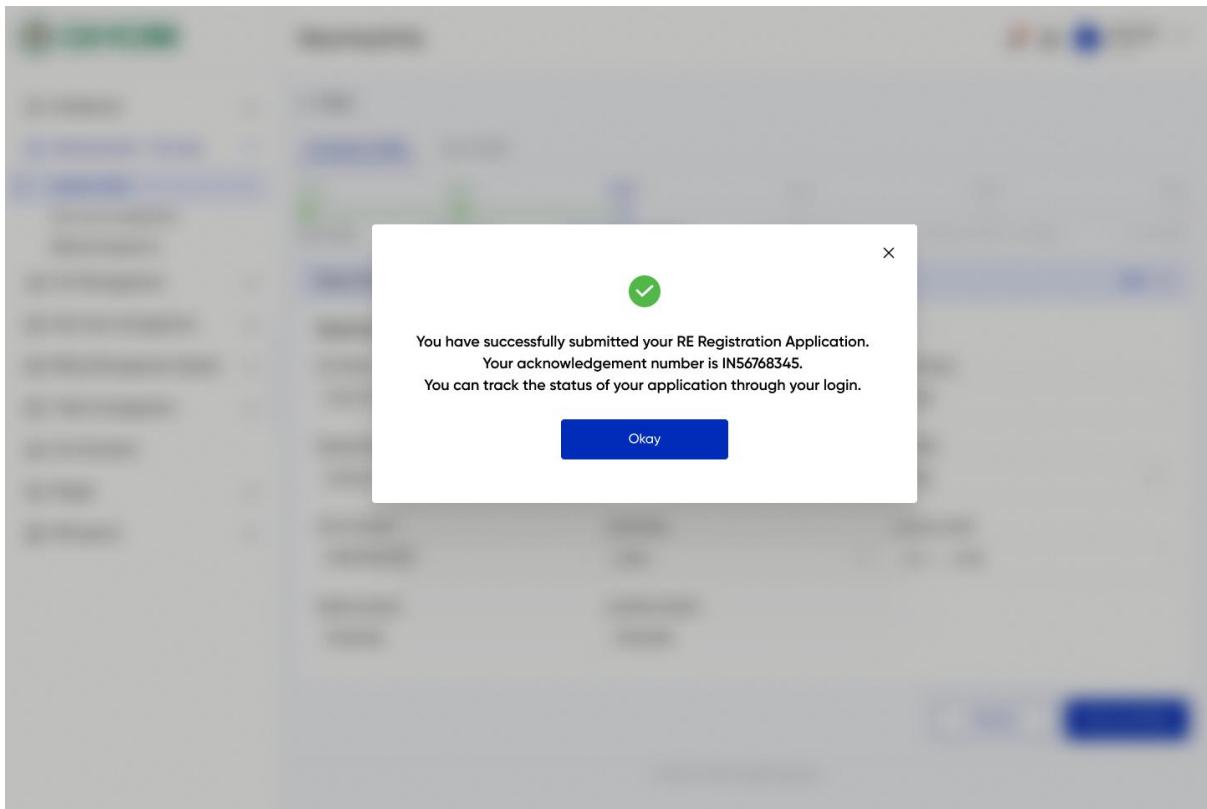
- The CKYCRR system shall enforce digital signing as a mandatory step prior to submission.
- If the digital signature is not completed, the system shall:
 - Restrict submission of the registration form.
 - Display an appropriate error message indicating that digital signing is required.
- When Nodal Officer clicks on “Apply Digital Signature” button, a pop-up will appear which will show a list of DSCs available on the system.
- Nodal Officer to select the DSC which is registered on CKYCRR System and enter the necessary PIN to sign the document.
- Only upon successful completion of the digital signature, system to allow Nodal Officer to submit the registration request to CERSAI for approval.

The screenshot shows a modal window titled "Reporting Entity Digitally Signed Registration Form". The window contains several sections of form data:

- Acknowledgment Number:** IN567W8345
- Entity Profile:**
 - Name of Institution: [Redacted]
 - Regulator: [Redacted]
 - Institution Type: Government Agency
 - Constitution: Government
 - Address: [Redacted]
 - PIN/ITC: XY72465
 - CIN: [Redacted]
 - GSTIN: [Redacted]
 - Registration Name: PAN
 - Loans (PAN): AAAAAA0398A
 - UTR: UT234567MH1234BC
 - Website: www.example.com
 - Website: www.example.com
 - Upload Document: [Redacted]
- Address Details:**
 - Registered Address: [Redacted]
 - Correspondence Address: [Redacted]
 - Country: India
 - State: Maharashtra
 - Email: [Redacted]
 - QC Number: 989999899999
 - District: Pune
 - City/Town: Pune
 - Mobile Number: [Redacted]
 - Landline Number: 020-247-8999
 - PIN Code/Zip: 411045
 - Nationality: Indian
 - PAN Card: [Redacted]
- Nodal Officer Details:**
 - Name: Hardik Jayantilal Patel
 - Designation: Assistant Vice President
 - Date of Birth: 01-07-2022
 - Email: hardik.jay@cyooy.co
 - Board Resolution: 01-07-2022
 - Proof of Identity/Upload: [Redacted]
 - Gender: Male
 - QC Number: [Redacted]
 - Nationality: Indian
 - Office Address: [Redacted]
 - Upload Document: [Redacted]
- Place:** Pune
Date: 12/05/2025
- Signature:** [Redacted]

At the bottom right of the modal is a blue "Submit" button.

- Upon successful submission of the digitally signed registration form including supporting documents by the Nodal Officer, the CKYCRR system shall accept the registration request and generate a unique Acknowledgement Number.



- The following documents shall be made available for download by the Nodal Officer:
 - The submitted application form
 - The digitally signed consolidated document
 - The system-generated acknowledgement receipt
- The CKYCRR system shall send an automated email and SMS notification to the following recipients:
 - Nodal Officer of the Reporting Entity
 - Head of Institution of the Reporting Entity
- The email and SMS shall confirm the successful submission of the registration application along with the Acknowledgement Number.



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1.3.1.6.3 Track Status

- Nodal Officer can view the status of RE Registration application submitted for CERSAI Approval through his/her login through “Registration” Tab.
- Along with status Nodal Officer will also be able to view the details of RE Registration form submitted.
- Following screens shows various statuses displayed to Nodal Officer after submission of RE registration Application
 - Approval Pending.



← Back  CKYCR Registration [→ Logout]

Track Status

Ack Number	RE Name	Status	Submitted On
IN56768345	HDFC Bank	Approval Pending [Level 1]	25/04/2025

Form Preview

Entity Profile

Name of Institution *	Regulator *	Institution Type *
HDFC Bank	RBI	Payment Bank
Constitution *	Proprietor Name *	Regulator License/Certificate *
Public Limited	-	ABC123
PAN *	CIN *	LLPIN (Limited liability Partnership firm) *
BOAAPT4563M	L12345MH2020PLC987654	-
GSTIN *	RE Website URL	Address Proof*
22ABCDE1234F1Z5	www.hdfcbank.com	
Other		

Registered Address

Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India (+91)	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Correspondence Address

Same as registered address <input type="checkbox"/>	Address Line 2	Address Line 3
Panchsheel Business Park	Balewadi high street 2	Balewadi
Country *	State / UT *	District *
India (+91)	Maharashtra	Pune
City/Town *	Pin Code *	Digipin
Pune	400013	7G2X9K3LQW

Head of Institution Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Designation *	Email *
Male	Assistant Vice President	hardik.jp@proteantech.in
Country Code * *	Mobile Number *	Landline Number
India (+91)	9913167783	9913167783



Nodal Officer Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr.
First Name *	Middle Name	Last Name
Hordik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S678	hordik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komota Mills Compound	Lower Panel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Board Resolution for Appointment *	Board Resolution *	
01/01/2020		

Institutional Admin User 1 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hordik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S675	hordik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komota Mills Compound	Lower Panel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	

Institutional Admin User 2 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hordik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S675	hordik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komota Mills Compound	Lower Panel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	

[Back to Home](#)



o Rejected

[← Back](#) [Logout](#)

Registration

Track Status

Ack Number	RE Name	Status	Remark	Submitted On
IN56768345	HDFC Bank	Rejected	Lorem Ipsum	25/04/2025

Form Preview

Entity Profile ▼

Registered Address ▼

Correspondence Address ▼

Head of Institution Details ▼

Nodal Officer Details ▼

Institutional Admin User 1 Details ▼

Institutional Admin User 2 Details ▼

[Back to Home](#)

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o Modification Requested

- In case of RE Registration Application is marked for Modification by CERSAI user, Nodal Officer will be able to view status as well as remarks provided by CERSAI user.



[← Back](#) **CKYCR** [Logout](#)

Registration

Track Status

Ack Number	RE Name	Status	Remark	Submitted On
IN56768345	HDFC Bank	Modification Requested	Modify required fields marked for correction and re-submit the application	25/04/2025

Form Preview

Entity Profile

Registered Address

Correspondence Address

Head of Institution Details

Nodal Officer Details

Institutional Admin User 1 Details

Institutional Admin User 2 Details

[Edit Form](#)

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- Sections where modification is marked will be highlighted and within section, fields which are marked for modification will be highlighted.



[← Back](#) **CKYCR** [Logout](#)

Registration

Track Status

Ack Number	RE Name	Status	Remark	Submitted On
IN56768345	HDFC Bank	Modification Requested	Modify required fields marked for correction and re-submit the application	25/04/2025

Form Preview

Entity Profile

Name of Institution *	Regulator *	Institution Type *
HDFC Bank	RBI	Payment Bank
Constitution *	Proprietor Name *	Regulator License/Certificate *
Public Limited	-	ABC123
PAN *	CIN *	LLPIN (Limited liability Partnership firm) *
BOAPT4563M	L12345MH2020PLC987654	-
GSTIN *	RE Website URL	Address Proof *
22ABCDE1234F1Z5	www.hdfcbank.com	
Other		

Registered Address

Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India (+91)	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Correspondence Address

Same as registered address <input type="checkbox"/>		
Address Line 1 *	Address Line 2	Address Line 3
Panchsheel Business Park	Balewadi high street 2	Balewadi
Country *	State / UT *	District *
India (+91)	Maharashtra	Pune
City/Town *	Pin Code *	Digipin
Pune	400013	7G2X9K3LQW

Head of Institution Details

Nodal Officer Details

Institutional Admin User 1 Details

Institutional Admin User 2 Details

[Edit](#)



1.3.1.7 Rules and Validations

- The OTPs sent to the nodal officer, head of institution and institutional admin users to their registered mobile number and email addresses is valid for 10 minutes. The nodal officer of the reporting entity can request a resend of OTP as per below time intervals:
 - 30 seconds (1st attempt)
 - 60 seconds (2nd attempt)
 - 90 seconds (3rd attempt)
- **Draft Registration Expiry and Automated Purge Policy**
 - If the registration request is not submitted within 30 calendar days from the date of sign-up by the Nodal Officer of the Reporting Entity:
 - The CKYCRR system shall automatically purge all draft registration data, including Nodal Officer details, from the system.
 - Post-purge, the Nodal Officer must reinitiate the sign-up and registration process afresh.
 - During the 30-day window, the CKYCRR system shall send automated reminder emails to the registered email address of the Nodal Officer at 7-day intervals.
- **Password Setup Link Expiry and Retry Logic**
 - The password setup link sent by the CKYCRR system to the Nodal Officer shall remain valid for 48 hours from the time of issue.
 - Upon expiry of the 48-hour window:
 - The CKYCRR system shall automatically re-trigger a fresh password setup link to the Nodal Officer's registered email address.
 - The password setup link can be triggered a maximum of two times. From the third attempt onwards, an option may be provided in the email itself to re-trigger the password setup link
 - If the user deletes the email, they will need to initiate the signup process again. In such cases, the system will display a message 'This email ID is already registered. A Password setup link has been sent to your email ID.'.
 - Password setup link will be triggered only if below mentioned conditions are met:
 - ❖ The record already exists, and
 - ❖ The password has not yet been set up.
 - If the Nodal Officer fails to complete the password setup:
 - The CKYCRR system shall invoke the purge policy, and all sign-up information provided by the Nodal Officer shall be deleted (After 30 calendar days) .



- A fresh sign-up and registration process will be required to proceed.
- **System Access Conditions**
 - Access to the CKYCRR system shall be granted only after the following conditions are met:
 - Approval of the registration request by a designated CERSAI Approver, and
 - Successful completion of all mandatory testbed activities by the Nodal Officer and/or Institutional Admin Users of the Reporting Entity within the Testbed Environment.
- **Modification Restriction Post Submission**
 - Once the registration application is submitted by the Nodal Officer for approval, the CKYCRR system shall lock the form for editing.
 - No modifications shall be permitted by the Nodal Officer until the CERSAI official has taken an action on the request.
- CERSAI officials shall have the following action options:
 - Approve the registration
 - Reject the registration
 - Send back the application to the Nodal Officer for modification.

Nodal Officer Signup				
Field	Field Type	Field Size	M/O /CM	Validations
Citizenship	Char	3	M	Dropdown values as per configurations in CMS. Draft values will be configured.
CKYC number	Char	14	CM	14 digits numeric value allowed. CKYC number will be verified from CKYCRR registry. Mandatory if citizenship selected is Indian
Title	Char	2	M	Dropdown value 1. Mr. 2. Ms 3. Mrs. 4. Mx
First Name	Varchar	33	M	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe will be allowed 4. Dot(.) will be allowed 5. Auto-populated based on CKYC number provided if citizenship is Indian



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Middle Name	Varchar	33	0	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe will be allowed 4. Dot(.) will be allowed 5. Auto-populated based on CKYC number provided if citizenship is Indian
Last Name	Varchar	33	0	1. Space not allowed 2. A to Z and a to z will be allowed 3. Single apostrophe will be allowed 4. Auto-populated based on CKYC number provided if citizenship is Indian
Email	Varchar	254	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%.^&*()_+-=
Country Code	Char	4	M	1.Default value selected will be India (+91). 2.Dropdown values as per ISO code which will be configurable
Mobile Number	Char	15	M	1. Min 8 and maximum 15. In case of country code other than India, mobile number will accept numeric value of min 8 and maximum 15. 2.For India, 10 digit mobile number is allowed

Entity Details				
Field	Field Type	Field Size	M/O /CM	Validations
Name of Institution	Varchar	99	M	1. Space in between words is allowed 2. A to Z, a to z, 0 to 9 are allowed 3. Following special characters are allowed `~!@#\$%^&*()_+-=
Regulator	Char	2	M	List of Regulators (dropdown selection)



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				1.RBI 2.PFRDA 3.SEBI 4.IRDAI 5. IFSCA 6. Government Agency
Institution Type	Char	2	CM	List of dropdown values 1.RBI a. Foreign Exchange Business b. Housing Finance Company c. Full Fledged Money Changer d. Non bank – PPI e. Payment Bank f. All India Financial Institutions g. Payment System Operator h. Non-Banking Financial Company i. Small Finance Bank i. PSU Bank j. Private Bank k. Regional Rural Bank l. Cooperative Bank m. Foreign Bank n. Asset Reconstruction Company 2.PFRDA a. NPS Trust b. POP c. CRA d. <i>Custodian (Inactive)</i> e. <i>Aggregators (Inactive)</i> 3.SEBI a. Depository Participant b. Portfolio Management Services c. Trading Member d. Investment Advisor e. Mutual Fund f. Venture Capital Funds g. Alternative Investment Funds h. Custodian i. Clearing Member j. Vault Manager (Inactive) k. Real estate Investment trust (Inactive) 4.IRDA



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				a. Life Insurance b. General Insurance 5. IFSCA a. Payment Service Provider IFSCA_BKG b. Finance Company IFSCA_BKG c. IFSC Banking Units IFSCA_BKG d. Bullion Trading/Clearing Members IFSCA_MCM e. Fund Management Entity IFSCA_CMK f. Investment Advisor IFSCA_CMK g. Depositary Participant IFSCA_CMK h. Clearing Member IFSCA_CMK i. Broker Dealer IFSCA_CMK j. Life Insurance IFSCA_INS k. General Insurance IFSCA_INS l. Custodian IFSC_CMK (inactive) m. Vault manager IFSC_MCM (inactive) 6. Government Agency a. Other b. FIU-IND List of dropdown values will be configurable
Constitution	Char	2	M	Dropdown with value: A - Sole Proprietorship B - Partnership Firm C-HUF" D- Private Limited Company E - Public Limited Company F - Society G- Association of Persons (AOP) / Body of Individuals (BOI) H- Trust I- Liquidator J - Limited Liability Partnership K- Public Sector Banks L-Central/State Government Department or Agency M- Section 8 Companies (Companies Act, 2013)



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				N - Artificial Juridical Person 0- Others
Proprietor Name	Varchar	50	CM	1.Alphanumeric values allowed. 2. Mandatory only where constitution type selected is 'Sole Proprietorship'
Registration No.	Varchar	50	M	1. As issued by regulator. 2.Alphanumeric values allowed 3.Special characters allowed
PAN	Char	10	M	"Format: AAAAA9999A (5 alphabets, 4 digits, 1 alphabet). Checksum Logic: Validate the first 5 characters as alphabets (A-Z). Validate the next 4 characters as digits (0-9). Validate the last character as an alphabet (A-Z)." 4 th character of the PAN will be validated as per constitution type selected by the nodal officer. "P" stands for Individual. "F" stands for Firm. "C" stands for Company. "G" stands for Government. "H" stands for HUF. "L" stands for Local Authority. "J" stands for Artificial juridical person. "A" stands for AOP. "B" stands for Body of individuals(BOI) "E" stands for LLP "T" stands for TRUST Online verification of PAN from PAN issuing authority.
CIN	Char	21	CM	"Format: 21 Alphanumeric characters. Example: L12345MH2020PLC987654



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					<p>Breakdown: First character: Alphabet indicating listing status (e.g., L for Listed). Next 5 digits: Industry code. Next 2 characters: State code. Next 4 digits: Year of incorporation. Next 3 characters: Entity type code (e.g., PLC for Public Limited Company). Last 6 digits: Serial number. Checksum Logic: Validate against the structure above. " Mandatory only where constitution type selected is 'Private Limited Company', Public limited company', 'section 8 company'</p>
LLPIN (Limited liability Partnership firm)	Varchar	7	CM	7 digit alphanumeric. Mandatory only where constitution type selected is "LLP".	
GSTIN	Char	15	CM	"Format: 15 Alphanumeric characters. Example: 22ABCDE1234F1Z5 Breakdown: First 2 digits: State code (numeric). Next 10 characters: PAN of the taxpayer. 13th digit: Entity code (numeric). 14th digit: Default Z. 15th digit: Checksum character (alphanumeric). Checksum Logic: Validate the format structure." Optional where regulator selected is IFSCA. Online verification from document issuing authority.	



RE Website URL	Varchar	100	O	1. Space not allowed.
Regulator License/Certificate /Notification			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
PAN Card of the entity			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
Corporate Identification Number/ LLPIN(in case regulator issues multiple licenses to an entity)			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
Registration Certificate (In case of Co-operative Banks/societies)			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
Address proof			CM	Default file format: PDF/Jpg/Jpeg (File size < 500kb) Address proof to be provided where registered office address is different from the one mentioned in license registration certificate.
Others			O	Default file format: PDF/Jpg/Jpeg (File size < 500kb)

Address Details					
Section	Field	Field Type	Field Size	M/O /CM	Validations
Registered Address	Line 1	Varchar	60	M	1. Alphanumeric value allowed 2. Space between words is allowed 3. Following Special Characters will be allowed `~@#\$%^&*()_+=-



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	Line 2	Varchar	60	0	1. Alphanumeric value allowed 2. Space between words is allowed 3. Following Special Characters will be allowed `~@#\$%^&*()_+=-
	Line 3	Varchar	60	0	1. Alphanumeric value allowed 2. Space between words is allowed 3. Following Special Characters will be allowed `~@#\$%^&*()_+=-
	Country Code	Char	4	M	1.Default value selected will be India (IN). 2. Dropdown values as per configurations in CMS. Draft values will be configured as per Annexure IV(ISO code).
	State / UT	Char	2	M	1.Dropout will be provided and value will be as per State Master. 2. State master values as per configurations in CMS. Draft values will be configured as per motor vehicle Act.
	District	Varchar	4	CM	1.Value should be as per district Master 2. District master as per configurations in CMS. Draft values will be configured as per motor vehicle Act.
	City/Town	Char	60	M	Alphanumeric values allowed
	Pin Code	Char	6	CM	1.Only numeric values allowed and should always be 6 digit. 2.Dropout will be provided and Dropdown value will depend upon value selected in district field 3.Pincode will be configured as per India Post Master 4.Option to select "Others" will also be provided under Pincode field in case it is not there in the dropdown values.



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	Pin code (in case of others)	Char	6	CM	1. Only numeric values allowed and should always be 6 digit numeric. 2. System to verify that once "others" is selected and combination of state, district & pincode entered by RE user matches with combination of state, district & pincode configured in the system, other options will not be allowed.
	Digipin	Char	10	O	10-character alphanumeric code mapped to a very specific location
Correspondence Address	Same as registered address	Char	1	M	Checkbox with possible values: Y/N
	Line 1	Varchar	60	M	1. Alphanumeric value allowed 2. Space between words is allowed 3. Following Special Characters will be allowed `~@#\$%^&*()_+=-
	Line 2	Varchar	60	O	1. Alphanumeric value allowed 2. Space between words is allowed 3. Following Special Characters will be allowed `~@#\$%^&*()_+=-
	Line 3	Varchar	60	O	1. Alphanumeric value allowed 2. Space between words is allowed 3. Following Special Characters will be allowed `~@#\$%^&*()_+=-
	Country Code	Char	4	M	1. Default value selected will be India (IN). 2. Dropdown values as per configurations in CMS. Draft values will be configured as per Annexure IV (ISO code).
	State / UT	Varchar	2	M	1. Dropdown will be provided and value will be as per State Master.



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					2. State master as per configurations in CMS. Draft values will be configured as per motor vehicle Act.
District	Varchar	4	CM		1.Value should be as per district Master 2. District master as per configurations in CMS. Draft values will be configured as per motor vehicle Act.
City/Town	Char	60	M		Alphanumeric values allowed
Pin Code	Char	6	CM		1.Only numeric values allowed and should always be 6 digit. 2.Dropdown will be provided and Dropdown value will depend upon value selected in district field 3.Pincode will be configured as per India Post Master 4.Option to select "Others" will also be provided under Pincode field in case it is not there in the dropdown values.
Pin code (in case of others)	Char	6	CM		1.Only numeric values allowed and should always be 6 digit numeric. 2. System to verify that once "others" is selected and combination of state, district & pincode entered by RE user matches with combination of state, district & pincode configured in the system, other options will not be allowed.
Correspondence Address	Digipin	Char	10	0	10-character alphanumeric code mapped to a very specific location



Head of Institution Details				
Field	Field Type	Field Size	M/O/CM	Validations
Citizenship	Char	3	M	Dropdown values as per configurations in CMS. Draft values will be configured.
CKYC number	Char	14	CM	14 digits numeric value allowed. CKYC number will be verified from CKYCCR registry. Mandatory if citizenship selected is Indian
Title	Char	2	M	Dropdown value 1. Mr. 2. Ms 3. Mrs.
First Name	Varchar	33	M	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe will be allowed 4. Dot(.) is allowed 5. Auto-populated based on CKYC number provided if citizenship is Indian
Middle name	Varchar	33	0	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe and dot(.) will be allowed. 4. Auto-populated based on CKYC number provided if citizenship is Indian
Last name	Varchar	33	0	1. Space not allowed 2. A to Z and a to z will be allowed. 3. Single apostrophe and dot(.) will be allowed 4. Auto-populated based on CKYC number provided if citizenship is Indian
Designation	Varchar	100	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%^&*()_+=
email ID	Varchar	255	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%^&*.()_+= 3. Atleast one @ should be present.



