

संदर्भ: आईआरडीएआई/एसडीडी/सीआईआर/विविध/016/01/2021

22 जनवरी, 2021

Ref: IRDAI/SDD/CIR/MISC/016/01/2021

22 January, 2021

**परिपत्र**  
**CIRCULAR**

सभी जीवन और सामान्य बीमाकर्ता (स्टैंड एलोन स्वास्थ्य बीमाकर्ताओं सहित)  
All Life and General Insurers (Including Standalone Health Insurers)

**विषय: केन्द्रीकृत केवाईसी रजिस्ट्री - कानूनी इकाई टेम्पलेट एवं अन्य परिवर्तनों का रोल आउट**  
**Sub: Centralized KYC Registry - Roll out of Legal Entity Template & other changes**

केन्द्रीय केवाईसी रजिस्ट्री (सीकेवाईसीआर) के संचालन से संबंधित दिनांकित जुलाई 12, 2016 के प्राधिकरण के परिपत्र का संदर्भ दिया जाता है, जिसके माध्यम से रिपोर्टिंग इकाइयों को, धनशोधन (मनीलाण्डरिंग) की रोकथाम (रिकार्ड का रखरखाव) नियम, 2005 के प्रावधानों के अनुसार सीकेवाईसीआर पर सभी व्यक्तिगत खातों से संबंधित केवाईसी डेटा अपलोड करने की सलाह दी गयी थी। जब भी आवश्यक हुआ, सीईआरएसएआई द्वारा टेम्पलेट में परिवर्तन प्रकाशित किए गए हैं।

Reference is drawn to the circular of the Authority relating to Operationalisation of Central KYC Registry (CKYCR) dated July 12, 2016 through which Reporting entities (REs) were advised to upload the KYC data pertaining to all individual accounts on to CKYCR in terms of the provisions of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. Changes to the template, as and when required are released by CERSAI.

2. अब चूँकि व्यक्तिगत ग्राहकों के लिए सीकेवाईसीआर पूरी तरह संचालित है, कानूनी इकाइयों (एलई) तक सीकेवाईसीआर को विस्तारित करने का निर्णय किया गया है। तदनुसार रिपोर्टिंग इकाइयाँ, पीएमएल नियमों के नियम 9(1ए) के अनुसार 1 अप्रैल, 2021 या उसके बाद खोले गये खातों से संबंधित केवाईसी डेटा, सीकेवाईसीआर पर अपलोड करेंगी।

As the CKYCR is now fully operational for individual customers, it has been decided to extend the CKYCR to Legal Entities (LEs). Accordingly, REs shall upload the KYC data pertaining to accounts of LEs opened on or after April 1, 2021, on to CKYCR in terms of Rule 9 (1A) of the PML Rules.

3. एलई टेम्पलेट और उसके अनुलग्नक, इस परिपत्र के साथ क्रमशः **अनुलग्नक 'ए'** और **अनुलग्नक "बी"** के रूप में संलग्न हैं। एलई टेम्पलेट माड्यूल सीईआरएसएआई द्वारा पहले ही उपलब्ध कराये जाएँगे, ताकि रिपोर्टिंग इकाइयाँ अधिसूचित तिथि से इसका उपयोग करना शुरू करें।

The LE Template and the Annex thereof are attached as **Annex "A"** and **Annex "B"** respectively to this circular. The LE Template module would be made available by CERSAI well in advance so that REs start using it from the notified date.

4. रिपोर्टिंग इकाईयाँ यह भी सुनिश्चित करेंगी कि 1 अप्रैल, 2021 से पहले खोले गये कानूनी इकाईयों के खातों के मामले में केवाईसी रिकार्ड, अगले लेनदेन तक/पूर्व, आवधिक अद्यतनीकरण की प्रक्रिया के दौरान सीकेवाईसीआर पर अपलोड किये जाते हैं। रिपोर्टिंग इकाईयाँ सुनिश्चित करेंगी कि आवधिक अद्यतनीकरण के दौरान केवाईसी विवरण वर्तमान ग्राहक यथोचित सावधानी मानकों (सीडीडी) को स्थानांतरित किये जाते हैं।

REs shall also ensure that in case of accounts of LEs opened prior to April 1, 2021, the KYC records are uploaded on to CKYCR during the process of periodic updation by / before the next transaction. REs shall ensure that during periodic updation, the customers' KYC details are migrated to current Customer Due Diligence (CDD) standards.

5. जहाँ ग्राहक, केवाईसी के लिए "केवाईसी पहचानकर्ता" प्रस्तुत करता है, रिपोर्टिंग इकाई सीकेवाईसीआर से केवाईसी रिकार्ड पुनः प्राप्त करेगी। ऐसे मामले में ग्राहक तब तक केवाईसी रिकार्ड प्रस्तुत नहीं करेगा, जब तक रिपोर्टिंग इकाई द्वारा अपेक्षित केवाईसी सूचना में कोई परिवर्तन नहीं है।

Where a customer submits a "KYC identifier" for KYC, the RE shall retrieve the KYC records from CKYCR. In such case, the customer shall not submit the KYC records unless there is a change in the KYC information required by RE.

