



# Central KYC Registry

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

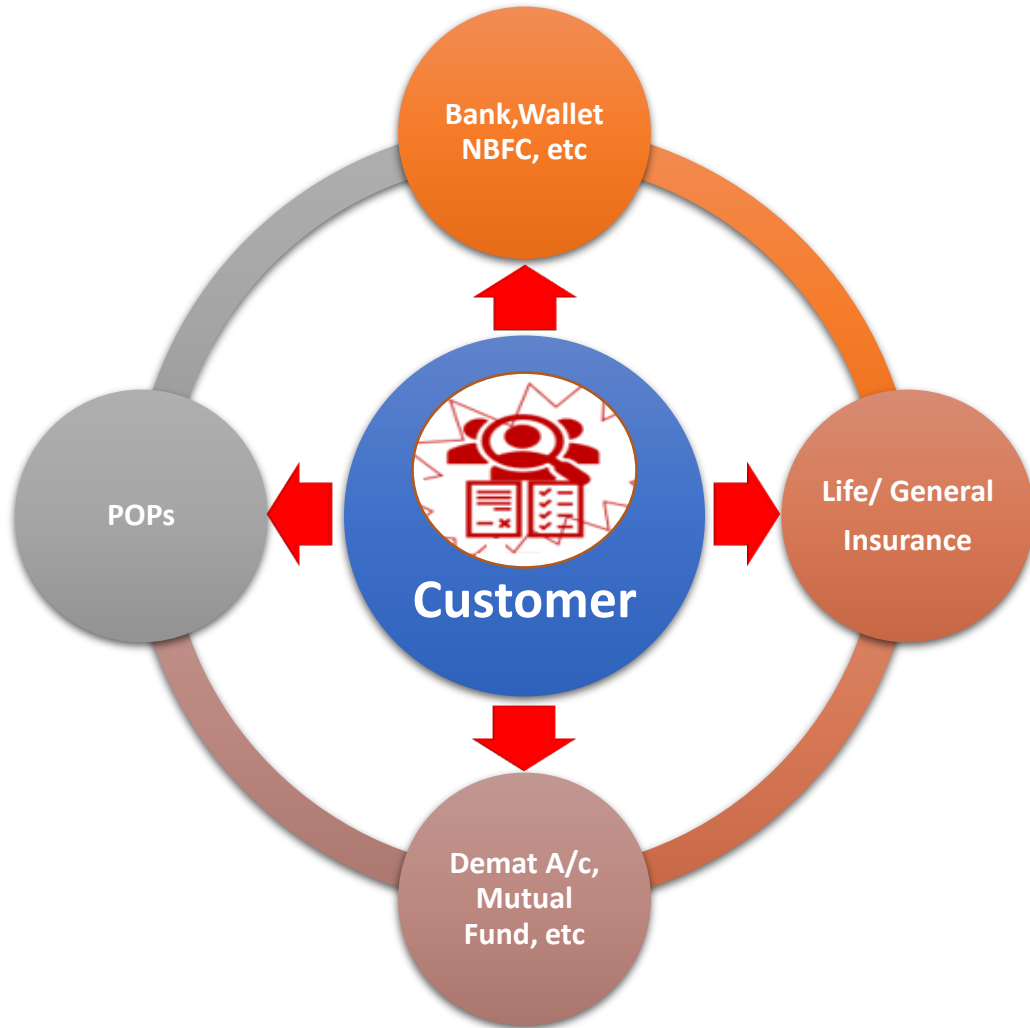
In 2021, CKYCRR hosts more than 5000 regulated entities and over **400 million KYC records**

A close-up photograph of a hand using a black ink stamp on a document. The stamp is rectangular and the text 'CENTRAL KYC REGISTRY' is visible on the document to the left of the stamp. The background is blurred, showing other documents and a pen.