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Gender	Char	2	M	Dropdown will be displayed and dropdown values will be 1.Male 2.Female 3. Transgender Auto-populated based on CKYC number provided if citizenship is Indian
Country code	Char	4	M	1.Default value selected will be India (+91). 2. Dropdown values as per Annexure IV (ISO code), will be configurable.
Mobile No	Char	15	M	1. Min 8 and maximum 15. In case of country code other than India, mobile number will accept numeric value of min 8 and maximum 15. 2.For India, 10 digit mobile number is allowed
Landline number	Varchar	15	0	alphanumeric with special character (+) allowed



Nodal Officer Details

Field	Field Type	Field Size	M/O/ CM	Validations
Citizenship	Auto-populate and non-editable	3	M	Dropdown values as per configurations in CMS. Draft values will be configured.
CKYC number	Auto-populate and non-editable	14	CM	14 digits numeric value allowed. CKYC number will be verified from CKYCR registry. Mandatory if citizenship selected is Indian
Title	Auto-populate and non-editable	2	M	Dropdown value 1. Mr. 2. Ms 3. Mrs. 4. Mx.
First Name	Auto-populate and non-editable	33	M	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe will be allowed 4. Dot (.) is allowed
Middle name	Auto-populate and non-editable	33	O	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe and dot (.) will be allowed
Last name	Auto-populate and non-editable	33	O	1. Space not allowed 2. A to Z and a to z will be allowed 3. Single apostrophe and dot (.) will be allowed
Designation	Varchar	100	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%^&*()_+=-
email ID	Auto-populate and non-editable	254	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%^&*()_+=- 3. Atleast one @ should be present.
Country code	Auto-populate and non-editable	4	M	1. Default value selected will be India (+91). 2. Dropdown values as per Annexure IV (ISO code), will be configurable.
Mobile No	Auto-populate	15	M	1. Min 8 and maximum 15. In case of country code other than India, mobile



	and non-editable			number will accept numeric value of min 8 and maximum 15. 2. For India, 10 digit mobile number is allowed
Proof of Identity	Char	2	M	Dropdown values will be displayed. The Nodal officer needs to select any one option from the below options 1. Aadhaar 2. Voter ID 3. Passport 4. Driving License 5. PAN card
Proof of identity number	Char	50	M	Validation to be kept as per option type selected in PoI. System will verify the ID with document issuing authority, where facility is available and citizenship is Indian.
Date of Birth	Calendar	8	M	Date should be as per DDMMYYYY format
Gender	Char	2	M	Dropdown will be displayed and dropdown values will be 1. Male 2. Female 3. Transgender Auto-populated based on CKYC number provided if citizenship is Indian
Employee Code	Char	50	0	Alphanumeric with special character + allowed
Office Address (same as entity registered address)	Checkbox	1	CM	Nodal officer can also select either RE registered address or Correspondence address
Landline number	Varchar	15	0	alphanumeric with special character + allowed
Date of board resolution for appointment of nodal officer	Calendar	8	M	Date should be as per DDMMYYYY format
Board resolution			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
Certified copy of Proof of Identity Document of nodal officer			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)



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Certified copy of photo identity card of the Admin users issued by the institution (in case photo IDs are not issued by the institution to employees, a letter duly signed by the authorized signatory mentioning the same would be required along with the photographs of the admin users)		M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
--	--	---	--

Institutional Admin Details				
Field	Field Type	Field Size	M/O/ CM	Validations
Citizenship	Char	3	M	Dropdown values as per configurations in CMS. Draft values will be configured.
CKYC number	Char	14	CM	14 digits numeric value allowed. CKYC number will be verified from CKYCR registry. Mandatory if citizenship selected is Indian
Title	Char	2	M	Dropdown value 1. Mr. 2. Ms 3.Mrs. 4. Mx.
First Name	Varchar	33	M	1. Space allowed 2. A to Z and a to z will be allowed 3. Single apostrophe will be allowed



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				4. Dot (.) is allowed. 5. Auto-populated based on CKYC number provided if citizenship is Indian
Middle name	Varchar	33	0	1. Space not allowed 2. A to Z and a to z will be allowed 3. Single apostrophe and dot (.) will be allowed 4. Auto-populated based on CKYC number provided if citizenship is Indian
Last name	Varchar	33	0	1. Space not allowed 2. A to Z and a to z will be allowed 3. Single apostrophe and dot (.) will be allowed 4. Auto-populated based on CKYC number provided if citizenship is Indian
Designation	Varchar	100	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%^&*()_+=-
email ID	Varchar	254	M	1. Alphanumeric value allowed 2. Following Special Characters will be allowed `~@#\$%^&*()_+=- 3. Atleast one @ should be present.
Country code	Char	4	M	1. Default value selected will be India (+91). 2. Dropdown values as per Annexure IV (ISO code), will be configurable
Mobile No	Varchar	15	M	1. Min 8 and maximum 15. In case of country code other than India, mobile number will accept numeric value of min 8 and maximum 15. 2. For India, 10 digit mobile number is allowed
Proof of Identity	Char	2	M	Dropdown values will be displayed. User needs to select any one option. List of OVD 1. Aadhaar



				2. Voter ID 3. Passport 4. Driving License 5. PAN card
Proof of identity number	Char	50	M	Validation to be kept as per ID type selected in PoI. System will verify the ID with document issuing authority, where facility is available and citizenship is Indian.
Date of Birth	Calendar	8	M	Date should be as per DDMMYYYY format
Gender	Char	2	M	Dropdown will be displayed and dropdown values will be 1.Male 2.Female 3. Transgender Auto-populated based on CKYC number provided if citizenship is Indian
Employee code	Varchar	20	M	alphanumeric with special character + allowed
Office Address (same as entity registered address)	Checkbox	1	CM	Nodal officer can also select either RE registered address or Correspondence address.
Landline number	Varchar	15	O	alphanumeric with special character + allowed
Authorization letter details	Varchar	20	M	alphanumeric with special character + allowed
Date of authorization	Calendar	8	M	Date should be as per DDMMYYYY format
Documents				
Authorization letter by Competent Authority for Admin users (should be signed by the authorized signatory/director, etc.)			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
Certified copy of the proof of the identity of the Admin users			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb) Configurable via CMS



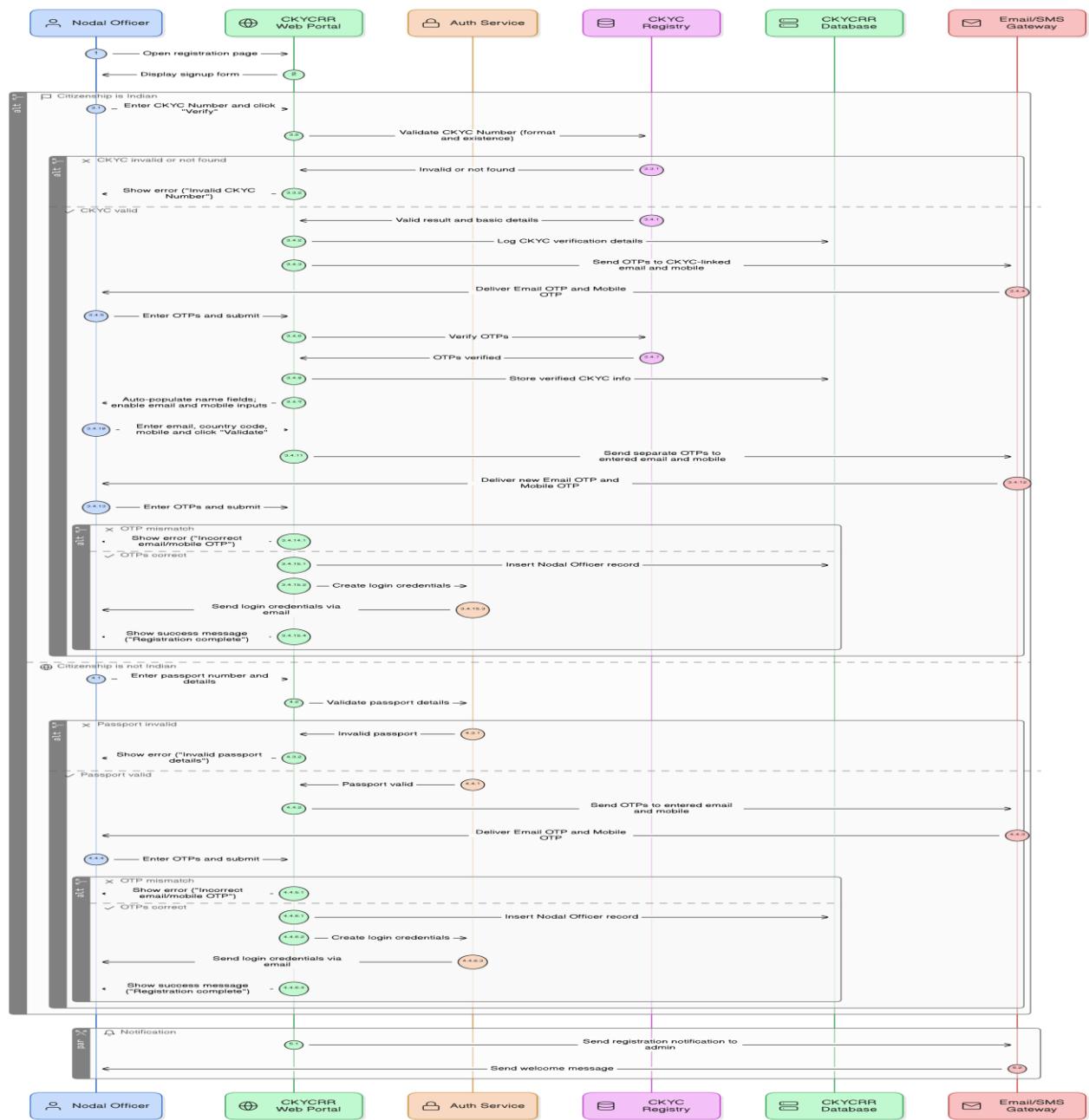
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<p>Certified copy of photo identity card of the Admin users issued by the institution (in case photo IDs are not issued by the institution to employees, a letter duly signed by the authorized signatory mentioning the same would be required along with the photographs of the admin users)</p>			M	Default file format: PDF/Jpg/Jpeg (File size < 500kb)
---	--	--	---	---

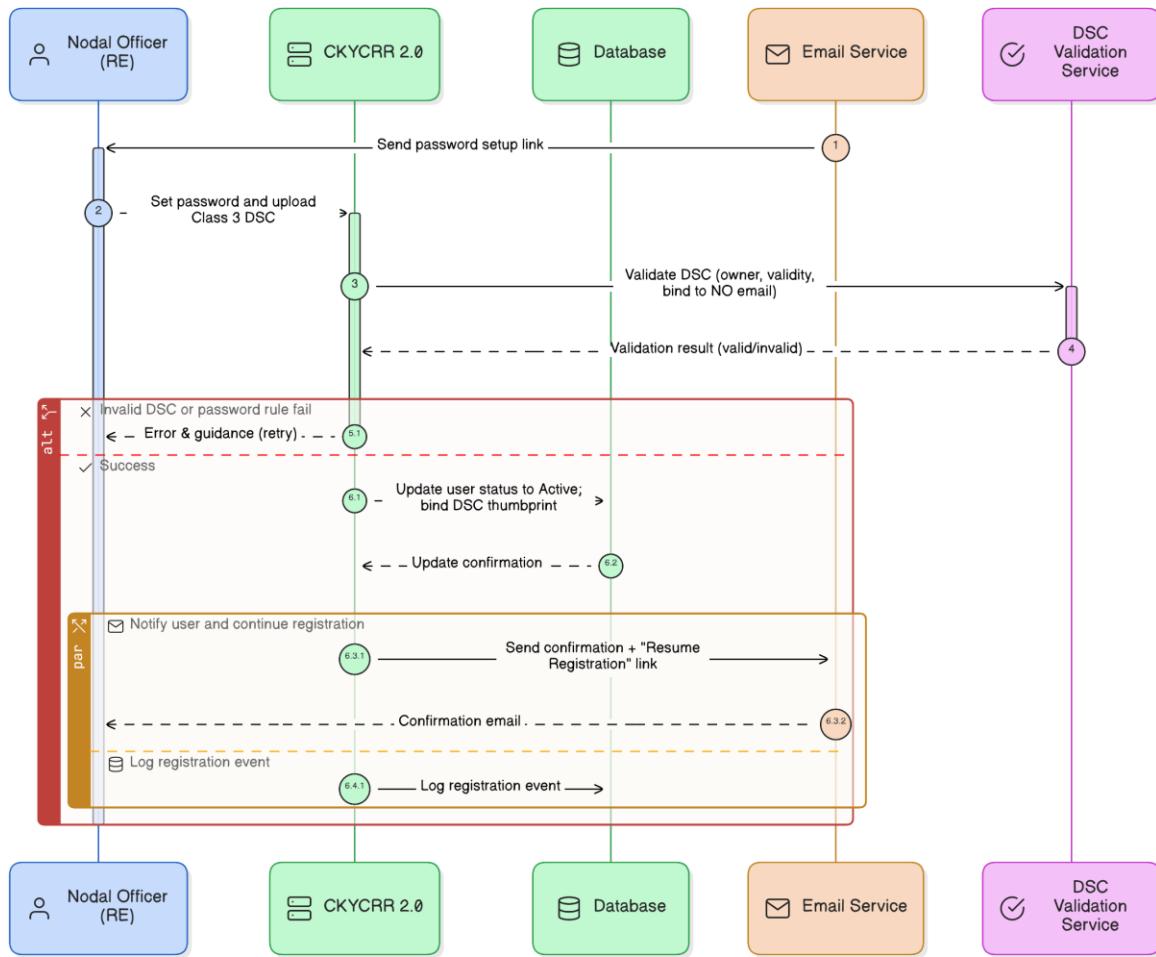
1.3.1.8 Data Flow Diagram

1.3.1.8.1 Nodal Officer Signup

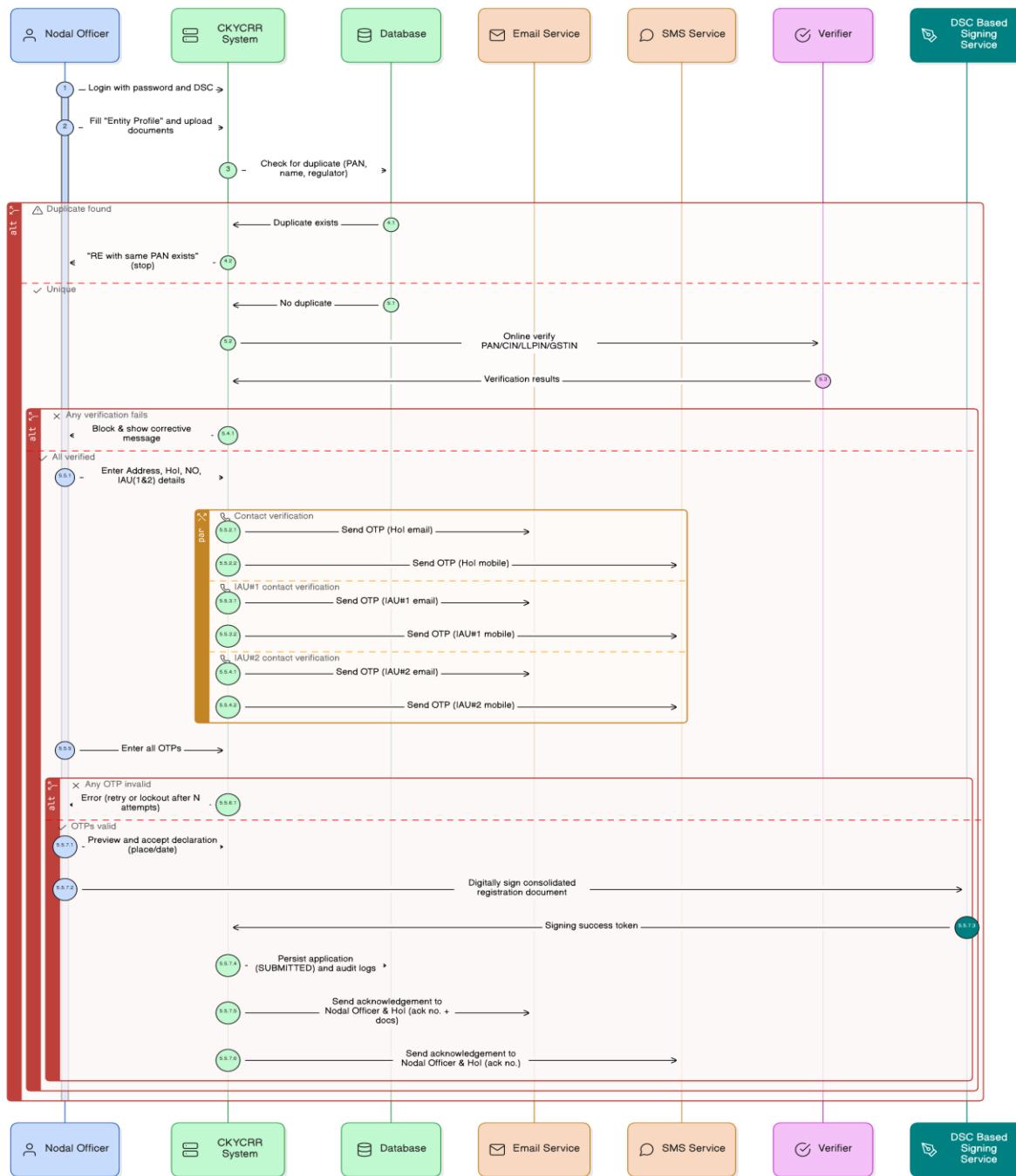




1.3.1.8.2 Password & DSC Setup (first-time)



1.3.1.8.3 Submission of RE Registration form





1.3.2 Re-submission of RE Registration Application

Upon submission of the Reporting Entity registration application, the request shall undergo a two-level verification and approval process by **CERSAI Approver-I** and **CERSAI Approver-II**.

CERSAI Approvers shall have the following options:

- **Approve** the registration application
- **Reject** the application
- **Mark for Modification**

In case the application is marked for modification, the Nodal Officer shall be required to:

- Make the necessary corrections or updates
- Upload any additional or revised supporting documents
- Re-submit the application for CERSAI's approval

1.3.2.1 RFP Reference Number : 8.5.1.2

1.3.2.2 FRS Reference Number : 3.4

1.3.2.3 Goals

- To enable Reporting Entities (REs) to correct, update, or complete their registration applications in response to feedback provided by CERSAI during the review process.
- To facilitate an efficient and structured iterative review mechanism, ensuring timely communication and resolution of discrepancies before final approval.

1.3.2.4 Actors

- Nodal Officer of Reporting Entity
- CERSAI Approver-I
- CERSAI Approver-II

1.3.2.5 Pre-condition:

- Nodal Officer has submitted the RE Registration Application
- CERSAI Approver-I or CERSAI Approver-II has marked the RE registration application and "Request for Modification" along with the details of changes required
- The RE's registration application status is "Modification Requested"



1.3.2.6 Post-Condition:

- The RE's application is updated with the new information/documents.
- The application status is changed back to "Approval Pending (Level 1)".
- The CKYCRR system will mark RE registration application as "Approved", "Rejected" or "Mark for Modification" and trigger the email and SMS notification to the nodal officer and head of institution of the reporting entity regarding the same.

1.3.2.7 Triggering Event:

- CERSAI approver marks the RE registration application for resubmission, and the Nodal Officer initiates the re-submission process.

1.3.2.8 Main Flow of Events:

- The CERSAI Approver users can mark the RE registration Application for modification by selecting the fields which needs modification and by providing remarks.
- Nodal Officer can either initiate modification to RE Registration application by clicking on the link provided in email or by login to CKYC Registration module through "Register→Registration" links provided on the home page.
- Following screen will be displayed to the Nodal officer.
- Following details will be displayed to the Nodal officer.
 - Acknowledgement Number
 - RE Name
 - Status
 - Remark
 - Submitted On
- Nodal officer will be able to view the status of RE registration application along with the entire RE registration Application form.
- Nodal Officer will be able to view the remarks provided by CERSAI Approver and make changes accordingly.
- Tabs where modification is marked will be highlighted.
- Nodal Officer can directly click on the Tab name at the top and navigate to the screen.
- Sections and fields under the sections where modification is requested will be highlighted.
- Nodal Officer can make changes to only those fields which are marked for modification.



[← Back](#) CKYCR

Registration

Track Status

Ack Number	RE Name	Status	Remark	Submitted On
IN56768345	HDFC Bank	Modification Requested	Modify required fields marked for correction and re-submit the application	25/04/2025

Form Preview

Entity Profile

Registered Address

Correspondence Address

Head of Institution Details

Nodal Officer Details

Institutional Admin User 1 Details

Institutional Admin User 2 Details

Edit

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- Following tabs will be displayed
 - Entity Profile

← Home  Logout

Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Entity Profile

Name of Institution *	Regulator *	Institution Type *
HDFC Bank	RBI	Payment Bank
Constitution *	Proprietor Name *	Regulator License/Certificate *
Public Limited	-	ABC123 
PAN *	CIN *	LLPIN (Limited liability Partnership firm) *
BOAPT4563M 	L12345MH2020PLC987654 	-
GSTIN *	RE Website URL	Address Proof *
22ABCDE1234F1Z5 	www.hdfcbank.com	<input type="button" value="Upload"/> 
Other <input type="button" value="Upload"/>		

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○ Address Details

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CKYCRR

Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Address Details

Registered Address

Address Line 1*	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai

Country *	State / UT *	District *
India	Maharashtra	Mumbai

City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Correspondence Address

Same as registered address

Address Line 1*	Address Line 2	Address Line 3
Panchsheel Business Park	Balewadi high street 2	Balewadi

Country *	State / UT *	District *
India	Maharashtra	Mumbai

City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Save and Next



○ Head of Institution Details

← Back [Logout]

CKYCRR

Registration

Step 1 of 6 Step 2 of 6 Step 3 of 6 Step 4 of 6 Step 5 of 6 Step 6 of 6

Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Head of Institution Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754 (Verified)	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Email *	Designation *
Male	hardik.jp@proteantech.in	Assistant Vice President
Country Code *	Mobile Number *	Landline Number
India (+91)	9913167783	9913167783

Validate Save and Next

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o Nodal officer details

← Back [→ Logout]

CKYCRR

Registration

Step 1 of 6 **Step 2 of 6** **Step 3 of 6** **Step 4 of 6** **Step 5 of 6** **Step 6 of 6**

Entity Profile **Address Details** **Head of Institution Details** **Nodal Officer Details** **Institutional Admin User Details** **Form Preview**

Nodal Officer Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754 (Verified)	Mr.
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S678	hardik.jp@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Board Resolution for Appointment *	Board Resolution *	
01/01/2020		

Save and Next

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- Institutional Admin user details



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Registration

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Entity Profile Address Details Head of Institution Details Nodal Officer Details Institutional Admin User Details Form Preview

Institutional Admin User Details

Institutional Admin User 1 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S675	hardik.j@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	

Institutional Admin User 2 Details

Citizenship *	CKYC Number *	Title *
Indian	56498756456754	Mr
First Name *	Middle Name	Last Name
Hardik	Jayantibhai	Patel
Gender *	Date of Birth *	Designation *
Male	20/03/1995	Assistant Vice President
Employee Code *	Email *	Country Code *
S675	hardik.j@proteantech.in	India (+91)
Mobile Number *	Landline Number	Office Address *
9913167783	9913167783	Same as registered address
Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW
Proof of Identity *	Proof of Identity Number *	
Pan Card	ABCD88888888	
Date of Authorization *	Authorization letter by Competent Authority *	
20/12/2020	Abc123	

Validate Admin 1

Validate Admin 2

Save and Next

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- The Nodal Officer will be able to navigate to any of the above tabs by clicking on the respective tab name.
- In case of any modification to name of the reporting entity, PAN of the reporting entity and regulator name, the CKYCRR system will run the deduplication check process similar to the deduplication process mentioned for “Signup of Nodal Officer and submission of RE Registration request” module
- In case, of any modifications made to the PAN, GSTIN, LLPIN and CIN of the reporting entity, the CKYCRR system will do online verification of the identifiers with document issuing authority.
- In case of any modifications to the email address and/or mobile number, OTP on any of the tabs, OTP verification is required similar to OTP verification defined for Submission of RE Registration Application.
- In case of no modification is requested for any of the tab, Nodal officer can just view and skip the same.
- The nodal officer can modify the fields and documents marked by CERSAI approver for the modification. All other fields and documents will be non-editable.
- In case of any modifications made to type of proof of identity type, the nodal officer of the reporting entity must provide the associate proof of identity number and document. The CKYCRR system will initiate the online verification with the document issuing authority of the provided proof of identity number. Post successful verification of the proof of identity number, the CKYCRR system will navigate the nodal officer to the next section. If the online verification fails, the CKYCRR system will display an error message “Invalid proof of identity number. Please try again”.
- After modification of all marked fields, Nodal Officer will be able to view preview of the entire updated RE registration form along with the supporting documents uploaded.
- On preview, nodal officer can either click on “Back” button and navigate back to the form in editable format. Only those fields marked for modification will be available for update. Else Nodal Officer can click on “Submit” button.



