

Subject	CKYC Missing fields updation at the time of settlement		
Initiator	Jishad M	Department	OPERATIONS
Priority	Medium	Created On	23-Dec-2021 06:14:52 PM

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Respected sir,

CKYC Missing Fields updation at the time of settlement

As per the statutory direction, our company needs to share KYC details of our customers to CKYCR in a periodic interval, in a prescribed format. We have already implemented system control to get CKYC data filled by customers. However, there are some customer IDs pending to share with CKYCR due to missing mandatory fields. Missing fields reported are;

1. Customer Name
2. Father/Husband Name
3. House Name
4. Locality
5. Pin Code
6. Gender
7. Date of Birth
8. Country
9. Customer Photo
10. KYC Photo
11. Identity Number
12. PAN /FORM 60

Since KYC reporting is one RBI has close monitoring over it, it is necessary to share the pending customer details without any delay. Since these details needs to get filled from branch level, modification in the existing system control is necessary. At present live customers' count with missing field is 264,313.

In order to get missing mandatory fields updated at the earliest, we are proposing the following system control;

- ☐ ☐ ☐ ☐ ☐ ☐ All Missing fields shall be collected at the time of settlement. Sufficient system controls can be implemented to collect details from customers. The customer can settle the pledge on submitting above mentioned missing fields, if any.

Since system control is already implemented for collecting all mandatory fields for new customers on boarding, it will not be a regular process once all existing pending customer fields are collected. Considering the urgency of the situation, we are seeking your approval for the same.

MD & CEO May kindly approve the proposal

Review Details

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Reviewer Name	Designation	Department	Status	Updated Date	Remarks
Ramadas.K.C	SR.ASSISTANT GENERAL MANAGER	OPERATIONS	Recommended	23-Dec-2021 07:53:05 PM	
Jineesh.V.P	DY. GEN. MGR.	OPERATIONS	Recommended	23-Dec-2021 08:02:30 PM	
Binesh.P.P	GENERAL MANAGER	OPERATIONS	Recommended	24-Dec-2021 09:59:02 AM	
Ratheesh.C.M	DY. GEN. MGR.	SALES	Recommended	24-Dec-2021 10:17:50 AM	At the time of settlement collecting all these details may will impact customer service badly and may will come system slowness also better if collect before customer coming for settlement. .
Raju.N	SENIOR VICE PRESIDENT	ANALYTICS AND BUSINESS REVIEW	Recommended	24-Dec-2021 06:19:31 PM	
Vipin G.S	VICE PRESIDENT.	COMPLIANCE	Returned	24-Dec-2021 08:56:17 PM	Pls discuss
Jishad M	MANAGER	OPERATIONS	Auto Skipped	26-Dec-2021 04:57:25 PM	Auto Skipped
Bindu.A.L.	EXECUTIVE VICE PRESIDENT	FINANCE AND ACCOUNTS	Recommended	26-Dec-2021 09:47:08 PM	
Vipin G.S	VICE PRESIDENT.	COMPLIANCE	Returned	27-Dec-2021 09:28:50 AM	
Jishad M	MANAGER	OPERATIONS	Recommended	29-Dec-2021 11:29:38 AM	Sir, Please recommend
Vipin G.S	VICE PRESIDENT.	COMPLIANCE	Recommended	29-Dec-2021 11:32:08 AM	
Sunilkumar M P	SR.ASSISTANT GENERAL MANAGER	MD & CEOS OFFICE	Recommended	29-Dec-2021 12:27:37 PM	

Final Status - Approved		Remarks :
Name	Nandakumar V.P	
Designation	MD AND CEO	
Date	31-Dec-2021 09:44:59 AM	



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