CENTRAL KYC REGISTRY

# Account opening without CKYC

## Inconvenience of repeat submission of KYC accounts



# CKYC Simplifies KYC Process


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

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



**Customer provides only CKYC identifier**

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



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

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

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

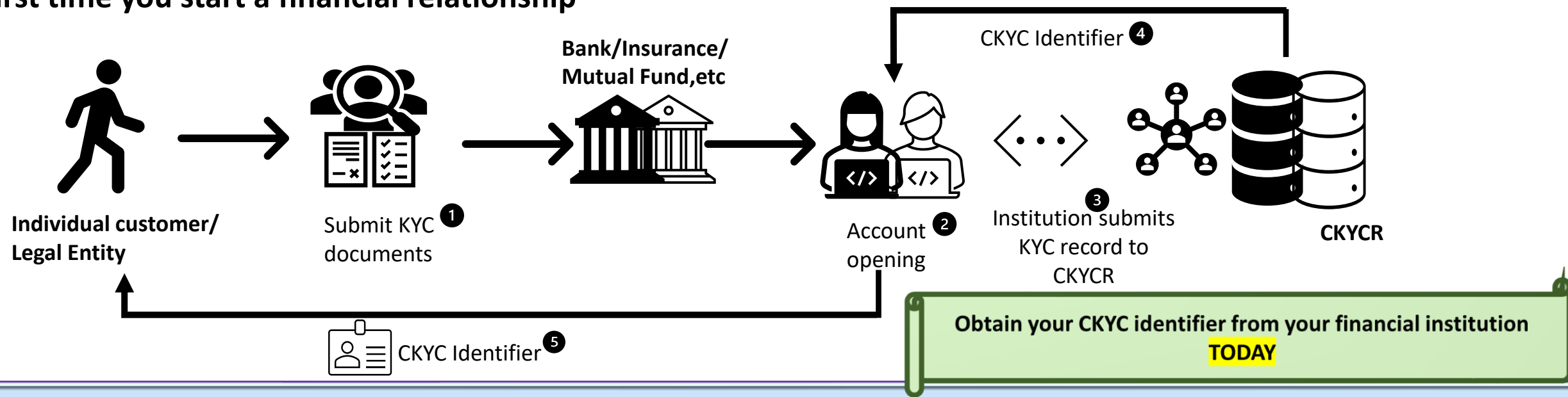
# CKYC Identifier and its use



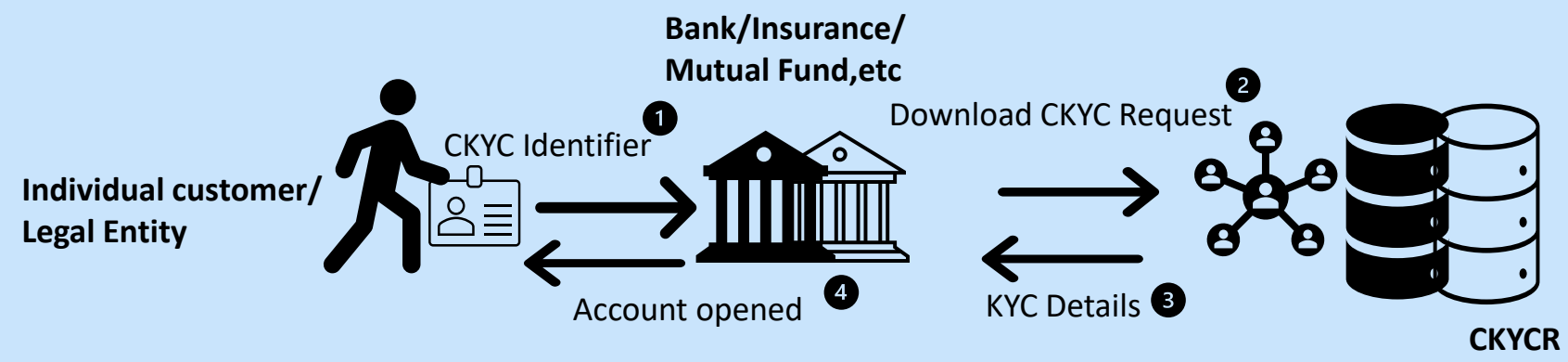
- ❖ CKYC Identifier is a unique 14 digit Identifier assigned to you based on the KYC details uploaded by your financial institution on CKYCR
- ❖ CKYC Identifier can be obtained directly from any financial institution with whom you have an account-based relationship
- ❖ CKYC Identifier is valid pan India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

# How to obtain/use your CKYC Identifier

First time you start a financial relationship





## ... Next time you start a financial relationship



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



# Benefits of using your CKYC Identifier

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



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

**Today**