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CKYCRR

Registration

Step 1 of 6 Entity Profile Step 2 of 6 Address Details Step 3 of 6 Head of Institution Details Step 4 of 6 Nodal Officer Details Step 5 of 6 Institutional Admin User Details Step 6 of 6 Form Preview

Track Status

Ack Number	RE Name	Status	Remark	Submitted On
INS6768345	HDFC Bank	Modification Requested	Modify required fields marked for correction and re-submit the application	25/04/2025

Form Preview

Entity Profile

Name of Institution *	Regulator *	Institution Type *
HDFC Bank	RBI	Payment Bank
Constitution *	Proprietor Name *	Regulator License / Certificate *
Public Limited	-	ABC123
PAN *	CIN *	LLPIN (Limited liability Partnership firm) *
BOAPT4563M	L12345MH2020PLC987654	-
GSTIN *	RE Website URL	Address Proof *
22ABCDE1234F1Z5	www.hdfcbank.com	
Other		

Registered Address

Address Line 1 *	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
Country *	State / UT *	District *
India	Maharashtra	Mumbai
City/Town *	Pin Code *	Digipin
Mumbai	400013	7G2X9K3LQW

Correspondence Address

Same as registered address <input type="checkbox"/>		
Address Line 1 *	Address Line 2	Address Line 3
Panchsheel Business Park	Bolewadi high street 2	Bolewadi
Country *	State / UT *	District *
India	Maharashtra	Pune
City/Town *	Pin Code *	Digipin
Pune	400013	7G2X9K3LQW

Head of Institution Details

Nodal Officer Details

Institutional Admin User 1 Details

Institutional Admin User 2 Details

Submit

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- Process followed by nodal officer for Re-submission will be same as Submission of RE registration Application. i.e. Declaration, Place, Date and digital signing of the form.
- Nodal officer will digitally signed the form.

The screenshot shows a web-based registration form titled "RE Registration Form". The form is divided into several sections:

- Entity Profile:** Fields include Name of Institution, Institution Type (Government), Registration Name, PAN, Website, and various addresses (Address, CIN, UIN).
- Address Details:** Fields for Registered Address (Country: India, State: Maharashtra, District: Pune) and Correspondence Address (Country: India, State: Maharashtra, District: Pune).
- Nodal Officer Details:** Fields for Name (Hardik Jayantil Patel), Designation (Assistant Vice President), Email (hardik@ydyv.co), and Gender.
- Declaration and Digital Signature:** A checkbox statement: "I declare that the information provided is true and correct to the best of my knowledge." Below it, "Place" is listed as "Pune" and "Date" is "20/03/2025". A blue button at the bottom right says "Apply Digital Signature".



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Reporting Entity Digitally Signed Registration Form

RE Registration Form

Acknowledgment Number
IN56768345

Entity Profile

Name of Institution: Lorem ipsum	Regulator: Lorem ipsum
Institution Type: Government Agency	Constitution: Government
Registration Name: PAN Lorem ipsum	Address: Lorem ipsum
CIN AAAAAA9999A	Pin/Zip: U72945DMH234BC
Website: www.example.com	Website: www.example.com

Address Details

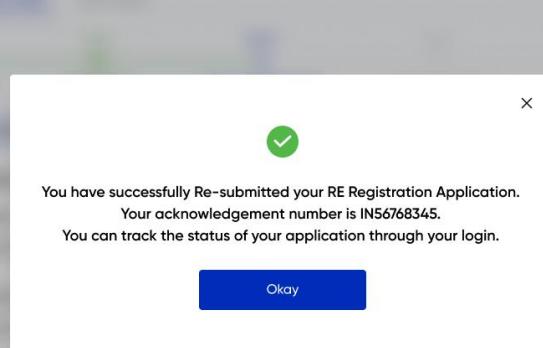
Registered Address Lorem ipsum	Correspondence Address <input checked="" type="checkbox"/> Same as Registered Address	
Country: India	State: Maharashtra	Email: 989999999999
District: Pune	City/Town: Pune	Mobile Number: 9999999999
Pin Code-041 411045	Nationality: Indian	Landline Number: 020-247-8999

Nodal Officer Details

Name: Hardik Joyntilal Patel	Proof of Identity/Upload: 01-07-2022		
Designation: Assistant Vice President	Email: hardik@yodoy.co	Board Resolution: 01-07-2022	Upload Document
Gender: Male	QRC Number:	Nationality:	Office Address

Place: Pune Date: 12/05/2025

Signature:





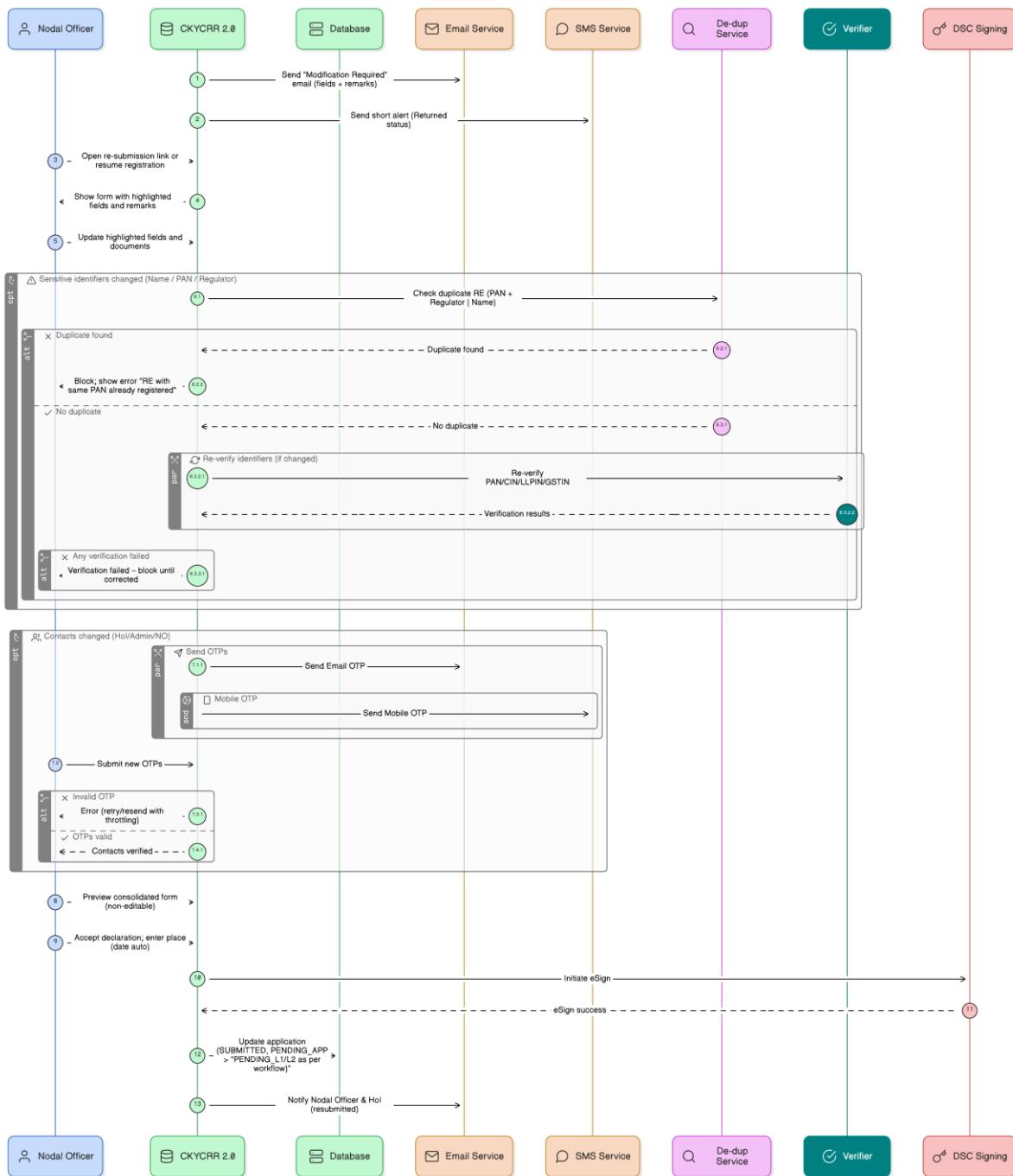
- Screens for Re-submission of RE Registration Application will be same as Submission of RE Registration Application.
- Periodic reminders will be issued to Nodal Officer to complete modifications and resubmit their registration requests for CERSAI's approval.
- The acknowledgment number for the reporting entity registration request remains the same, however the document timestamp gets updated while signing the consolidated document.
- The registration request marked for modification by the CERSAI approver is marked as "Returned" status. The status "Returned" gets updated to "Pending" status in the CKYCRR system.
- Access to the CKYCRR system will only be granted after CERSAI approval and successful completion of testbed activities in the testbed environment.
- Once a registration request is submitted for CERSAI's approval, the nodal officer cannot modify any details until CERSAI approvers take the necessary action.

1.3.2.9 Rules and Validations

- The CKYCRR system will auto-populate the details in the registration form. The nodal officer of the reporting entity is allowed to update only the fields marked for modification by the CERSAI approvers.
- The nodal officer cannot proceed to the next step without modifying all mandatory fields in the current section marked for modification by the CERSAI approvers. However, the nodal officer can navigate to the previous sections and make modifications to provided data.
- The OTPs sent to the user of the reporting entity to their registered mobile number and email addresses is valid for 10 minutes. The user of the reporting entity can request a resend of OTP as per below time intervals:
 - 30 seconds (1st attempt)
 - 60 seconds (2nd attempt)
 - 90 seconds (3rd attempt)
- The nodal officer of the reporting entity will receive periodic reminders to complete modifications and resubmit their registration requests for CERSAI's approval.
- The acknowledgment number for the reporting entity registration request remains the same, however the document timestamp gets updated while signing the consolidated document.
- The registration request marked for modification by the CERSAI approver is marked as "Returned" status. The status "Returned" gets updated to "Pending" status in the CKYCRR system.
- Access to the CKYCRR system will only be granted after CERSAI approval and successful completion of testbed activities in the testbed environment.

- Once a registration request is submitted for CERSAI's approval, the nodal officer cannot modify any details until CERSAI approvers take the necessary action.

1.3.2.10 Data Flow Diagram





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1.3.3 Approval by CERSAI (RE Registration and RE Modification Application)

This section outlines the detailed workflow for approval of Reporting Entity (RE) registration applications and the modification process initiated based on CERSAI's review and feedback. It defines the roles of CERSAI Approvers, available actions, and the procedures followed for iterative re-submission and final approval.

1.3.3.1 RFP Reference Number : 8.5.1.2 (2)

1.3.3.2 FRS Reference Number : 3.23

1.3.3.3 Goals

- To ensure that only eligible and compliant entities are onboarded as Reporting Entities (REs) within the CKYCRR system.
- To validate the completeness, accuracy, and authenticity of all information and documents submitted by applicant REs.
- To maintain a transparent and auditable approval workflow, supporting regulatory and operational accountability.
- To communicate approval decisions (Approve, Reject, or Request for Modification) in a timely and structured manner to the applicant RE.

1.3.3.4 Actors

- CERSAI Approver-I
- CERSAI Approver-II

1.3.3.5 Pre-condition:

- A prospective Reporting Entity (RE) has successfully completed the registration process and submitted/Re-submitted the application, which is currently in a "Pending Approval" status or equivalent.
- The CERSAI user accessing the application is authenticated and authorized to review and act on RE registration requests within the system.
- CERSAI has established evaluation criteria and checklists to guide the review and decision-making process for new RE applications.

1.3.3.6 Post-Condition:

- RE Registration Application is either Approved, rejected or Marked for modification.
- The system workflow shall continue accordingly based on the selected outcome, with relevant status updates and notifications triggered

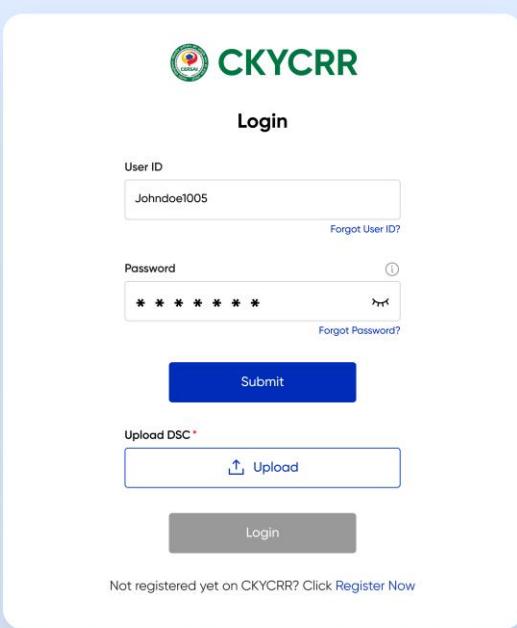


1.3.3.7 Triggering Event:

- Nodal Officer of RE has submitted RE Registration Application or Re-submitted RE registration application after modification

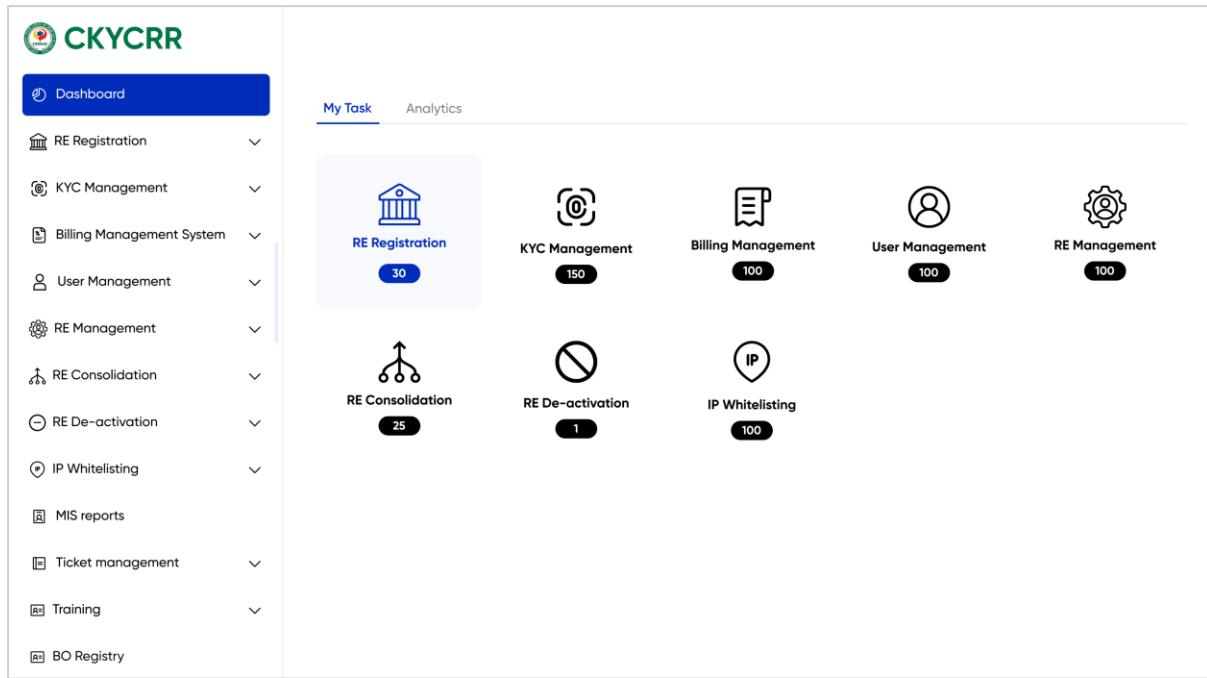
1.3.3.8 Main Flow of Events:

- The designated CERSAI Approver user accesses the CKYCRR 2.0 website at <https://www.ckycindia.in> over a secure internet connection.
- The CERSAI Approver shall log in to the CKYCRR system using the assigned User ID, password, and Digital Signature Certificate (DSC), in accordance with the authentication process defined under the Login Module.
- After the DSC file is uploaded, the system will prompt for the DSC PIN.,



The image shows the CKYCRR login interface. It features a central white rectangular box with rounded corners. At the top left is the CKYCRR logo, which includes a green circular emblem with a stylized design and the text "CKYCRR". Below the logo is the word "Login" in a bold, black font. The form contains two input fields: "User ID" and "Password". The "User ID" field contains the placeholder text "Johndoe1005" and includes a "Forgot User ID?" link. The "Password" field is filled with a series of asterisks ("* * * * *") and includes a "Forgot Password?" link. Below these fields is a large blue "Submit" button. Underneath the "Submit" button is a section labeled "Upload DSC *". It contains a blue "Upload" button with an upward arrow icon. At the bottom of the form is a grey "Login" button. At the very bottom of the white box, there is a small link that says "Not registered yet on CKYCRR? Click [Register Now](#)". At the very bottom center of the entire page, there is a small copyright notice: "© 2025 CKYCRR. All Rights Reserved."

- Upon successful login, following dashboard will be displayed to the CERSAI Approver user.



- The system will display all pending requests along with their count, module-wise to the CERSAI Approver user under the My Task tab of dashboard.
- The system will provide the option for the CERSAI Approver user to select the “RE Registration module”.
- Upon selecting “RE Registration” Module, the system will display different sub-module along with their respective counts.
- The system will provide the following request categories:
 - New Registration Request – Displays new registration applications submitted by Reporting Entities (FI Code not yet generated)
 - Modified Registration Request – Initial registrations and re-submissions. (FI Code not yet generated)
 - Update Profile Request – Displays requests for modification of entity/user details where the FI Code has already been issued.



The screenshot shows the CKYCRR Admin dashboard. On the left, there's a sidebar with various menu items like RE Registration, KYC Management, Billing Management System, User Management, RE Management, RE Consolidation, RE De-activation, IP Whitelisting, MIS reports, Ticket management, and Training. The main area is titled 'Admin' and shows 'My Task > RE Registration'. It has three buttons: 'New Registration' (5), 'Modified Registration' (3), and 'Update Profile' (2). At the top right, there are user profile icons and a 'John Doe' dropdown.

- **New Registration**

- CERSAI Approver user to click on “New Registration” icon.
- Following screen will be displayed where CERSAI Approver can apply following filters.
 - Status
 - Submission date
 - From Date
 - To Date
- CERSAI Approver user can clear values entered in search criteria using “clear Search” button



The screenshot shows the CKYCR Admin interface. On the left is a sidebar with various menu items: Dashboard, RE Registration, KYC Management, Billing Management System, User Management, RE Management, RE Consolidation, RE De-activation, IP Whitelisting, MIS reports, Ticket management, Training, and BO Registry. The RE Registration item is currently selected. The main area is titled 'Admin' and shows a list of 'RE Registration' entries. At the top of this list is a search bar with fields for 'Status' (set to 'All'), 'From Date' (12/09/2025), 'To Date' (12/09/2025), a 'Search' button, and a 'Clear Search' button. To the right of the search bar is a 'Content Search' input field. Below the search bar is a table with columns: Sr.No., Name, Ack No, Status, Submitted On, and Submitted By. The table contains five rows of data:

Sr.No.	Name	Ack No	Status	Submitted On	Submitted By
01	HDFC	IN56768345	Approval Pending [Level 1]	12/09/2025 12:00AM	-
02	SBI	IN56768346	Approval Pending [Level 1]	12/09/2025 12:00AM	-
03	BOI	IN56768347	Approval Pending [Level 2]	12/09/2025 12:00AM	Ramesh - RA540
04	PNB	IN56768348	Approval Pending [Level 2]	12/09/2025 12:00AM	Ramesh - RA540
05	Yes Bank	IN56768349	Approval Pending [Level 1]	12/09/2025 12:00AM	-

At the bottom of the table area, it says 'Showing data 5 of 10' and has navigation buttons for 'Previous', 'Next', and page numbers 1, 2, 3, 4.

- List of requests matching the search criteria will be displayed on screen.
- Following details will be displayed in tabular format
 - Sr. No.
 - Name
 - Ack No
 - Status
 - Submitted On
 - Submitted by (*The username and User ID of CERSAI Approver-I will be displayed to the CERSAI Approver-II during the second level of approval*)
- Provision for user to sort the output in ascending or descending order by clicking on column header.
- Pagination facility will be provisioned to handle large number of records on screen. User can navigate through pages by clicking on "Next" and "Previous" Button.
- Provision for CERSAI Approver to search a particular Reporting Entity Application using content search option. Content search will work across all pages.
- Content search will be performed on all records that match the applied search criteria
- The CERSAI Approver user can click on any new RE Registration application and view complete details as submitted by RE.
- Following screen will be displayed.



CKYCR

Admin

[Dashboard](#)

[RE Registration](#)

[KYC Management](#)

[Billing Management System](#)

[User Management](#)

[RE Management](#)

[RE Consolidation](#)

[RE De-activation](#)

[IP Whitelisting](#)

[MIS reports](#)

[Ticket management](#)

[Training](#)

[BO Registry](#)

[My Task](#) > [RE Registration](#) > [New Registration](#) > [HDFC Bank](#)

[View Signed Document](#)

Registration Details [IN56768345]

Instructions

- Select the tab checkbox to mark all fields in the tab for modification.
- Select the checkbox beside a field name to mark only that specific field for modification.

