





## CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form

**A. Clarification / Guidelines on filling 'Personal Details' section**

- 1 Name: The name should be match the name as mentioned in the Proof of identity submitted failing which the application is liable to be rejected.
- 2 One the following is mandatory : Mother's name, Spouse's name, Father's name.

**B. Clarification / Guidelines on filling 'Current Address Details' section**

- 1 In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
- 2 PoA to be submitted only if the submitted PoI does not have current address or address as per PoI is invalid or not in force.
- 3 State / U.T. Code and Pin / Post Code will not be mandatory for Overseas address.
- 4 In Section 2, one of I, II, and III is to be selected. In case of online E-KYC authentication, II is to be selected.
- 5 In Section 3, one of I, II, III, and IV is to be selected. In case of online E-KYC authentication, II is to be selected.

6	Document Code	Description
	01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, waterbill).
	02	Property or Municipal Tax receipt.
	03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
	04	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
7		Regular Entity (RE) shall be redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8		"Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rule, 2016.
9		'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
10		REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.

**C. Clarification / Guidelines on filling 'Contact Details' section**

- 1 Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
- 2 Do not add '0' in the beginning of Mobile number.

**D. Clarification / Guidelines on filling 'Related Person Details' section**

- 1 Provide KYC number of related person, if available.

**E Clarification on Minor**

- 1 Guardian details are optional for minors above 10 years of age of opening of bank account only.
- 2 However, in case guardian details are available for minor above 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.