Entity Profile

Name of Institution*
HDFC Bank

Regulator*
RBI

Institution Type*
Payment Bank

Constitution*
Public Limited

Proprietor Name*
-

PAN*
BOAPT4563M

CIN*
L12345MH2020PLC987654

Regulator License/Certificate*
ABC123

LLPIN (Limited liability Partnership firm)*
-

GSTIN*
22ABCDE1234FIZ5

RE Website URL
www.hdfcbank.com

Address Proof*

Registered Address

Address Line 1*
Times Tower, 1st Floor,

Address Line 2
Kamala Mills Compound

Address Line 3
Lower Parel, Mumbai

Country*
India (+91)

State / UT*
Maharashtra

District*
Mumbai

City/Town*
Mumbai

Pin Code*
400013

Digtin
7G2X9K3LQW

Correspondence Address

Same as registered address

Address Line 1*
Panchsheel Business Park

Address Line 2
Balewadi high street 2

Address Line 3
Balewadi

Country*
India (+91)

State / UT*
Maharashtra

District*
Pune

City/Town*
Pune

Pin Code*
400013

Digtin
7G2X9K3LQW

Head of Institution Details

Citizenship*
Indian

CKYC Number*
56498756456754

Title*
Mr

First Name*
Hardik

Middle Name
Jayantibhai

Last Name
Patel

Gender*
Male

Designation*
Assistant Vice President

Email*
hardik.jp@proteantech.in

Country Code**
India (+91)

Mobile Number*
9913167783

Landline Number
9913167783



Nodal Officer Details

Citizenship *	Indian	CKYC Number *	56498756456754	Verified	Title *	Mr
First Name *	Hardik	Middle Name	Jayantibhai	Last Name	Patel	
Gender *	Male	Date of Birth *	20/03/1995	Designation *	Assistant Vice President	
Employee Code *	S678	Email *	hardik.j@proteantech.in	Country Code *	India (+91)	
Mobile Number *	9913167783	Landline Number	9913167783	Office Address *	Same as registered address	
Address Line 1 *	Times Tower, 1st Floor,	Address Line 2	Kamala Mills Compound	Address Line 3	Lower Parel, Mumbai	
Country *	India	State / UT *	Maharashtra	District *	Mumbai	
City/Town *	Mumbai	Pin Code *	400013	Digipin	7G2X9K3LGW	
Proof of Identity *	Pan Card	Proof of Identity Number *	ABCD88888888			
Date of Board Resolution for Appointment *	01/01/2020	Board Resolution				

Institutional Admin User 1 Details

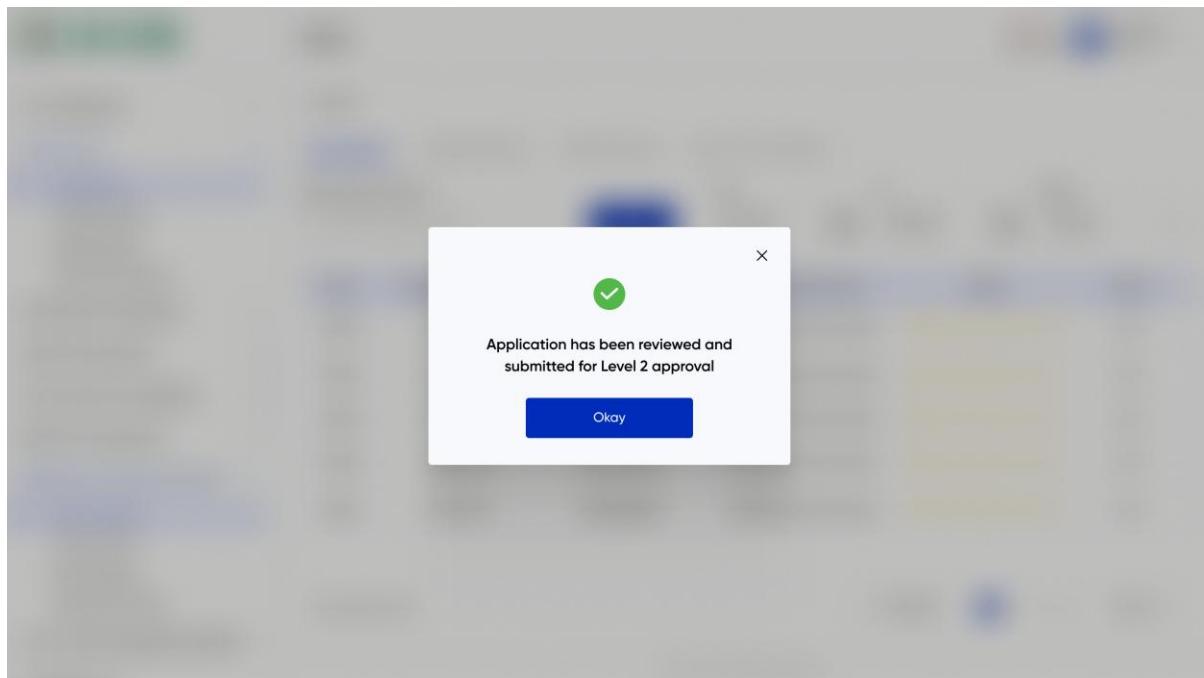
Citizenship *	Indian	CKYC Number *	56498756456754	Verified	Title *	Mr
First Name *	Hardik	Middle Name	Jayantibhai	Last Name	Patel	
Gender *	Male	Date of Birth *	20/03/1995	Designation *	Assistant Vice President	
Employee Code *	S678	Email *	hardik.j@proteantech.in	Country Code *	India (+91)	
Mobile Number *	9913167783	Landline Number	9913167783	Office Address *	Same as registered address	
Address Line 1 *	Times Tower, 1st Floor,	Address Line 2	Kamala Mills Compound	Address Line 3	Lower Parel, Mumbai	
Country *	India	State / UT *	Maharashtra	District *	Mumbai	
City/Town *	Mumbai	Pin Code *	400013	Digipin	7G2X9K3LGW	
Proof of Identity *	Pan Card	Proof of Identity Number *	ABCD88888888			
Date of Authorization *	20/12/2020	Authorization letter by Competent Authority *	Abc123			

Institutional Admin User 2 Details

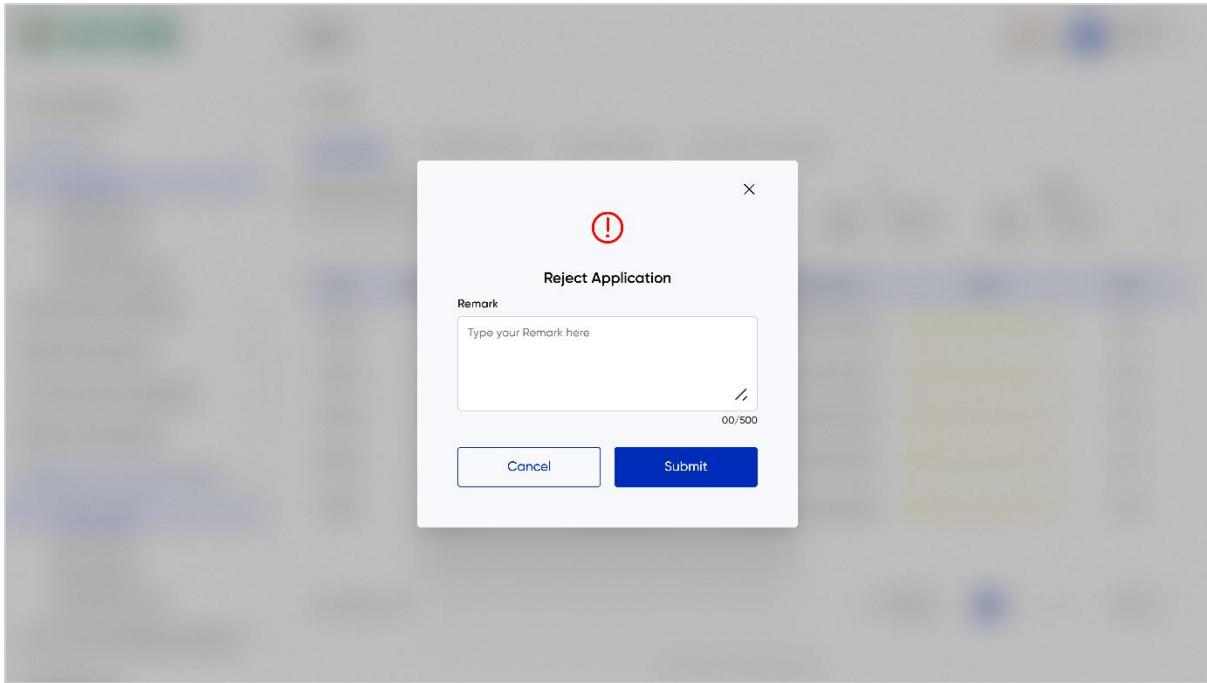
Citizenship *	Indian	CKYC Number *	56498756456754	Verified	Title *	Mr
First Name *	Hardik	Middle Name	Jayantibhai	Last Name	Patel	
Gender *	Male	Date of Birth *	20/03/1995	Designation *	Assistant Vice President	
Employee Code *	S678	Email *	hardik.j@proteantech.in	Country Code *	India (+91)	
Mobile Number *	9913167783	Landline Number	9913167783	Office Address *	Same as registered address	
Address Line 1 *	Times Tower, 1st Floor,	Address Line 2	Kamala Mills Compound	Address Line 3	Lower Parel, Mumbai	
Country *	India	State / UT *	Maharashtra	District *	Mumbai	
City/Town *	Mumbai	Pin Code *	400013	Digipin	7G2X9K3LGW	
Proof of Identity *	Pan Card	Proof of Identity Number *	ABCD88888888			
Date of Authorization *	20/12/2020	Authorization letter by Competent Authority *	Abc123			



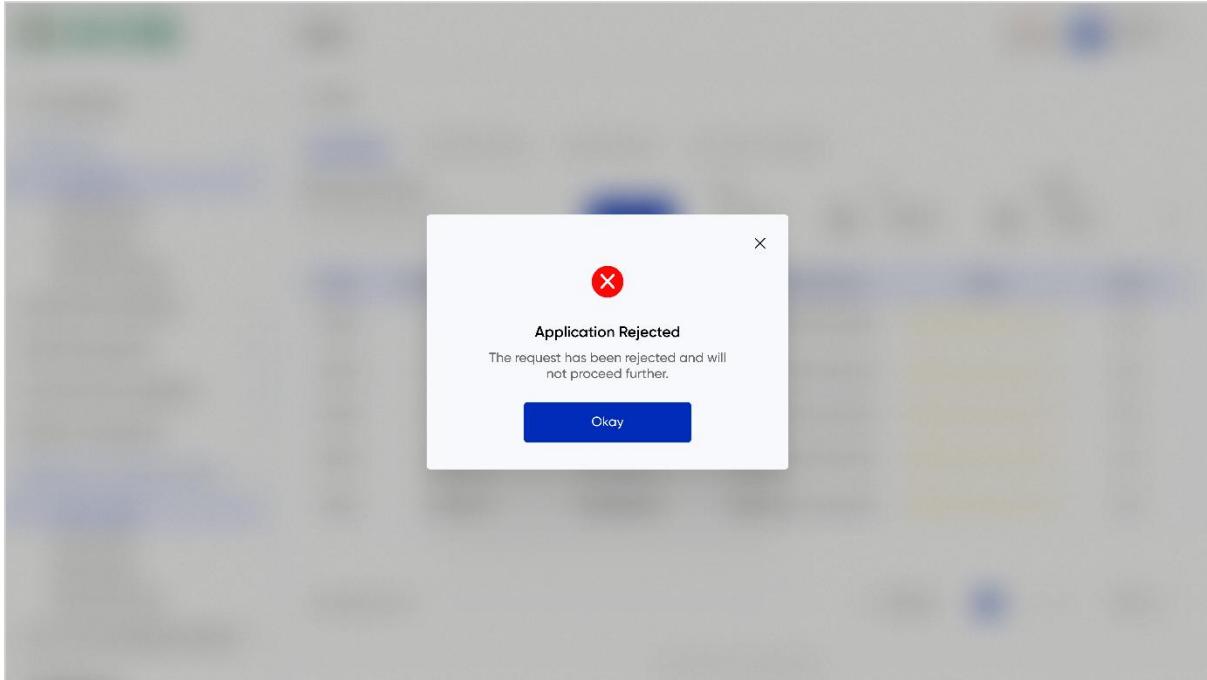
- CERSAI Approver user can click on “View signed document” link to view digitally signed document.
- CERSAI Approver can take one of the following actions
 - Approve
 - Reject
 - Request for Modification
- **Approve**
- If the registration application is approved by CERSAI Approver-I, the request shall be automatically routed to the “My Task” dashboard of CERSAI Approver-II for final approval.



- **Reject**
- If the registration application is rejected by CERSAI Approver-I, the CKYCR system shall:
 - Trigger email and SMS notifications to the Nodal Officer and Head of Institution of the Reporting Entity.
 - Include the remarks provided by CERSAI Approver in the notification for reference.



- CERSAI Approver -I User can enter remark and click on submit .
- Following message will be displayed to the user.



- **Marked for Modification**
- If the registration application is marked for modification, CERSAI Approver-I can select the fields for which Modification is required, enter the common remarks and submit the application.



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Change is growth

- CERSAI approver -I can mark entire tab for modification by selecting checkbox present beside tab name.
- The user can click on the record that needs to be modified, after which an 'x' mark will appear against the selected record.



CKYCR

Admin

[My Task](#) > [RE Registration](#) > [New Registration](#) > [HDFC Bank](#)

[← Back](#)

Registration Details [IN56768345]

[View Signed Document](#)

Instructions

- Select the tab checkbox to mark all fields in the tab for modification.
- Select the checkbox beside a field name to mark only that specific field for modification.

Entity Profile

<input type="checkbox"/> Name of Institution *	<input type="checkbox"/> Regulator *	<input checked="" type="checkbox"/> Institution Type *
HDFC Bank	RBI	Payment Bank
<input type="checkbox"/> Constitution *	<input type="checkbox"/> Proprietor Name *	<input checked="" type="checkbox"/> Regulator License/Certificate *
Public Limited	-	ABC123
<input checked="" type="checkbox"/> PAN *	<input type="checkbox"/> CIN *	<input type="checkbox"/> LLPIN (Limited liability Partnership firm) *
BOAPT4563M	L12345MH2020PLC987654	-
<input type="checkbox"/> GSTIN *	<input type="checkbox"/> RE Website URL	<input type="checkbox"/> Address Proof *
22ABCDE123F1Z5	www.hdfcbank.com	
<input type="checkbox"/> Other		

Registered Address

<input checked="" type="checkbox"/> Address Line 1 *	<input type="checkbox"/> Address Line 2	<input type="checkbox"/> Address Line 3
Times Tower, 1st Floor,	Kamala Mills Compound	Lower Parel, Mumbai
<input type="checkbox"/> Country *	<input type="checkbox"/> State / UT *	<input type="checkbox"/> District *
India (+91)	Maharashtra	Mumbai
<input type="checkbox"/> City/Town *	<input type="checkbox"/> Pin Code *	<input type="checkbox"/> Digipin
Mumbai	400013	7G2X9K3LQW

Correspondence Address

Same as registered address <input type="checkbox"/>		
<input checked="" type="checkbox"/> Address Line 1 *	<input type="checkbox"/> Address Line 2	<input type="checkbox"/> Address Line 3
Panchsheel Business Park	Balewadi high street 2	Balewadi
<input type="checkbox"/> Country *	<input type="checkbox"/> State / UT *	<input type="checkbox"/> District *
India (+91)	Maharashtra	Pune
<input type="checkbox"/> City/Town *	<input type="checkbox"/> Pin Code *	<input type="checkbox"/> Digipin
Pune	400013	7G2X9K3LQW

Head of Institution Details

<input type="checkbox"/> Citizenship *	<input type="checkbox"/> CKYC Number *	<input type="checkbox"/> Title *
Indian	56498756456754	Mr
<input type="checkbox"/> First Name *	<input type="checkbox"/> Middle Name	<input type="checkbox"/> Last Name
Hardik	Jayantibhai	Patel
<input type="checkbox"/> Gender *	<input type="checkbox"/> Designation *	<input type="checkbox"/> Email *
Male	Assistant Vice President	hardik.jp@proteantech.in
<input type="checkbox"/> Country Code *	<input type="checkbox"/> Mobile Number *	<input type="checkbox"/> Landline Number
India (+91)	9913167783	9913167783



Nodal Officer Details

<input type="checkbox"/> Citizenship * Indian	<input type="checkbox"/> CKYC Number * 56498756456754 <small>Verified</small>	<input type="checkbox"/> Title * Mr
<input type="checkbox"/> First Name * Hardik	<input type="checkbox"/> Middle Name Joyantibhai	<input type="checkbox"/> Last Name Patel
<input type="checkbox"/> Gender * Male	<input type="checkbox"/> Date of Birth * 20/03/1995	<input type="checkbox"/> Designation * Assistant Vice President
<input type="checkbox"/> Employee Code * S678	<input type="checkbox"/> Email * hardik.j@proteantech.in	<input type="checkbox"/> Country Code * India (+91)
<input type="checkbox"/> Mobile Number * 9913167783	<input type="checkbox"/> Landline Number 9913167783	<input type="checkbox"/> Office Address * Same as registered address
Address Line 1 * Times Tower, 1st Floor,	Address Line 2 Kamala Mills Compound	Address Line 3 Lower Parel, Mumbai
Country * India	State / UT * Maharashtra	District * Mumbai
City/Town * Mumbai	Pin Code * 400013	Digipin 7G2X9K3LQW
<input type="checkbox"/> Proof of Identity * Pan Card	<input type="checkbox"/> Proof of Identity Number * ABCDEF88888888	
<input type="checkbox"/> Date of Board Resolution for Appointment * 01/01/2020	<input type="checkbox"/> Board Resolution * 	

Institutional Admin User 1 Details

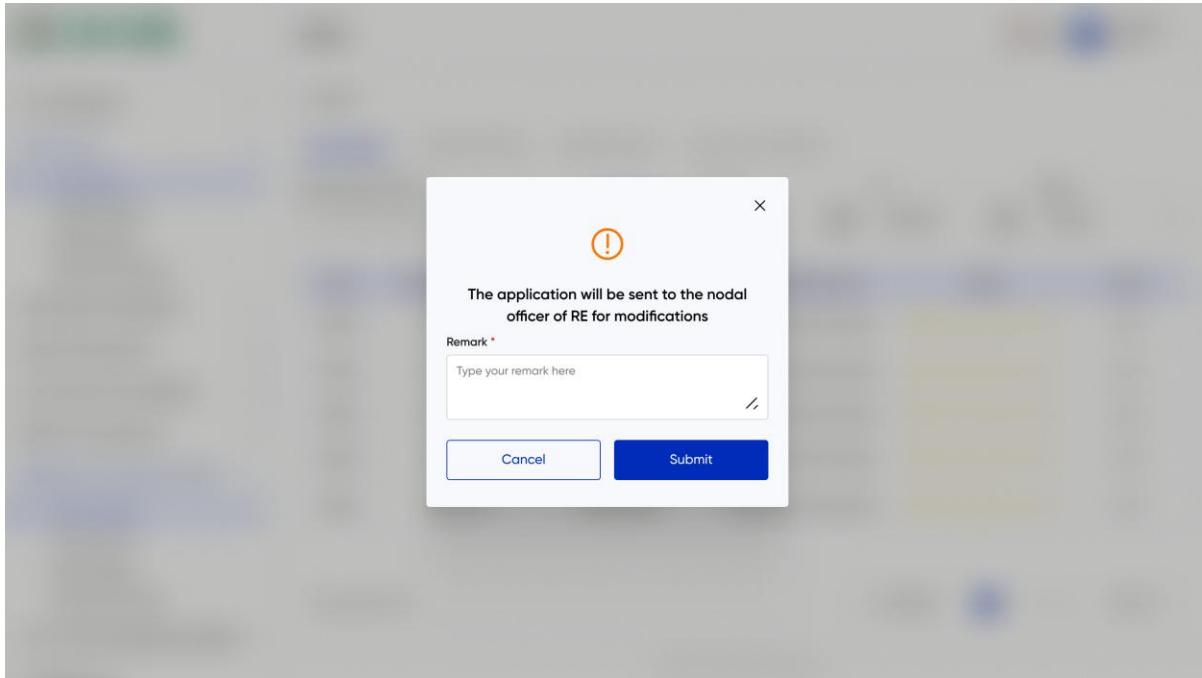
<input type="checkbox"/> Citizenship * Indian	<input type="checkbox"/> CKYC Number * 56498756456754 <small>Verified</small>	<input type="checkbox"/> Title * Mr
<input type="checkbox"/> First Name * Hardik	<input type="checkbox"/> Middle Name Joyantibhai	<input type="checkbox"/> Last Name Patel
<input type="checkbox"/> Gender * Male	<input type="checkbox"/> Date of Birth * 20/03/1995	<input type="checkbox"/> Designation * Assistant Vice President
<input type="checkbox"/> Employee Code * S678	<input type="checkbox"/> Email * hardik.j@proteantech.in	<input type="checkbox"/> Country Code * India (+91)
<input type="checkbox"/> Mobile Number * 9913167783	<input type="checkbox"/> Landline Number 9913167783	<input type="checkbox"/> Office Address * Same as registered address
Address Line 1 * Times Tower, 1st Floor,	Address Line 2 Kamala Mills Compound	Address Line 3 Lower Parel, Mumbai
Country * India	State / UT * Maharashtra	District * Mumbai
City/Town * Mumbai	Pin Code * 400013	Digipin 7G2X9K3LQW
<input type="checkbox"/> Proof of Identity * Pan Card	<input type="checkbox"/> Proof of Identity Number * ARCD88888888	
<input type="checkbox"/> Date of Authorization * 20/12/2020	<input type="checkbox"/> Authorization letter by Competent Authority * Abc123	

Institutional Admin User 2 Details

<input type="checkbox"/> Citizenship * Indian	<input type="checkbox"/> CKYC Number * 56498756456754 <small>Verified</small>	<input type="checkbox"/> Title * Mr
<input type="checkbox"/> First Name * Hardik	<input type="checkbox"/> Middle Name Joyantibhai	<input type="checkbox"/> Last Name Patel
<input type="checkbox"/> Gender * Male	<input type="checkbox"/> Date of Birth * 20/03/1995	<input type="checkbox"/> Designation * Assistant Vice President
<input type="checkbox"/> Employee Code * S678	<input type="checkbox"/> Email * hardik.j@proteantech.in	<input type="checkbox"/> Country Code * India (+91)
<input type="checkbox"/> Mobile Number * 9913167783	<input type="checkbox"/> Landline Number 9913167783	<input type="checkbox"/> Office Address * Same as registered address
Address Line 1 * Times Tower, 1st Floor,	Address Line 2 Kamala Mills Compound	Address Line 3 Lower Parel, Mumbai
Country * India	State / UT * Maharashtra	District * Mumbai
City/Town * Mumbai	Pin Code * 400013	Digipin 7G2X9K3LQW
<input type="checkbox"/> Proof of Identity * Pan Card	<input type="checkbox"/> Proof of Identity Number * ABCDEF88888888	
<input type="checkbox"/> Date of Authorization * 20/12/2020	<input type="checkbox"/> Authorization letter by Competent Authority * Abc123	



- CERSAI approver to click on “Request for Modification” option .
- Following screen will be displayed.



- CERSAI approver to enter remark and click on submit button.
- The CKYCRR system shall:
 - Send email and SMS notifications to the Nodal Officer and Head of Institution of the Reporting Entity.
 - Include the remarks indicating the required changes.
- The Nodal Officer shall be required to follow the "Re-submission Journey" to update and re-submit the application for CERSAI's approval.



- **Modified Registration**

- CERSAI Approver user to click on “Modified Registration” icon.

The screenshot shows the CKYCRR Admin dashboard. On the left, there is a sidebar with various menu items: Dashboard, RE Registration, KYC Management, Billing Management System, User Management, RE Management, RE Consolidation, RE De-activation, IP Whitelisting, MIS reports, Ticket management, and Training. The 'RE Registration' item is currently selected, indicated by a blue bar at the top of its dropdown menu. The main content area is titled 'My Task > RE Registration'. It features three cards: 'New Registration' (5 tasks), 'Modified Registration' (3 tasks, highlighted in blue), and 'Update Profile' (2 tasks). The 'Modified Registration' card has a blue background and a white border. At the top right of the main area, there is a user profile for 'John Doe' with a dropdown arrow. Below the profile, there is a link labeled '← Back'.

- Following screen will be displayed where CERSAI Approver can apply following filters.
 - Status
 - From Date
 - To Date
- CERSAI Approver user can clear values entered in search criteria using “clear Search” button.



The screenshot shows the CKYCRRE Admin interface. On the left is a sidebar with various management options like KYC Management, Billing Management System, User Management, RE Management, RE Consolidation, RE De-activation, IP Whitelisting, MIS reports, Ticket management, Training, and BO Registry. The main area is titled 'Admin' and shows a list of 'Modified Registration' entries. The table has columns for Sr.No., Name, Ack No, Status, Submitted On, and Submitted By. The status for all entries is 'Approval Pending [Level 1]'. The table shows five entries from 01 to 05, each corresponding to a bank: HDFC, SBI, BOI, PNB, and Yes Bank. The 'Submitted By' column for entries 03 and 04 shows 'Ramesh - RA540'. At the bottom, there's a pagination bar showing 'Showing data 5 of 10' and buttons for 'Previous' and 'Next'.

Sr.No.	Name	Ack No	Status	Submitted On	Submitted By
01	HDFC	IN56768345	Approval Pending [Level 1]	12/09/2025 12:00AM	-
02	SBI	IN56768346	Approval Pending [Level 1]	12/09/2025 12:00AM	-
03	BOI	IN56768347	Approval Pending [Level 2]	12/09/2025 12:00AM	Ramesh - RA540
04	PNB	IN56768348	Approval Pending [Level 2]	12/09/2025 12:00AM	Ramesh - RA540
05	Yes Bank	IN56768349	Approval Pending [Level 1]	12/09/2025 12:00AM	-

- List of requests matching the search criteria will be displayed on screen.
- Following details will be displayed in tabular format
 - Sr. No.
 - Name
 - Ack No
 - Status
 - Submitted On
 - Submitted by (*The username and User ID of CERSAI Approver-I will be displayed to the CERSAI Approver-II during the second level of approval*)
- Provision for user to sort the output in ascending or descending order by clicking on column header.
- Pagination facility will be provisioned to handle large number of records on screen. User can navigate through pages by clicking on "Next" and "Previous" Button.
- Provision for CERSAI Approver to search a particular Reporting Entity Application using content search option.
- The CERSAI Approver user can click on any new RE Registration application and view complete details as submitted by RE.
- Following screen will be displayed.



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CKYCR

Dashboard

- KYC Management
- Billing Management System
- User Management
- RE Management
- RE Consolidation
- RE De-activation
- IP Whitelisting
- MIS Reports
- Ticket Management
- Training
- BO Registry

Header Information

Entered by: Omkar Pradhan [IU009162] Submitted Date: 12/12/2024 Status: Incorrect Information

View Signed Document

Instructions

- Select the tab checkbox to mark all fields in the tab for modification.
- Select the checkbox beside a field name to mark that specific field for modification.

Entity Profile

Name of Institution*	RBI	Regulator*	Institution Type*
Constitution*	Proprietor Name*	Payment Bank	
Public Limited	CIN*	License/Certificate*	
RAN RBCAPTA63M	L12345MH12020PLC987654	ABC123	
GSTIN*	RE Website URL	UPI (Unlimited Liability Partnership Firm)*	
22ABCDEF1234F123	www.hrcbank.com	Address Proof*	
Other			

Registered Address

Address Line 1*	Address Line 2	Address Line 3
Times Tower, 1st Floor,	Komali Hills Compound	Lower Parel, Mumbai
Country*	State / UT*	District*
India	Maharashtra	Mumbai
City/Town*	Pin Code*	Eligible
Mumbai	400013	70309K3LQW

Correspondence Address

Some as registered address	Address Line 1*	Address Line 2	Address Line 3
<input checked="" type="checkbox"/>	Poncheshwar Business Park	Balawadi high street 2	Balawadi
<input type="checkbox"/>	Country*	State / UT*	District*
<input type="checkbox"/>	India	Maharashtra	Pune
<input type="checkbox"/>	City/Town*	Pin Code*	Eligible
<input type="checkbox"/>	Pune	400013	70309K3LQW

Head of Institution Details

Citizenship*	CKYC Number*	Title*
Indian	564987654321056	Mr
First Name*	Middle Name	Last Name
Honikli	Joyentoshil	Potel
Gender*	Designation*	Email*
Male	Assistant Vice President	honikli.j@proteantech.in
Country Code*	Mobile Number*	Mobile Number
India (+91)	991357785	991357785

Nodal Officer Details

Citizenship*	CKYC Number*	Title*
Indian	564987654321056	Mr
First Name*	Middle Name	Last Name
Honikli	Joyentoshil	Potel
Gender*	Date of Birth*	Designation*
Male	20/03/1995	Assistant Vice President
Employee Code*	Email*	Office Address*
S678	honikli.j@proteantech.in	Some as registered address
Mobile Number*	Landline Number	Address Line 3
991357785	991357785	Lower Parel, Mumbai
Address Line 1*	Address Line 2	District*
Times Tower, 1st Floor,	Komali Hills Compound	Mumbai
Country*	State / UT*	Eligible
India	Maharashtra	70309K3LQW
City/Town*	Pin Code*	
Mumbai	400013	
Proof of Identity*	Proof of Identity Number*	
Pan Card	ABCDEF00000000	
Date of Board Resolution for Appointment*	Board Resolution*	
01/01/2020		

Institutional Admin User 1 Details

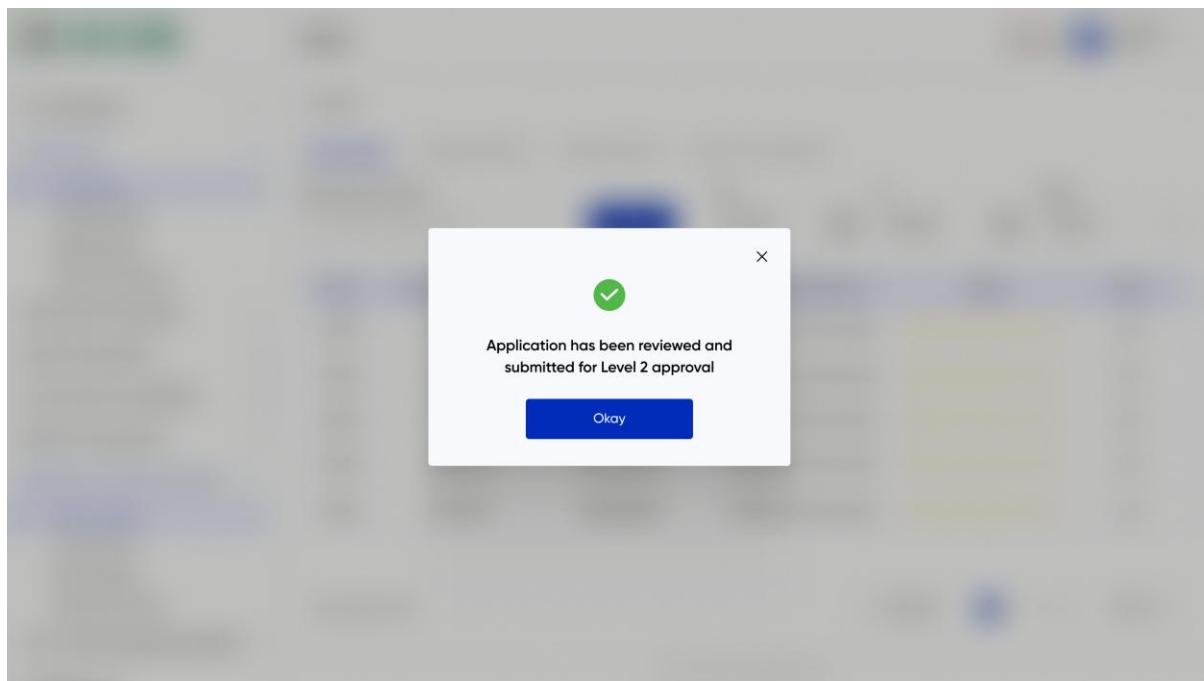
Citizenship*	CKYC Number*	Title*
Indian	564987654321056	Mr
First Name*	Middle Name	Last Name
Honikli	Joyentoshil	Potel
Gender*	Date of Birth*	Designation*
Male	20/03/1995	Assistant Vice President
Employee Code*	Email*	Office Address*
S678	honikli.j@proteantech.in	Some as registered address
Mobile Number*	Landline Number	Address Line 3
991357785	991357785	Lower Parel, Mumbai
Address Line 1*	Address Line 2	District*
Times Tower, 1st Floor,	Komali Hills Compound	Mumbai
Country*	State / UT*	Eligible
India	Maharashtra	70309K3LQW
City/Town*	Pin Code*	
Mumbai	400013	
Proof of Identity*	Proof of Identity Number*	
Pan Card	ABCDEF00000000	
Date of Authorization*	Authorization letter by Competent Authority*	
20/12/2020	Abc123	

Institutional Admin User 2 Details

Citizenship*	CKYC Number*	Title*
Indian	564987654321056	Mr
First Name*	Middle Name	Last Name
Honikli	Joyentoshil	Potel
Gender*	Date of Birth*	Designation*
Male	20/03/1995	Assistant Vice President
Employee Code*	Email*	Office Address*
S678	honikli.j@proteantech.in	Some as registered address
Mobile Number*	Landline Number	Address Line 3
991357785	991357785	Lower Parel, Mumbai
Address Line 1*	Address Line 2	District*
Times Tower, 1st Floor,	Komali Hills Compound	Mumbai
Country*	State / UT*	Eligible
India	Maharashtra	70309K3LQW
City/Town*	Pin Code*	
Mumbai	400013	
Proof of Identity*	Proof of Identity Number*	
Pan Card	ABCDEF00000000	
Date of Authorization*	Authorization letter by Competent Authority*	
20/12/2020	Abc123	



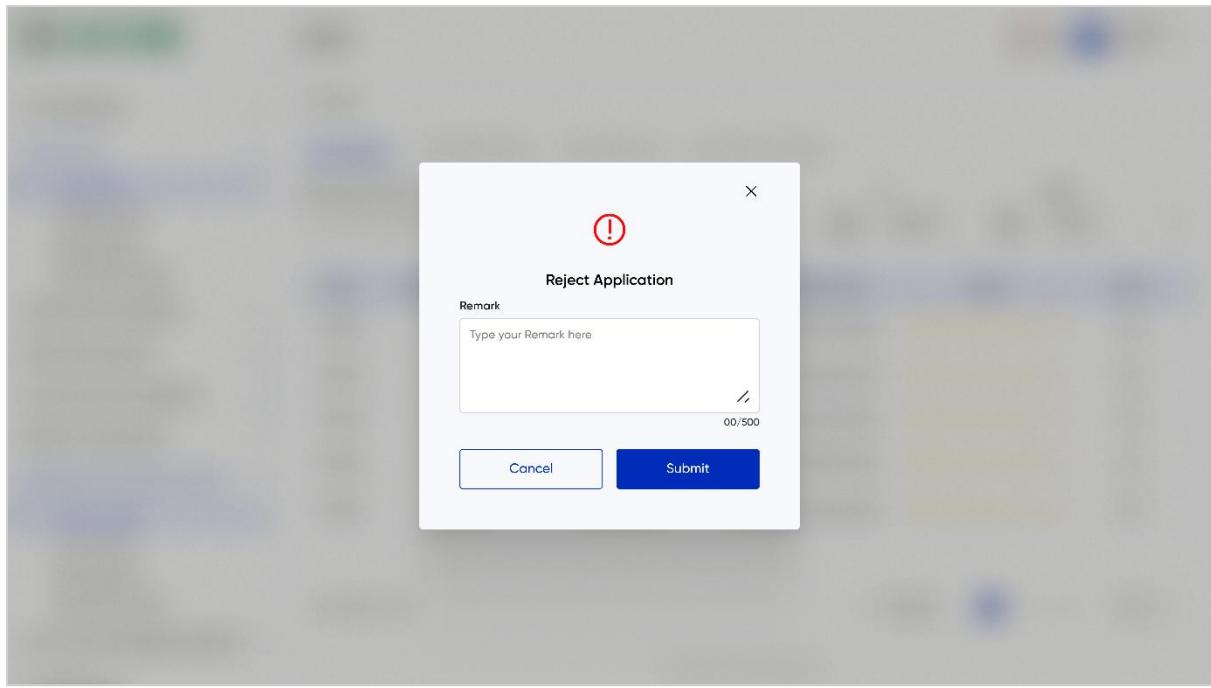
- CERSAI Approver user can view following details
 - Marked for Modification by
 - Submitted On
 - Remark provided earlier
- CERSAI Approver user can click on “View signed document” link to view digitally signed document.
- The fields/tabs modified by the Nodal Officer will be highlighted for the CERSAI Approver.
- CERSAI Approver can take one of the following actions
 - Approve
 - Reject
 - Request for Modification
- **Approve**
- If the modified registration application is approved by CERSAI Approver-I, the request shall be automatically routed to the “My Task” dashboard of CERSAI Approver-II for final approval.



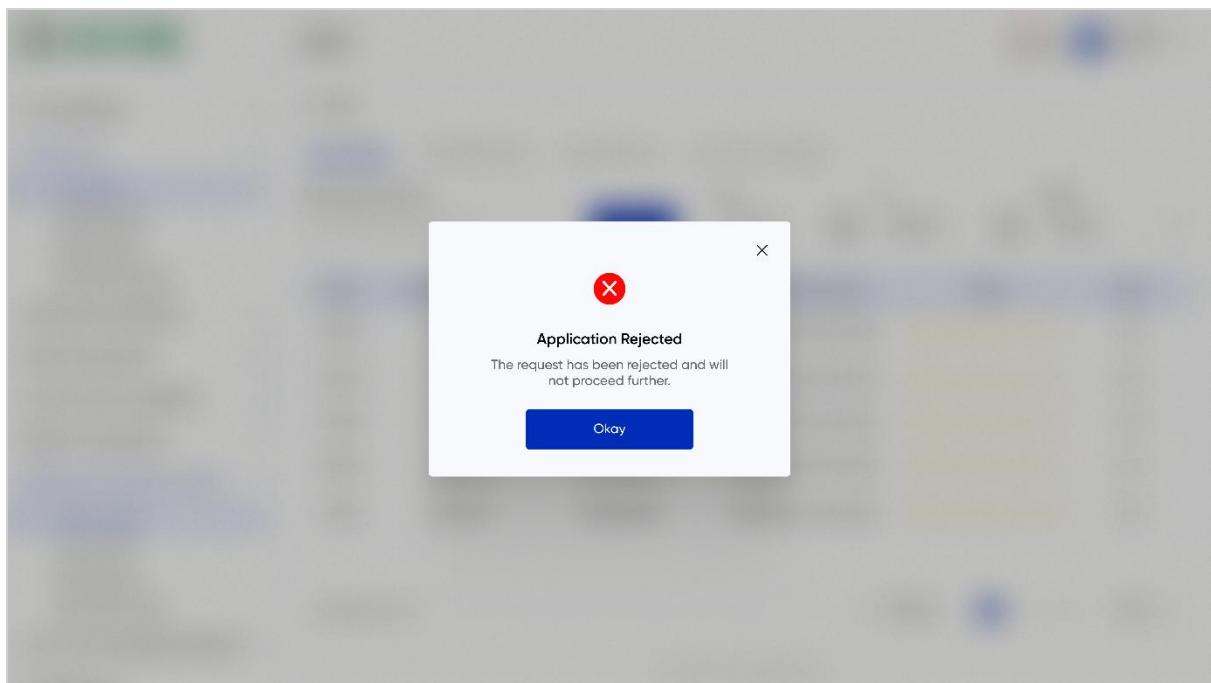
- **Reject**
- If the modified registration application is rejected by CERSAI Approver-I, the CKYCRR system shall:
 - Trigger email and SMS notifications to the Nodal Officer and Head of Institution of the Reporting Entity.



- Include the remarks provided by CERSAI Approver in the notification for reference.



- CERSAI Approver -I User can enter remark and click on submit.
- Following message will be displayed to the user.





- **Marked for Modification**
- The Marked for Modification flow for modified registration application will be same as that of a new registration application.
- Upon approval by Approver-I, the application shall appear under “My Task” dashboard for CERSAI Approver-II, who shall have the following action options:
 - Approve – Finalizes the registration process.
 - Reject – Triggers the rejection workflow
 - Mark for Modification – Triggers the modification workflow
- Screens for CERSAI Approver-II will be same as CERSAI Approver-I
- Upon approval of the RE registration application by CERSAI Approver-II, the CKYCR system shall perform the following actions:
 - Send an approval confirmation via email and SMS to both the Nodal Officer, and Head of Institution
 - Share the User IDs for the Testbed Environment with The Nodal Officer and Institutional Admin User(s)
 - Trigger separate password setup links for both the Nodal Officer and Institutional Admin User(s) to enable access to the Testbed Environment.
- Tabular representation of the approval scenarios:

CERSAI Approver -I Decision	CERSAI Approver -II Decision	Outcome
Approves RE Registration	Approves RE Registration	RE becomes eligible for testing predefined scenarios on the Test Bed.
	Marks for Modification	RE can view the remarks, modify the enabled fields, and resubmit. The resumption journey will be initiated.
	Rejects the Registration	Application is terminated; RE must submit a new application.
Marks for Modification	N/A	RE can view the remarks, modify the enabled fields, and resubmit. The resumption journey will be initiated.
Rejects the Registration	N/A	Application is terminated; RE must submit a new application.

- **Track Status**
 - CERSAI user will click on RE Registration → Track Status section to track status of RE registration application.
 - Following screen will be displayed.s



Sr.No.	Name	Ack No	FI Code	Request Type	Status	Submitted On	Submitted By
01	HDFC	IN56768345	-	New Registration	Approval Pending [Level 1]	12/09/2025 12:00AM	-
02	PNB	IN56768345	-	-	Rejected	12/09/2025 12:00AM	Ramesh - RA540
03	SBI	IN56768377	[FI 876567]	-	Approved	12/09/2025 12:00AM	Ramesh - RA540
04	BOI	IN56768387	[FI 886567]	-	Approved	12/09/2025 12:00AM	Ramesh - RA540
05	Yes Bank	IN56768345	-	New Registration	Approval Pending [Level 2]	12/09/2025 12:00AM	Ramesh - RA540
06	Federal	IN56768345	-	Modification	Approval Pending [Level 2]	12/09/2025 12:00AM	Ramesh - RA540
07	Canara	IN56768345	-	Modification	Approval Pending [Level 1]	12/09/2025 12:00AM	-
08	ICICI	IN56768345	-	Modification	Approval Pending [Level 1]	12/09/2025 12:00AM	-
09	BOB	IN56768345	-	Update	Rejected	12/09/2025 12:00AM	Ramesh - RA540
10	Indusland	-	[FI 876567]	Update	Approved	12/09/2025 12:00AM	Ramesh - RA540

- Provision will be available for the user to search and view the required RE registration record.
- The following two search criteria will be provided:
 - Status, From date, To date
 - Acknowledgement Number
- The user can select any one search criterion by using the radio button provided beside each option.
- From Date and To Date will be mandatory, and the selected date range in the search criteria must not exceed 1 year.
- The default value for Status will be set to ALL.
- User can remove entered search criteria's using "Clear Search" option.
- List of RE registration application matching the search criteria will be displayed on screen.
- Following details will be displayed in tabular format.
 - Sr No
 - Name
 - Ack no
 - FI code
 - Request type



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- Status
- Submitted On
- Submitted By
- Provision for user to sort the output in ascending or descending order by clicking on column header.
- Pagination feature to navigate large number of records either by clicking on a particular page number or by clicking on “Next” and “Previous” buttons.
- Provision for CERSAI user to search a particular Reporting Entity Application using content search option.
- The CERSAI user can click on any RE Registration application and view complete details as submitted by RE.
- Following screen will be displayed.

The screenshot shows the CKYCR application interface. The left sidebar contains a navigation menu with the following items: Dashboard, RE Registration (selected), Track Status, KYC Management, Billing Management System, User Management, RE Management, Update Profile, RE Consolidation, RE De-activation, IP Whitelisting, MIS reports, Ticket management, Training, and BO Registry. The main content area is titled "RE Registration > Track Status > RE Details" and shows "Reporting Entity Details [IN56768345]". The details are organized into expandable sections: Entity Profile, Registered Address, Correspondence Address, Head of Institution Details, Nodal Officer Details, Institutional Admin User 1 Details, and Institutional Admin User 2 Details. A "View Signed Document" button is also present. The top right corner shows the user "John Doe" and a "Back" button.

- CERSAI user can click on each tab name to view details present against each tab.
- The user can view the signed document through the View Signed Document link.
- The user can return to the listing page by clicking the Back button.

• Password and DSC Setup for Testbed Environment

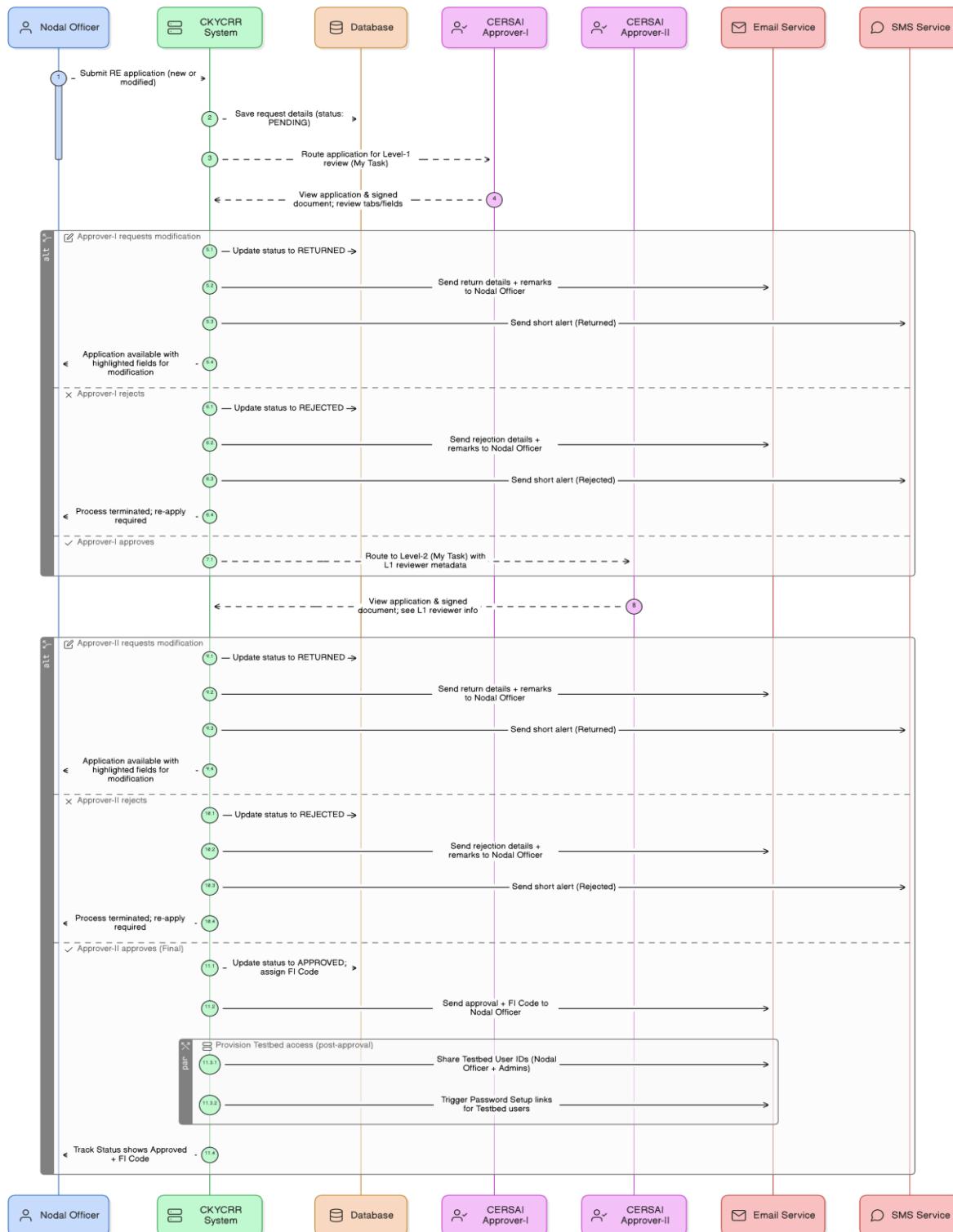


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- The Institutional Admin User and Nodal Officer of the Reporting Entity shall access the password setup links provided by the CKYCRR system to Set their login passwords, and Complete the Digital Signature Certificate (DSC) registration process, as per the procedure defined in the Password and DSC Setup Module for the Testbed Environment.
- **Login to Testbed Environment**
 - After successful password and DSC setup, the Institutional Admin User and Nodal Officer shall log in to the Testbed Environment using the credentials, following the steps outlined in the Login Module.

1.3.3.9 Data Flow Diagram





1.3.4 Testbed Activity

- The Testbed Environment is provided to enable users of the Reporting Entity (RE) to:
 - Familiarize themselves with the CKYCRR system interface and features.
 - Practice workflows and module functionalities.
 - Test API integrations and ensure system readiness prior to onboarding into the production environment.
 - Test SFTP based integration
- Completion of all assigned activities within the Testbed Environment is mandatory for activating access credentials for the Production Environment.

1.3.4.1 RFP Reference Number : NA

1.3.4.2 FRS Reference Number : 3.9

1.3.4.3 Goals

- To familiarize REs with the CKYCRR system interface and features before onboarding them to production environment.
- To ensure REs can validate their technical integration in a safe environment before live operations.
- To provide a clear path for approved REs to gain full access to the production CKYCRR system..

1.3.4.4 Actors

- Nodal Officer of Reporting Entity
- Institutional Admin Users

1.3.4.5 Pre-condition:

- The Reporting Entity's registration application has been approved by CERSAI, and the corresponding approval notification has been received.
- The Reporting Entity has been issued its official RE User ID(s), applicable to designated roles (e.g., Nodal Officer, Institutional Admin).
- The CKYCRR Testbed Environment is available and accessible for onboarding activities, as applicable to the current stage of the RE's registration journey.

1.3.4.6 Post-Condition:

- After successfully executing all pre-requisite scenarios in testbed environment, RE gains access to production environment and start its activities.



1.3.4.7 Triggering Event:

- CERSAI Approver-II has approved the RE Registration request.

1.3.4.8 Main Flow of Events:

- After approval of RE registration Application by CERSAI Approver-II, system will trigger following notifications.

Mode of notification	User Type (reporting entity)	Details to be sent by CKYCRR system
Email + SMS	Nodal officer	1. Confirmation on successful approval of the registration request. 2. Testbed environment link along with user ID and password setup link.
Email	Institutional admin users	1. Testbed environment link along with user ID and password setup link.
Email + SMS	Head of Institution	1. Confirmation on successful approval of the registration request.

- After approval of RE registration Application by CERSAI Approver-II, system will trigger following notifications.
- Testbed Environment – User Workflow
 - The CKYCRR issued testbed environment user IDs will have a predefined prefix to differentiate them from production environment User IDs. The testbed link/URL will be shared via email with RE users and however the testbed environment domain/URL will also be available on the CKYCRR website.
 - Following successful completion of the password and DSC setup process (as defined under the *Password and DSC Setup Module*), the users of the Reporting Entity shall log in to the CKYCRR Testbed Environment using their assigned credentials, in accordance with the *Login Module*.
 - Upon first login, the CKYCRR system shall prompt the user to select the preferred mode(s) of KYC transactions on the dashboard. The following options shall be presented:
 - **Web-Based KYC Transactions**
 - Search
 - Download
 - Create / Upload



- Update
- **API-Based KYC Transactions**
 - Search
 - Download
 - Create / Upload
 - Update
- **SFTP-Based KYC Transactions**
 - Search
 - Download
 - Create / Upload
 - Update

- Users may select **one or more** transaction modes. The selected preferences shall be submitted and stored in the CKYCR system.
- The users of the reporting entity need practice the below modules in the testbed environment

Key Event	Sub-module	Mandatory/ Optional/CM	Remarks
Update Profile	Update company profile	O	
	Update user profile	O	
IP whitelisting	IP registration Public key mapping	CM	Mandatory where RE selected API and SFTP based KYC transaction
KYC Management	Web-based - Single <ul style="list-style-type: none">• Search• Download• Create/upload• Update	M	
	Web-based - Bulk <ul style="list-style-type: none">• Search• Download• Create/upload• Update	CM	Mandatory where RE selected web based - bulk KYC transaction
	API based – transactions	CM	Mandatory where RE selected API based KYC transaction
	SFTP – transactions	CM	Mandatory where RE selected SFTP based KYC transaction
	Balance top-up (offline/online)	M	



Billing Management System	Threshold amount setting		
	Minimum amount setting		
	Refund Initiation	M	
	Incentive Claim mechanism	M	
	Proforma invoice	M	
Sub-user management	eGST invoicing	M	
	Region creation	M	
	Branch creation		
Administration	User Creation	M	
	Approval of KYC record	M	
	Approval of User creation	M	
	Approval of refund/incentive request	M	

- All testbed activities shall be executed in maker-checker mode, adhering to the user roles assigned to the Reporting Entity, and the process workflows defined for each CKYCRR module.
- The CKYCRR system shall track the completion status of all mandatory modules practiced by the Reporting Entity within the Testbed Environment.
- Upon successful completion of all required testbed activities the CKYCRR system shall generate the FI Code and Virtual accounts for the Reporting Entity. The system shall trigger the following credentials and access links to the Nodal Officer and Institutional Admin Users via email:
 - Production Environment Access Link
 - User ID(s) for production
 - FI code for Production
 - Password setup link for production
- The Nodal Officer and Institutional Admin Users shall:
 - Complete the password and DSC setup for the Production Environment as per the procedures outlined in the *Password and DSC Setup Module*.
 - Log in to the CKYCRR Production Environment following the steps defined in the *Login Module*.
 - Upon successful login, they shall be authorized to initiate and manage live CKYCRR activities.
- Testbed User IDs issued to the user of the reporting entity will not have access to the production environment, and the status of the reporting entity will be marked as "In Process." The status of reporting entity will update post completion of the mandatory testbed activities by the users of the reporting entity and automatic approval by the CKYCRR system.
- Data generated from testbed activities in testbed environment will not be migrated to the production environment.
- Completion of testbed activities will be auto-approved in the CKYCRR system based on predefined criteria, with no manual intervention required by the CERSAI users or operations team.

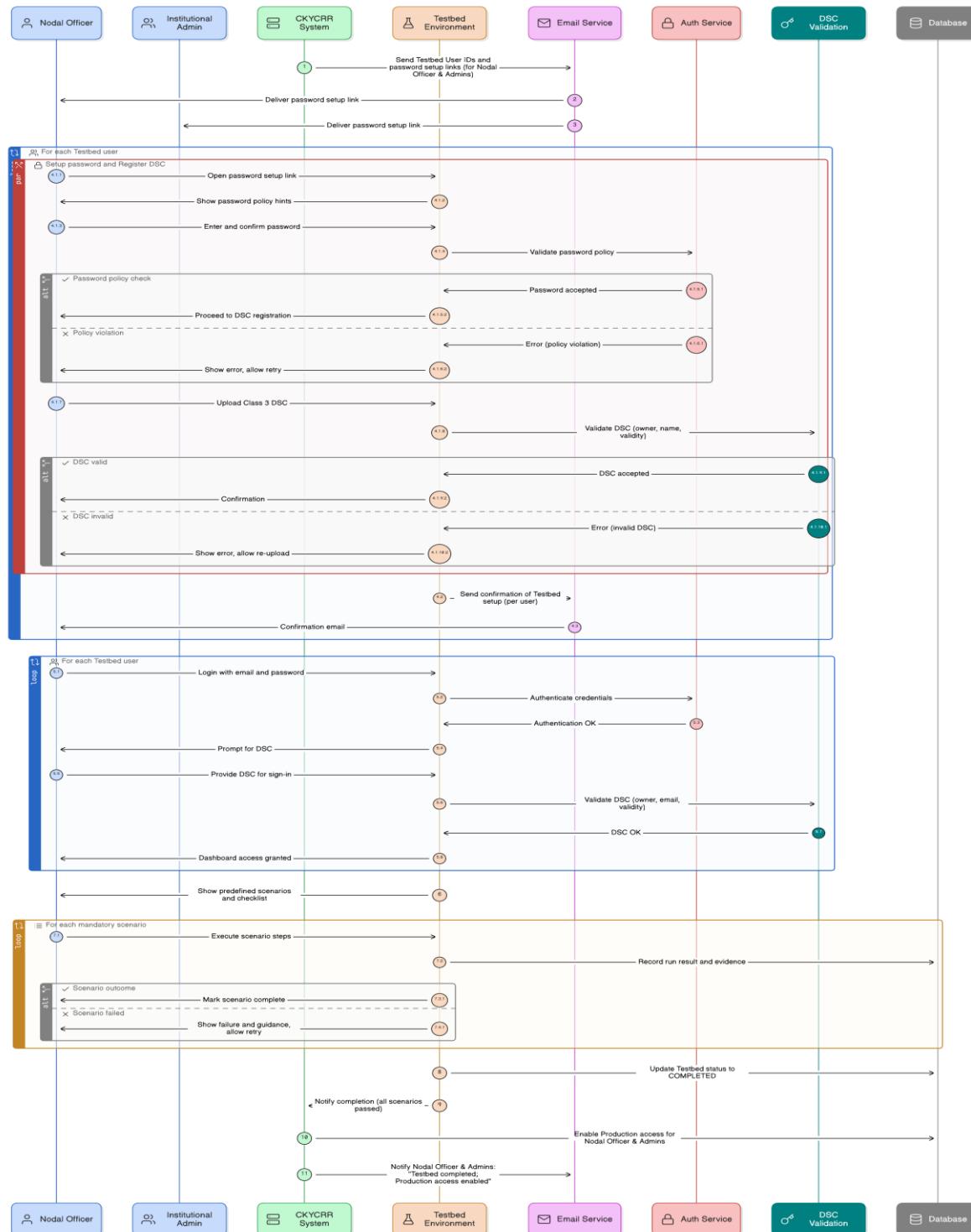


- Upon approval, the CKYCRR system will send the production URL along with FI code, User IDs and password setup link for production environment.
- The DSC reading utility available under the CKYCRR website's download will remain the same and will be operational in both testbed environment and production environment.
- IP registration is mandatory for reporting entities opting for SFTP based KYC management/ transactions. The Reporting entity must register their IP for the whitelisting process and complete the required tasks in testbed environment. Access to the production environment API will be restricted unless API-based KYC management has been successfully performed in the testbed environment by the users of the reporting entity.
- Screens for testbed environment will be same as screens of other environment. Only URL will be different.

1.3.4.9 Rules and Validations

- The CKYCRR issued testbed environment user IDs will have a predefined prefix to differentiate them from production environment User IDs. The testbed link/URL will be shared via email with RE users and however the testbed environment domain/URL will also be available on the CKYCRR website.
- Completion of testbed activities will be auto-approved in the CKYCRR system based on predefined criteria, with no manual intervention required by the CERSAI users or operations team. Upon approval, the CKYCRR system will send the production URL along with FI code, User IDs and password setup link for production environment.
- The DSC reading utility available under the CKYCRR website's download will remain the same and will be operational in both testbed environment and production environment.
- IP registration is mandatory for reporting entities opting for API-based or SFTP based KYC management/ transactions. The Reporting entity must register their IP for the whitelisting process and complete the required tasks in testbed environment. Access to the production environment API will be restricted unless API-based KYC management has been successfully performed in the testbed environment by the users of the reporting entity.
- FI code for CERSAI users will be "CERSAI-FI"

1.3.4.10 Data Flow Diagram





1.3.5 Password and DSC setup

- The Password and DSC Setup Module facilitates users of the Reporting Entity in configuring their login passwords and Digital Signature Certificates (DSC) for both the Testbed and Production environments of the CKYCRR system.

1.3.5.1 RFP Reference Number : NA

1.3.5.2 FRS Reference Number : 3.5/3.18

1.3.5.3 Goals

- To allow new users to securely set their own initial password and DSC.
- To ensure the initial password meets system security policies.
- To activate the user account for login

1.3.5.4 Actors

- New Registered User (e.g., Institutional RE Admin, newly created RE sub-user, new CERSAI user)

1.3.5.5 Pre-condition:

- A user account has been created in CKYCRR with a "Pending Initial Password Setup" status.
- The user has received an email containing a unique, valid, and unexpired activation/password setup link.
- The user has access to their registered email.

1.3.5.6 Post-Condition:

- Successful Login:
 - The user's password is set and securely stored (hashed).
 - The user's account status is changed to "Active."
 - The selected DSC's details (e.g., public key, serial number, issuer, expiry date) are validated and securely associated with the user's account in the CKYCRR system.
 - The user is presented with a confirmation message.
 - The activation link is invalidated after successful use.
- Failed Setup:
 - The password is not set.
 - The DSC is not registered/updated
 - Appropriate error messages are displayed.

1.3.5.7 Triggering Event:

- A user account has been created in CKYCRR with a "Pending Initial Password Setup" status.

1.3.5.8 Main Flow of Events:

- The user shall receive an email on their registered email address containing a secure password setup link. This email shall also include details such as the user ID,FI code assigned by the CKYCRR system and the applicable environment (Testbed or Production).



- Upon clicking the password setup link, the user shall be redirected to the appropriate CKYCRR environment on the official CKYCRR website.
- User is redirected to the password and DSC setup screen.



The image shows a screenshot of a web application interface titled "CKYCRR". At the top center is the CKYCRR logo, which includes a small circular emblem with a map-like design. Below the logo, the word "CKYCRR" is written in a bold, dark green sans-serif font. Underneath the title, the text "Set Password" is centered. The form contains three main input fields: "Password *", "Re-enter Password *", and "Upload DSC *". The "Password" field has a placeholder "Password" and a character count indicator "123". The "Re-enter Password" field also has a placeholder "Re-enter Password" and a character count indicator "123". The "Upload DSC" field features a blue "Upload" button with a white arrow icon. At the bottom of the form is a grey "Submit" button. A small copyright notice "© 2025 CKYCRR, All Rights Reserved." is located at the very bottom of the page.

- The user shall enter and confirm a password. The CKYCRR system shall
 - Validate the password strength
 - Ensure that password and confirm password fields match



The screenshot shows the CKYCRR Set Password page. It features a header with the CKYCRR logo and a sub-header "Set Password". Below this are two input fields: "Password*" containing "PASSWORD@TWOZEROTWOFIVE" and "Re-enter Password*" containing "*****". To the right of these fields is a validation message box titled "Password must meet the following criteria" with the following requirements:

- Atleast 8-16 characters.
- At least one uppercase letter (A-Z)
- At least one lowercase letter (a-z)
- At least one numeric digit (0-9)
- At least one special character (!@#\$%^&*-+=)
- No spaces allowed

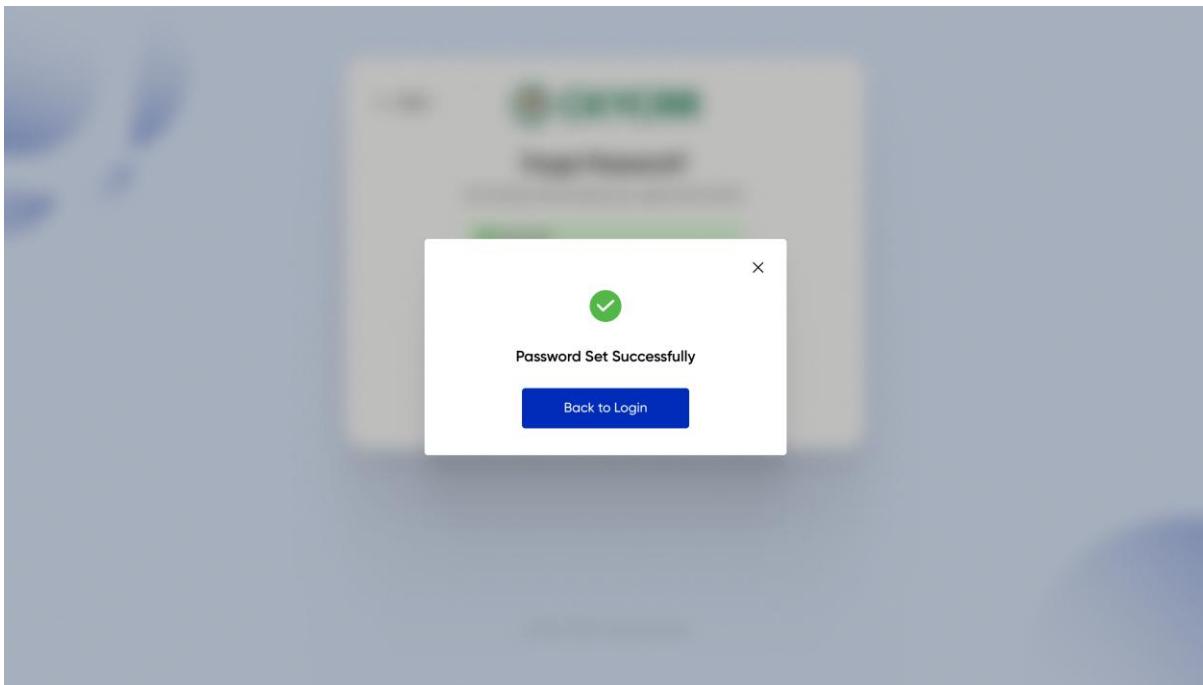
A "Submit" button is located at the bottom of the form. At the very bottom of the page is a small copyright notice: "© 2025 CKYCRR, All Rights Reserved."

This screenshot is identical to the one above, showing the CKYCRR Set Password page. The password "Password@2025" is entered in both the "Password*" and "Re-enter Password*" fields. The validation message box on the right side lists the same password requirements as the first screenshot. The "Submit" button is present at the bottom, and the copyright notice "© 2025 CKYCRR, All Rights Reserved." is at the bottom of the page.

- If validation fails, the system shall display the error message: "Please modify passwords and try again." If successful, the user proceeds to the DSC upload step.
- The user must upload their valid Class 3 Digital Signature Certificate (DSC) file.
- Following parameters consider while checking validity of DSC .
 - Name of DSC matches with registered user



- Expiry of DSC to be checked
- The CKYCRR system shall validate the DSC based on predefined rules:
 - Authentication – Valid: If the uploaded DSC is valid, the system confirms successful password and DSC setup.
 - Authentication – Invalid: If the DSC is invalid, the system displays the error message: "Invalid DSC file. Please try again."
- Upon successful password and DSC setup, CKYCRR system shall send a confirmation notification to the user's registered email address.



1.3.5.9 Rules and Validations

- Separate Passwords: The users of the reporting entity must set up separate passwords for the testbed and production environments.
- Email-Only communication: The CKYCRR system will send password setup link to the registered email address of the user of the reporting entity.
- DSC Utility Requirement: The user of the reporting entity must download and install the DSC utility from the CKYCRR website's 'Download' section before or during the password setup process.
- The OTPs sent to registered mobile number and email addresses is valid for 10 minutes. The user of the reporting entity can request a resend of OTP as per below time intervals:
 - 30 seconds (1st attempt)
 - 60 seconds (2nd attempt)
 - 90 seconds (3rd attempt)
- The password entered/ provided by the user of the reporting entity must meet the following criteria in the CKYCRR system:
 - Minimum Length: 8-16 characters

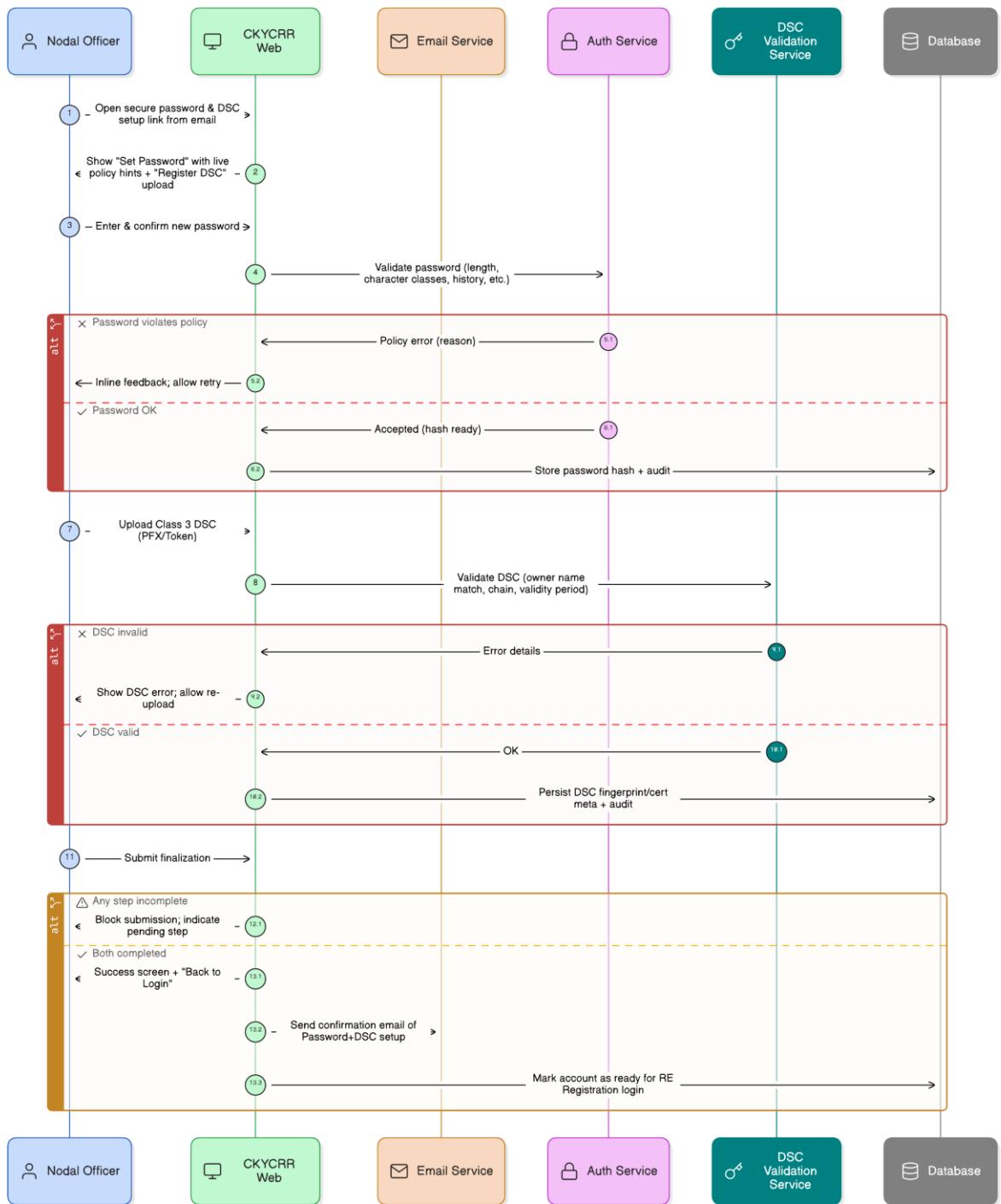


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- At least one uppercase letter (A-Z)
- At least one lowercase letter (a-z)
- At least one numeric digit (0-9)
- At least one special character (!@#\$%^&*_+=)
- No spaces allowed
- As the user enters the password and confirm password, the CKYCRR system will dynamically validate each requirement in real-time. A green tick (✓) will appear next to each criterion once it is met. If a criterion is not fulfilled, a red cross (✗) will be displayed, indicating the requirement that needs to be incorporated. The user of the reporting entity cannot proceed until all password criteria are successfully met.

1.3.5.10 Data Flow Diagram





1.3.6 Login

- Login is the process of authenticating a user's identity prior to granting access to the CKYCRR system. This applies to all authorized users, including Reporting Entity (RE) users and CERSAI users.
- The login process requires the user to:
 - Enter the User ID issued by the CKYCRR system,
 - Enter the password configured during the password setup process, and
 - Upload the mapped Class 3 Digital Signature Certificate (DSC) for additional authentication and enhanced security.
- This multi-factor authentication mechanism is a critical security control that ensures:
 - Access is restricted to authorized users only,
 - Confidentiality and integrity of data within the system, and
 - Traceability and accountability of all user actions.
- The login process serves as the foundational step in safeguarding the CKYCRR platform from unauthorized access and potential security threats.

1.3.6.1 RFP Reference Number : 8.5.1.4

1.3.6.2 FRS Reference Number : 3.6/3.19

1.3.6.3 Goals

- To implement a robust multi-factor authentication process for accessing the system.
- To verify the user's identity based on something they know (password) and something they have (DSC).
- To grant access only to fully authenticated and authorized users.
- To prevent unauthorized access.

1.3.6.4 Actors

- All registered users of CKYCRR system (RE users as well as CERSAI Users)

1.3.6.5 Pre-condition:

- The user has a valid, active User ID and password registered in the CKYCRR system.
- The user possesses a valid Class 3 DSC issued by a licensed CA, and this DSC has been successfully registered against their User ID in the CKYCRR system.
- The user's account is not locked or suspended.
- The user's DSC is not expired or revoked.
- The user has the necessary hardware (e.g., USB token) and software (e.g., drivers) for DSC usage.
- The CKYCRR Login Portal is accessible.



1.3.6.6 Post-Condition:

- Successful Login:
 - The user's identity is verified through User ID, Password, and DSC.
 - A secure session is established.
 - The user is redirected to their designated landing page/dashboard.
 - The system logs the successful multi-factor login attempt (User ID, DSC details used, timestamp, IP address).
 - Failed password login attempt counter for the user is reset.
- Failed Login:
 - Access is denied.
 - An appropriate error message corresponding to the point of failure is displayed.
 - The system logs the failed login attempt, noting the stage of failure.
 - If failure is at the password stage, failed password attempt counter is incremented, potentially leading to account lockout.

1.3.6.7 Triggering Event:

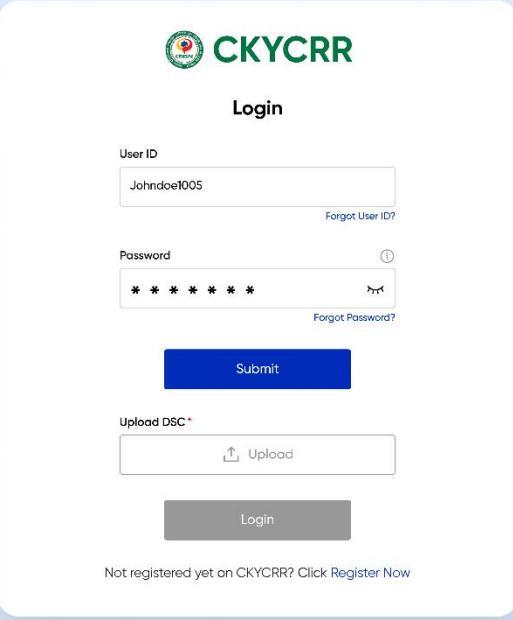
- Registered User initiates the Login process

1.3.6.8 Main Flow of Events:

- Registered users (including Reporting Entity and CERSAI users) shall access the CKYCRR system via the official URL: <https://www.ckycindia.in>.
- Users initiate the login process by clicking the “**Login**” button on the homepage.
- The system redirects users to the login page, prompting them to enter their **User ID** (issued by CKYCRR) and **password** (set during password setup).



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The screenshot shows the CKYCRR login page. At the top center is the CKYCRR logo, which includes a circular emblem with a green border and a yellow center containing a stylized 'C' or 'K'. To the right of the logo is the text "CKYCRR". Below the logo is the word "Login" in a bold, black font. The page features a light blue header and footer area with abstract blue and white shapes. The main content area is white with rounded corners.

User ID: John Doe 1005
[Forgot User ID?](#)

Password: * * * * * * * *
[Forgot Password?](#)

Submit button (blue)

Upload DSC* (with a file upload input field labeled "Upload")

Login button (grey)

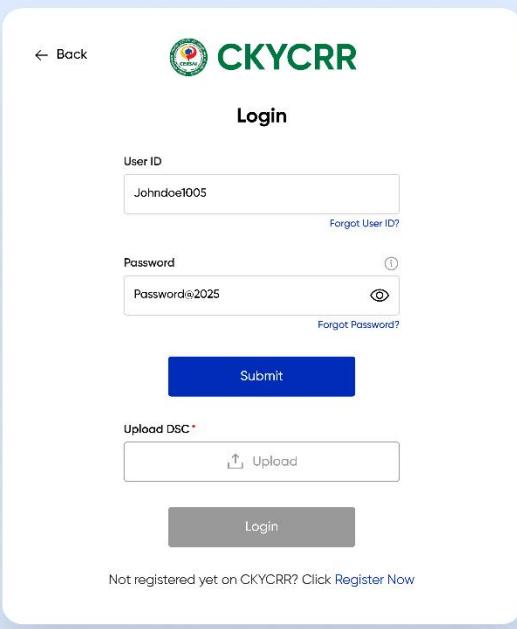
Not registered yet on CKYCRR? Click [Register Now](#)

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- The CKYCRR system validates the entered credentials.
- User can view entered credentials using “eye” icon.



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The image shows the CKYCRR login screen. At the top left is a back arrow labeled "Back". The top center features the CKYCRR logo with a green circular emblem containing a stylized figure. Below the logo is the word "CKYCRR" in bold green letters. The main title "Login" is centered above the input fields. There are two input fields: "User ID" containing "JohnDoe1005" and "Password" containing "Password@2025". Each field has a "Forgot User ID?" or "Forgot Password?" link below it. To the right of the password field is a help icon (a question mark inside a circle). A blue "Submit" button is positioned below the password field. Below the input fields is an "Upload DSC*" section with a file input field containing the text "Upload". A grey "Login" button is located at the bottom of the form. At the very bottom, a link reads "Not registered yet on CKYCRR? Click [Register Now](#)".

← Back

CKYCRR

Login

User ID

Forgot User ID?

Password

Forgot Password?

Submit

Upload DSC*

Upload

Login

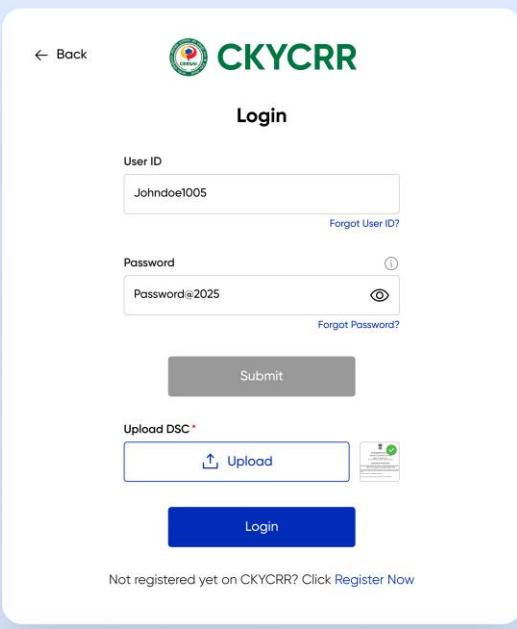
Not registered yet on CKYCRR? Click [Register Now](#)

- If invalid, an error message is displayed: “Invalid User ID / Password.”



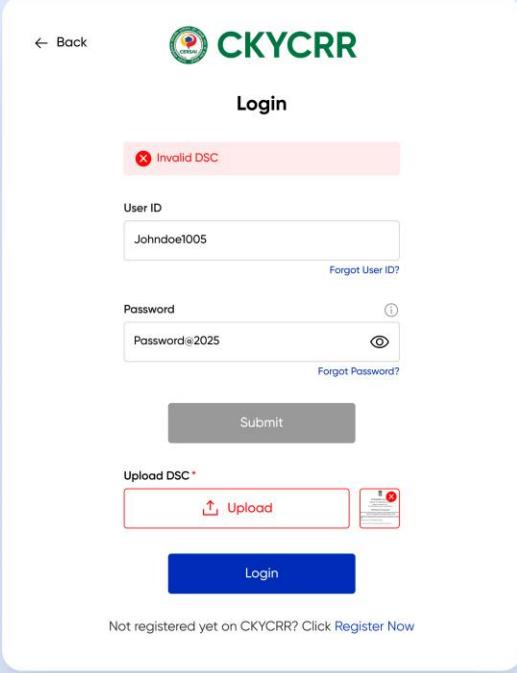
The image shows a mobile-style login interface for CKYCRR. At the top left is a back arrow icon. The top right features the CKYCRR logo, which includes a small circular emblem with a map and the text 'CKYCRR'. Below the logo is the word 'Login' in bold black text. A red horizontal bar at the top contains a red 'X' icon and the text 'Invalid Password'. The next section is labeled 'User ID' with a text input field containing 'Johndoe1005'. Below the input field is a 'Forgot User ID?' link. The next section is labeled 'Password' with a red input field containing several asterisks ('*****'). To the right of this field is a help icon (a question mark inside a circle) and a 'Forgot Password?' link. Below the password field is a large blue 'Submit' button. Underneath the submit button is a section labeled 'Upload DSC*' with a white input field containing an upward arrow icon and the text 'Upload'. Below this is a grey 'Login' button. At the bottom of the screen, a small note reads 'Not registered yet on CKYCRR? Click Register Now'.

- If valid, submit button will be enabled and the system prompts the user to upload their mapped Class 3 Digital Signature Certificate (DSC).
- After the DSC file is uploaded, the system will prompt for the DSC PIN, which will then be verified by the system.



The image shows the CKYCRR login interface. At the top left is a back arrow labeled "Back". The top center features the CKYCRR logo with a green circular emblem containing a stylized "C" and "K". Below the logo is the word "Login" in bold black text. The form has two input fields: "User ID" containing "JohnDoe1005" and "Password" containing "Password@2025". Each field includes a "Forgot User ID?" or "Forgot Password?" link. A "Submit" button is located below the password field. An "Upload DSC*" section includes an "Upload" button and a preview thumbnail of a document. A blue "Login" button is at the bottom. A footer note says "Not registered yet on CKYCRR? Click Register Now". The bottom right corner contains the copyright notice "© 2025 CKYCRR, All Rights Reserved."

- The system validates the uploaded DSC:
 - It must be correctly mapped to the user ID.
 - The DSC must be valid at the time of login.
 - If invalid, the system displays: "Invalid DSC uploaded. Please try again."



The image shows the CKYCRR login screen. At the top, there is a back arrow labeled "Back" and the CKYCRR logo. Below the logo is the word "Login". A red error message box contains the text "Invalid DSC". The "User ID" field contains "Johndoe1005" and has a "Forgot User ID?" link below it. The "Password" field contains "Password@2025" and includes a password strength indicator (green) and a "Forgot Password?" link. A "Submit" button is located below the password field. Below the password field is an "Upload DSC" section with an "Upload" button and a preview thumbnail of a document. At the bottom of the form is a blue "Login" button. A small note at the bottom says "Not registered yet on CKYCRR? Click [Register Now](#)".

- If valid, access is granted and the user is directed to the dashboard.
- Upon login, session management begins, and the system displays modules based on the user's assigned Role-Based Access Control (RBAC) permissions.
- Audit trail of each login attempt will be maintained in the system

1.3.6.9 Rules and Validations

- If the user fails to log in 4 consecutive times within a 5-minute timeframe, the CKYCRR system will lock their account temporarily for two hours. After this period, the CKYCRR system will automatically unlock the locked user account without requiring any manual intervention by the higher levels of the reporting entity or CERSAI admin users. However, if the users want an early unlocking of locked account, they can connect as per the below hierarchy

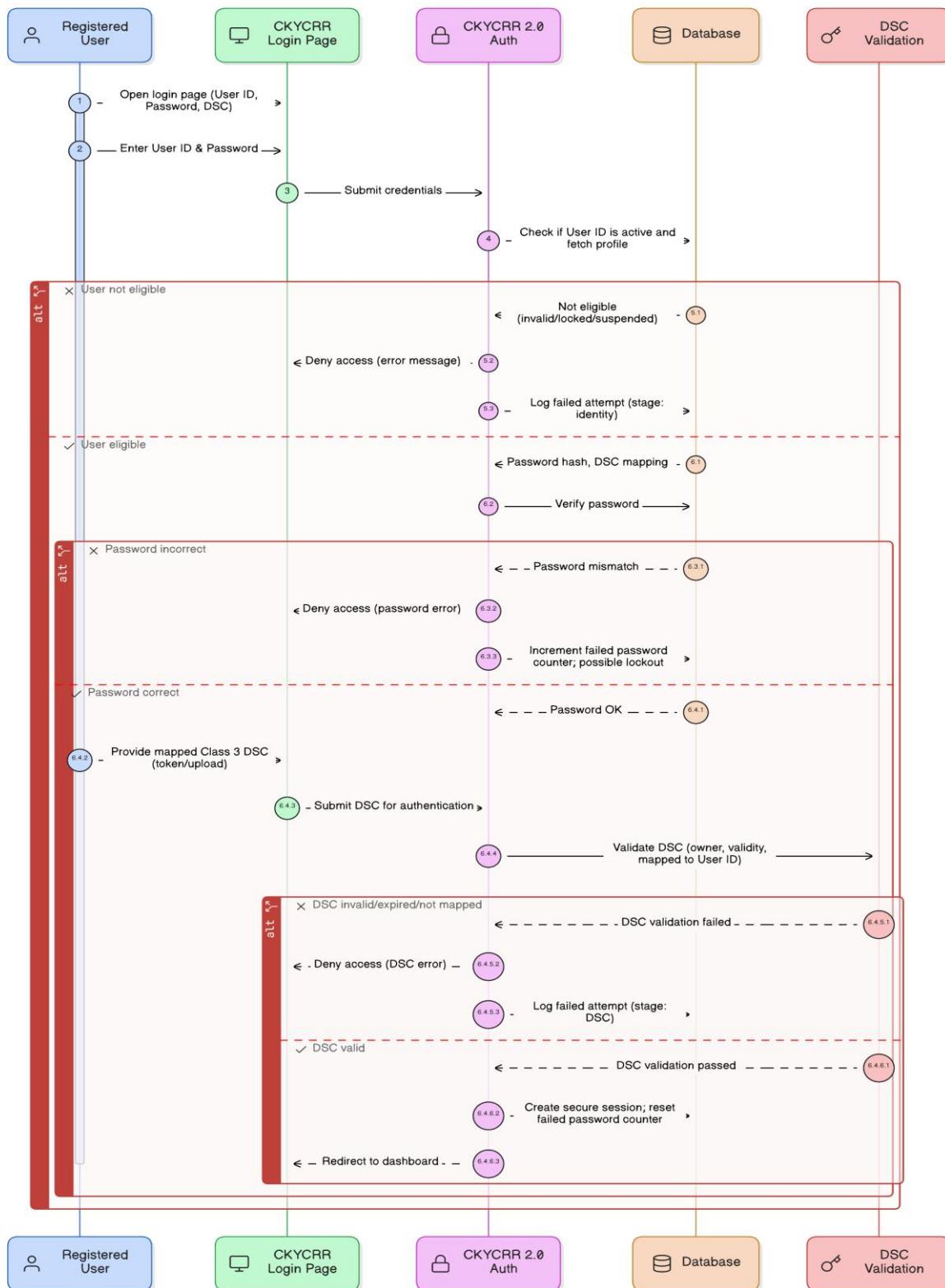


RE User Level	Approval Level
Nodal Officer	CERSAI User
Institutional admin user	Nodal Officer
Institutional user	Institutional admin user
Institutional regional admin user	Institutional admin user
Institutional regional user	Institutional regional admin user
Institutional branch user	Institutional regional admin user

CERSAI User Level	Approval Level
Super admin	System Integrator
Admin users	Super Admin
Operational users	Admin user

- If the user of the reporting entity remains inactive for 10 minutes after logging in to the CKYCRR system, the CKYCRR system will automatically log them out for security reasons. Additionally, if the user of the reporting entity refreshes the browser page, the CKYCRR system will immediately terminate the session, requiring a fresh login.

1.3.6.10 Data Flow Diagram





1.3.7 Forgot Password

- The Forgot Password feature enables registered users of the CKYCRR system (including both Reporting Entity and CERSAI users) to reset their password in cases where it is forgotten or has expired. The process involves verifying the user's identity through their registered email address and mobile number, performing OTP-based verification on both channels, followed by Digital Signature Certificate (DSC) validation, and finally allowing the user to set a new password.

1.3.7.1 RFP Reference Number : NA

1.3.7.2 FRS Reference Number : 3.7/3.20

1.3.7.3 Goals

- To allow users to securely reset their forgotten password without administrative intervention.
- To ensure the identity of the user requesting the reset is verified.
- To enforce password policies during the creation of the new password.

1.3.7.4 Actors

- All registered users of CKYCRR system (RE users as well as CERSAI Users)

1.3.7.5 Pre-condition:

- The user has a valid, active User ID in the CKYCRR system.
- The user has access to their registered primary email address AND/OR registered mobile number for receiving OTPs/reset links.
- The CKYCRR Login Portal and Notification System are operational

1.3.7.6 Post-Condition:

- Successful Password Reset:
 - The user's account password is updated with the new password.
 - The user can now log in using the new password
 - An email notification confirming the password change is sent to the user.
 - Any previously active sessions for the user may be invalidated.
- Failed Password Reset:
 - The user's password remains unchanged.
 - Appropriate error messages are displayed.

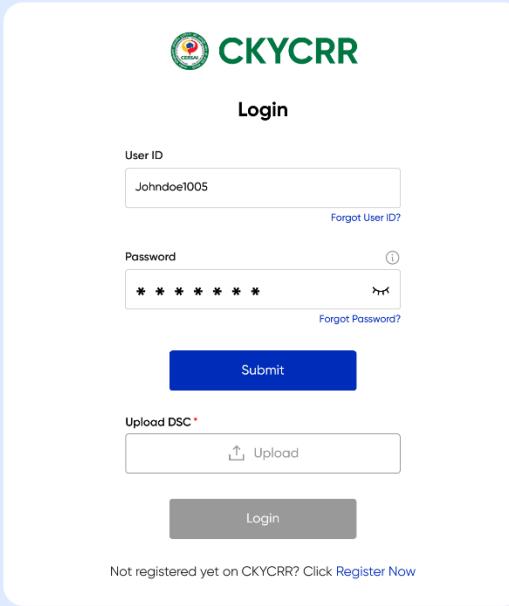


1.3.7.7 Triggering Event:

- Registered User initiates the Forgot Password process

1.3.7.8 Main Flow of Events:

- The user accesses the CKYCRR system via <https://www.ckycindia.in> from an internet-connected device.
- The user initiates the password reset process by clicking the “**Login**” button followed by the “**Forgot Password**” option.



The image shows the CKYCRR login interface. At the top center is the CKYCRR logo. Below it is a "Login" button. The form starts with a "User ID" field containing "Johndoe1005", with a "Forgot User ID?" link next to it. Below is a "Password" field showing masked input, with a "Forgot Password?" link and an information icon (i). A "Submit" button is below the password field. Further down is an "Upload DSC" field with an "Upload" button, preceded by an "Upload DSC *". At the bottom of the form is a "Login" button. Below the form, a message reads "Not registered yet on CKYCRR? Click [Register Now](#)". At the very bottom of the page is a copyright notice: "© 2025 CKYCRR, All Rights Reserved."

- The system prompts the user to enter their User ID issued by CKYCRR and submit it for validation.

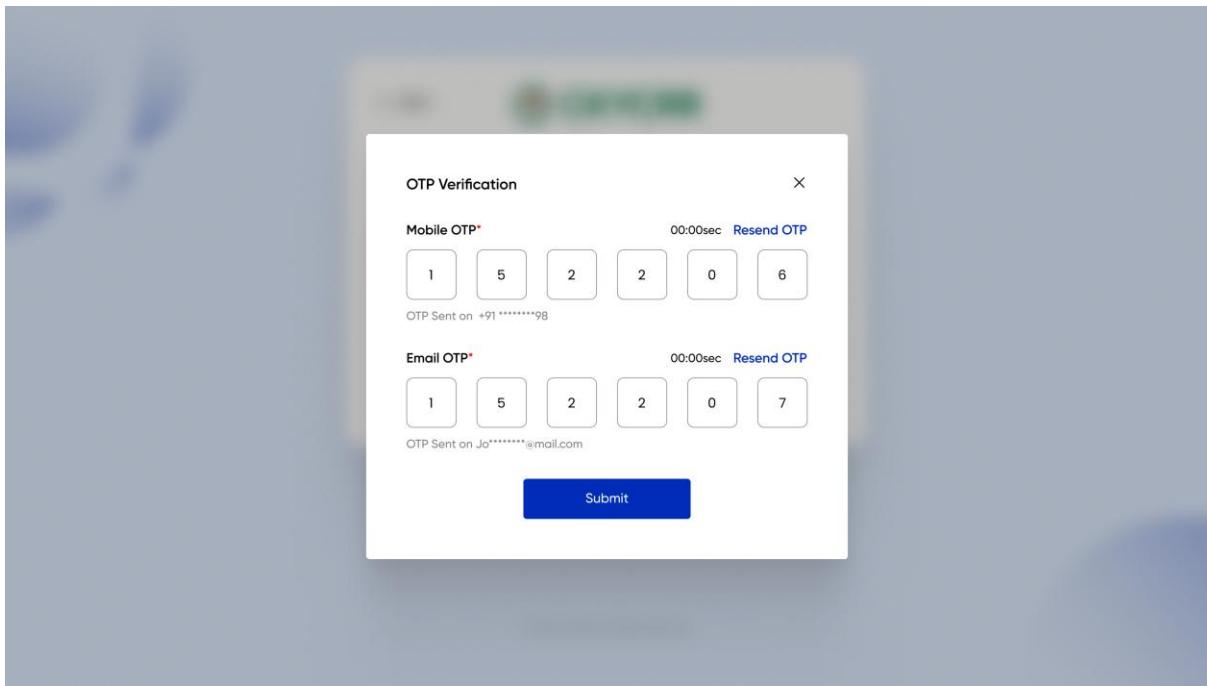


The screenshot shows the CKYCRR mobile application's "Forgot Password?" screen. At the top left is a back arrow labeled "Back". The top center features the CKYCRR logo and the text "CKYCRR". Below the logo is the heading "Forgot Password?". A text input field is labeled "User ID" and contains the placeholder "Enter User ID". To the right of the input field is a link "Forgot User ID?". At the bottom is a large blue button labeled "Send OTP".

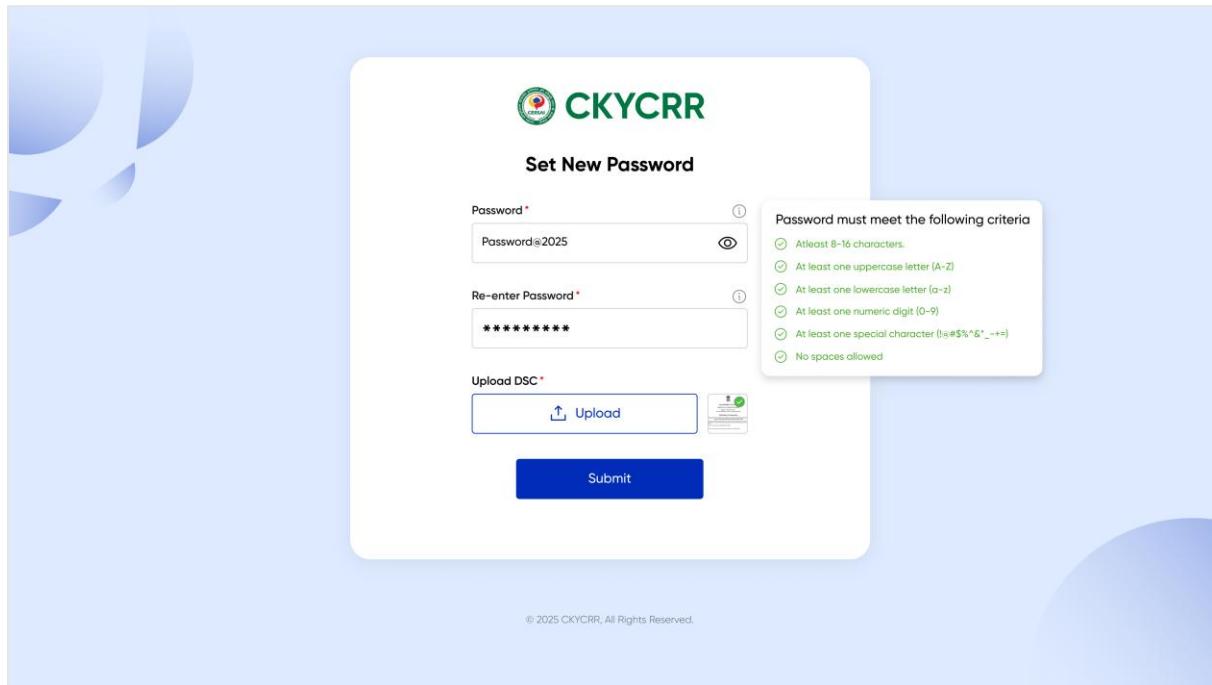
- Based on user ID validation:
 - If valid: The system sends separate OTPs to the user's registered mobile number and email address.
 - If invalid: An error message is displayed – “Invalid User ID. Please try again.”

The screenshot shows the CKYCRR mobile application's "Forgot Password?" screen. At the top left is a back arrow labeled "Back". The top center features the CKYCRR logo and the text "CKYCRR". Below the logo is the heading "Forgot Password?". A red error message box contains the text "User does not exist. Enter a valid User ID". Below the error message is a text input field labeled "User ID" containing the value "John.d@mail.com". To the right of the input field is a link "Forgot User ID?". At the bottom is a blue button labeled "Send OTP".

- The user enters both OTPs and submits them for verification.



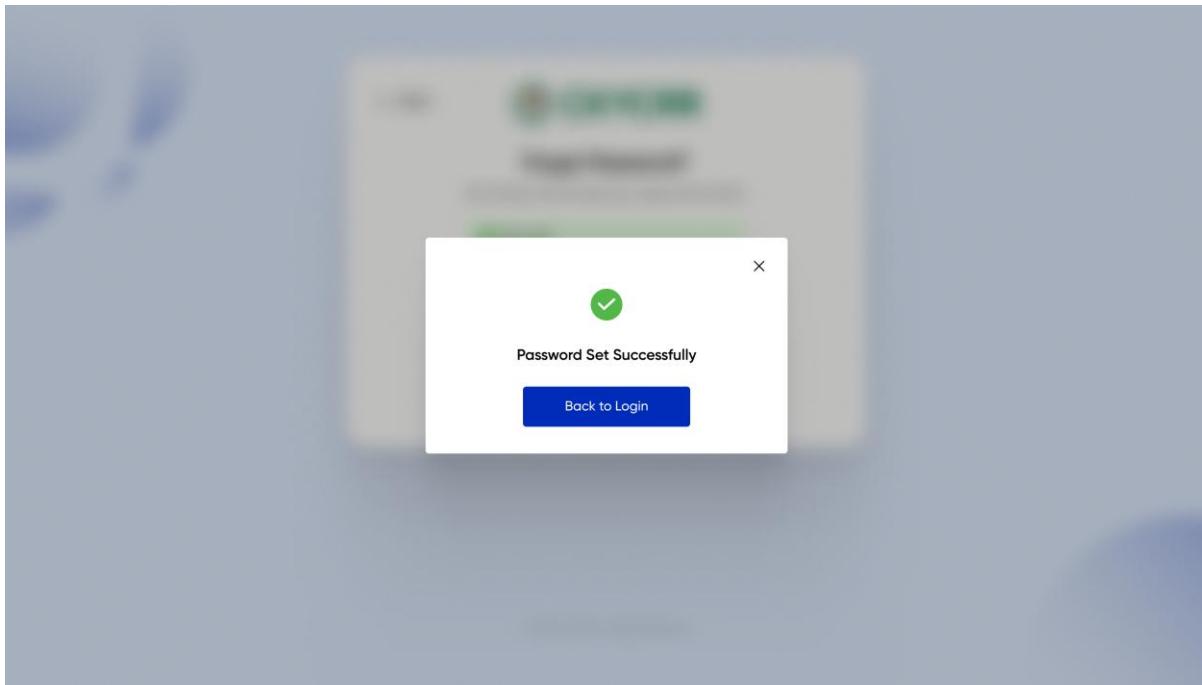
- If valid: The system proceeds to the password setup screen.
- If invalid: An error message is displayed – “Invalid email/mobile OTP”.
- The user enters and confirms the new password.



- The new password must be different from the previous five passwords.
- The system validates password strength and checks for a match between password and confirm password.



- If validation fails, an error message is displayed – “Please modify passwords and try again.”
- The user uploads the Class 3 Digital Signature Certificate (DSC).
 - If the DSC is valid and mapped: The system confirms successful password reset.



- If invalid: An error message is displayed – “Invalid DSC file. Please try again.”
- Upon success, the system sends a confirmation email to the registered email address.
- The CKYCRR system maintains an audit trail of the password reset activity. The new password becomes effective immediately.
- The user may now log in to the CKYCRR system using the newly set password.

1.3.7.9 Rules and Validations

- DSC Utility Requirement: The user must download and install the DSC utility from the CKYCRR website's 'Download' section before or during the password setup process.
- The OTPs sent to registered mobile number and email addresses is valid for 10 minutes. The nodal officer of the reporting entity can request a resend of OTP as per below time intervals:
 - 30 seconds (1st attempt)
 - 60 seconds (2nd attempt)
 - 90 seconds (3rd attempt)
- The password entered/ provided by the user must meet the following criteria in the CKYCRR system:
 - Minimum Length: 8-16 characters

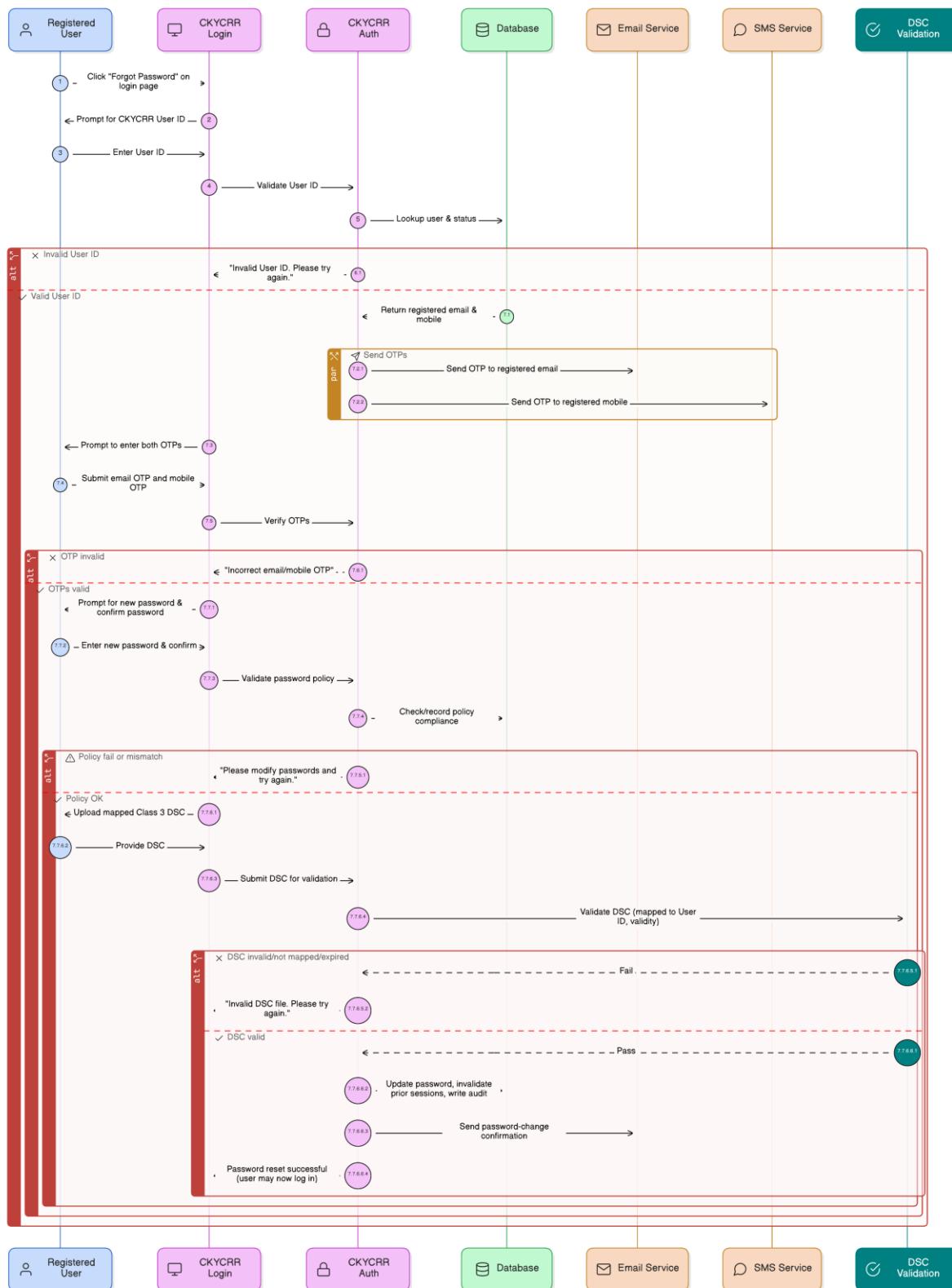


protean

Change is growth

- At least one uppercase letter (A-Z)
- At least one lowercase letter (a-z)
- At least one numeric digit (0-9)
- At least one special character (!@#\$%^&*_+=)
- No spaces allowed
- As the user enters the password and confirm password, the CKYCRR system will dynamically validate each requirement in real-time. A green tick (✓) will appear next to each criterion once it is met. If a criterion is not fulfilled, a red cross (✗) will be displayed, indicating the requirement that needs to be incorporated. The user of the reporting entity cannot proceed until all password criteria are successfully met.

1.3.7.10 Data Flow Diagram





1.3.8 Forgot User ID

- The Forgot User ID feature allows registered users of the CKYCRR system (including both Reporting Entity and CERSAI users) to retrieve their User ID in case they have forgotten it. This self-service functionality ensures users can regain access to the system without requiring assistance from the support or helpdesk team, provided they successfully verify their identity through the authentication mechanisms defined in the CKYCRR system.

1.3.8.1 RFP Reference Number : NA

1.3.8.2 FRS Reference Number : 3.8/3.21

1.3.8.3 Goals

- To allow users to securely retrieve their forgotten User ID.
- To ensure the identity of the user requesting the User ID is rigorously verified to prevent unauthorized disclosure.
- To avoid displaying User IDs directly on screen based on potentially guessable information

1.3.8.4 Actors

- All registered users of CKYCRR system (RE users as well as CERSAI Users)

1.3.8.5 Pre-condition:

- The user has a valid, active account in the CKYCRR system.
- The user remembers at least the specific set of PII required by the system for User ID retrieval verification (e.g., their registered email AND registered mobile number).
- The CKYCRR Login Portal and Notification System (Email) are operational

1.3.8.6 Post-Condition:

- **Successful User ID:**
 - The user's identity is verified based on the provided PII.
 - The corresponding User ID is sent to the user's registered primary email address.
 - A generic success message is displayed on the screen (without confirming the existence of the account or the User ID itself on screen).
- **Failed User ID Retrieval:**
 - The User ID is not disclosed.
 - A generic message is displayed, not indicating whether the failure was due to non-matching PII or non-existent account, to prevent account enumeration.

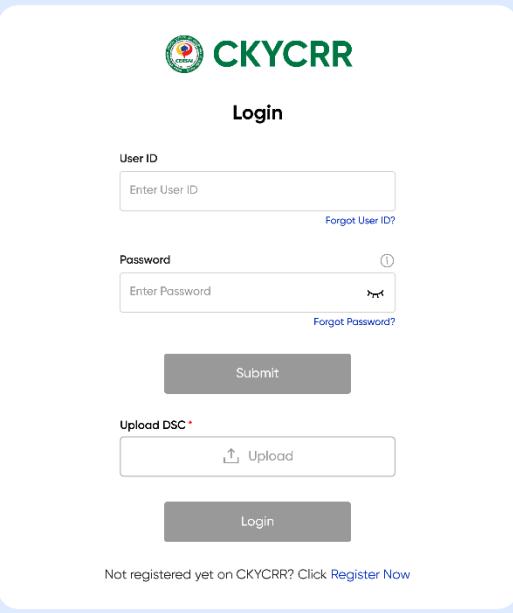


1.3.8.7 Triggering Event:

- Registered User initiates the Forgot User ID process

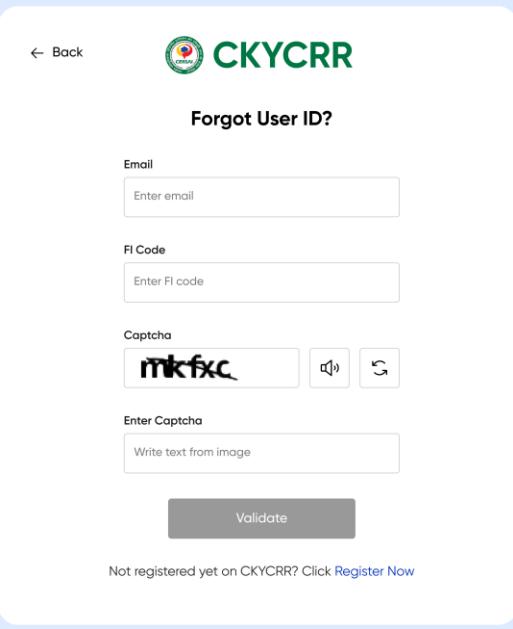
1.3.8.8 Main Flow of Events:

- The user accesses the CKYCRR system via the official production or testbed URL: <https://www.ckycindia.in> using an internet-connected device.



The image shows the CKYCRR login screen. At the top center is the CKYCRR logo. Below it is the word "Login". There are two input fields: "User ID" and "Password", each with a placeholder "Enter User ID" and "Enter Password" respectively. To the right of the password field is a "Forgot Password?" link. Below these fields is a "Submit" button. Underneath the "Submit" button is an "Upload DSC *" section with an "Upload" button. At the bottom of the form is a "Login" button. At the very bottom of the page, outside the main form area, is a small copyright notice: "© 2025 CKYCRR. All Rights Reserved".

- From the homepage, the user clicks on the “Login” button and navigates to the “Forgot User ID” option.
- The user selects the Forgot User ID option to initiate the process of retrieving their registered User ID.



The image shows a screenshot of a web page titled "Forgot User ID?" from the CKYCRR system. The page has a light blue header and footer area with abstract shapes. The main form is white with black text and input fields. It includes fields for "Email" (placeholder "Enter email"), "FI Code" (placeholder "Enter FI code"), and a "Captcha" field containing the text "mkfxc" with two small buttons (refresh and copy). Below the Captcha is a field labeled "Enter Captcha" with placeholder "Write text from image". A "Validate" button is at the bottom. At the bottom of the form, there is a link "Not registered yet on CKYCRR? Click [Register Now](#)". The footer of the page contains the copyright notice "© 2025 CKYCRR, All Rights Reserved."

- The CKYCRR system prompts the user to enter either their registered email address or registered mobile number, FI code along with a captcha code.
- In case of CERSAI Users, FI code to be entered is “CERSAI-FI”
- The system validates the entered captcha:
 - If invalid: Displays error message – *“The CAPTCHA verification failed. Please enter the new CAPTCHA to proceed”*



The screenshot shows the CKYCRR 'Forgot User ID?' page. It features a header with the CKYCRR logo and a 'Back' button. The main title is 'Forgot User ID?'. Below it are three input fields: 'Email' (placeholder 'Enter email'), 'FI Code' (placeholder 'Enter FI code'), and 'Captcha' (displayed as 'mkfxc' with a refresh icon). An 'Enter Captcha' field contains 'fhjkg' with a red border, indicating an error. A message below says 'The CAPTCHA verification failed. Please enter the new CAPTCHA to proceed.' A 'Validate' button is at the bottom, and a 'Register Now' link is at the very bottom.

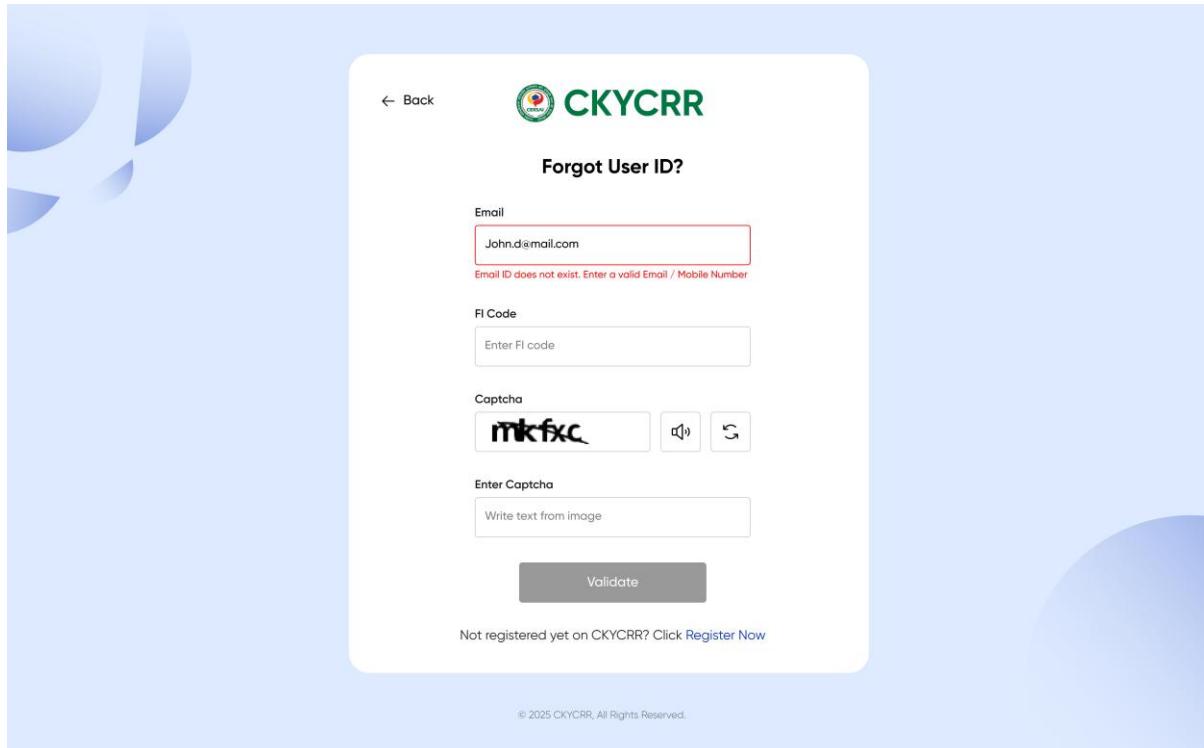
- If valid: Proceeds to check the availability of the provided email or mobile number in the system.

This screenshot shows the same CKYCRR 'Forgot User ID?' page as above, but with valid input. The 'Email' field now contains 'John.d@mail.com', and the 'FI Code' field contains '678546'. The 'Enter Captcha' field now contains 'mkfxc'. The 'Validate' button is blue, and the 'Register Now' link is present.

- Based on the entered information when user clicks on "Validate" button

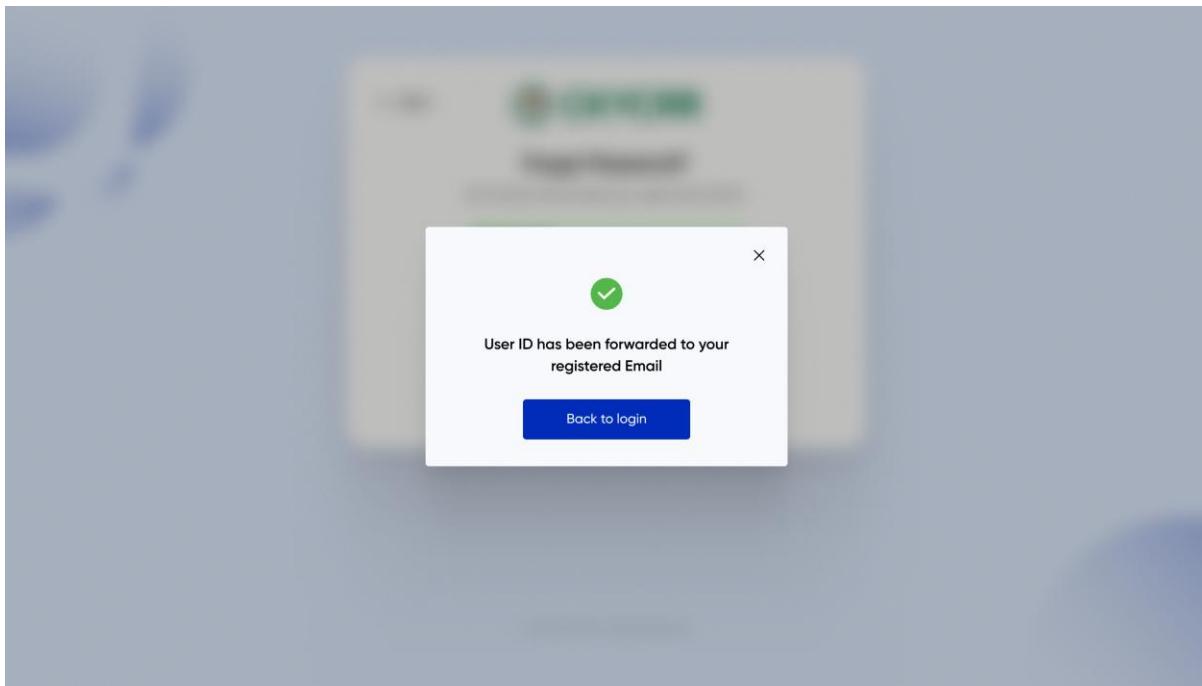


- If the email or mobile number exists: The CKYCRR system sends the mapped User ID to both the registered email address and mobile number.
- If the email or mobile number does not exist: The system displays the error message – *"Email ID does not exist. Enter a valid Email/Mobile Number"*.



The screenshot shows the CKYCRR 'Forgot User ID?' page. At the top, there is a back arrow and the CKYCRR logo. Below the logo, the title 'Forgot User ID?' is displayed. There are three input fields: 'Email' (containing 'John.d@mail.com'), 'FI Code' (containing 'Enter FI code'), and 'Captcha' (containing 'mkfxc'). To the right of the Captcha field are two small buttons: a refresh icon and a copy icon. Below these fields is a 'Validate' button. At the bottom of the form, a link says 'Not registered yet on CKYCRR? Click [Register Now](#)'.

- The user checks their email or SMS to retrieve the User ID issued by the CKYCRR system.



- The user can now log in using the retrieved User ID, their password, and by authenticating with the mapped Digital Signature Certificate (DSC).
- If the user has also forgotten their password, they may use the Forgot Password feature to reset it before logging in.

1.3.8.9 Rules and Validations

- User of the reporting entity must use the correct environment to retrieve User ID from the CKYCRR system. User ID information will be sent basis environment used by user during forgot user ID process.
- Captcha verification is mandatory in the CKYCRR system to proceed to retrieve User ID.
- The CKYCRR system will trigger notifications at the following key events

Key Event	User	Email	SMS	Post Login
User ID information	User of the reporting entity	Yes	Yes	No

1.3.8.10 Data Flow Diagram