तथापि, उपयुक्त यथोचित सावधानी के उद्देश्य से रिपोर्टिंग इकाई अन्य आवश्यक दस्तावेज माँग सकता है।

However, for the purpose of proper due diligence, RE may seek the other necessary documents.

6. यदि "केवाईसी पहचानकर्ता" के आधार पर तृतीय पक्ष केवाईसी किया जाता है और पीएमएल नियमों के नियम 9 के अनुसार रिपोर्टिंग इकाई केवाईसी से सन्तुष्ट है, जब तक ग्राहक द्वारा उपलब्ध करायी गई केवाईसी जानकारी में कोई परिवर्तन नहीं है, रिपोर्टिंग इकाईयाँ द्वारा कोई केवाईसी रिकार्ड अपलोड किये जाने की आवश्यकता नहीं है।

If third party KYC is done basis the "KYC identifier" and the RE is satisfied with KYC as per Rule 9 of PML Rules, no KYC records requires to be uploaded by the REs, unless there is any change in KYC information provided by the customer.

7. आवधिक अद्यतनीकरण के समय, यह सुनिश्चित किया जाना है कि सीकेवाईसीआर पर अगले लेनदेन तक / से पूर्व व्यक्तिगत ग्राहकों के सभी वर्तमान केवाईसी रिकार्ड वृद्धिशील रूप से अपलोड किये जाते हैं। रिपोर्टिंग इकाईयाँ लागू/प्रदत्त व्यक्तिगत पालिसियों, जिनके बदले सीकेवाईसीआर द्वारा केवाईसी आइडेंटिफायर आवंटित / सृजित किया जाना है, से संबंधित अद्यतन केवाईसी डेटा अपलोड करेंगी।

At the time of periodic updation, it is to be ensured that all existing KYC records of individual customers are incrementally uploaded by /before the next transaction on to CKYCR. REs shall upload the updated KYC data pertaining to inforce / paid-up individual policies against which "KYC identifier" are yet to be allotted/ generated by the CKYCR.

8. सीकेवाईसीआर द्वारा "केवाईसी आईडेंटिफायर" सृजित/आवंटित किये जाने पर रिपोर्टिंग इकाइयाँ यह सुनिश्चित करेंगी कि वह, व्यक्तिगत/कानूनी इकाई के लिए उसके लाभ/उपयोगिता, जैसी भी स्थिति हो दर्शाते हुए तुरंत गोपनीय रूप से संबंधित पालिसीधारक को सूचित किया जाता है।

Once "KYC Identifier" is generated / allotted by CKYCR, the REs shall ensure that the same is communicated immediately to the respective policyholder in a confidential manner, mentioning its advantage / use to the individual / legal entity, as the case may be.

**सदस्य (जीवन) / Member (Life)**





A Clarification / Guidelines for filing Entity Details section

1 Entity Constitution Type

A - Sole Proprietorship	H - Trust	O - Artificial Jurisdical Person
B - Partnership Firm	I - Liquidator	P - International Organisation or Agency /Foreign Embassy or Consular Office etc.
C - HUF	J - Limited Liability Partnership	Q - Not Categorized
D - Private Limited Company	K - Artificial Liability Partnership	R - Others
E - Public Limited Company	L - Public Sector Banks	S - Foreign Portfolio Investors
F - Society	M - Central/State Government Department or Agency	
G - Association of Persons (AOP) / Body of Individuals (BOI)	N - Section 8 Companies (Companies Act, 2013)	

2 In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, FORM 60 may be obtained if PAN is not available.

B Clarification / Guidelines for filling 'Proof of Identity[Pol]' section

- 1 Activity Proof - 1 and Activity Proof - 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.
- 2 Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.
- 3 Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.
- 4 '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) Rules, 2016.
- 5 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- 6 KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C Clarification / Guidelines for filling 'Proof of Address [PoA]' section

- 1 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 2 Certified copy of document or equivalent e-document to be submitted.

D Clarification / Guidelines for 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.

E Clarification / Guidelines for filling 'Related Person Details' section

- 1 Personal Details
  - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Proof of Address [PoA]
  - PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
  - State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
  - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
  - 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.
- 3 If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related Person' are required.
- 4 Regulated Entity (RE) shall 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.

F Provision for capturing signature of multiple authorised persons is to be made by the RE.

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State / U.T	Code	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan
Assam	AS	Karnataka	KA	Sikkim
Bihar	BR	Kerala	KL	Tamil Nadu
Chandigarh	CH	Lakshadweep	LD	Telangana
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh
Daman & Diu	DD	Manipur	MN	Uttarakhand
Delhi	DL	Meghalaya	ML	West Bengal
Goa	GA	Mizoram	MZ	Other
Gujarat	GJ	Nagaland	NL	
Haryana	HR	Orissa	OR	

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Nambia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of china	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hongkong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire ICote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion IReunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao ICuracao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy ISaint BartheJemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

**CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Related Person**



**Important Instructions:**

- A) Fields marked with "\*" are mandatory fields.
- B) Tick '✓' wherever applicable.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please fill the form in English and in BLOCK letters.
- E) KYC number of applicant is mandatory for update application.
- F) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- G) List of two character ISO 3166 country codes is available at the end.
- H) Please read section wise detailed guidelines / instructions at the end.
- I) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated

For office use only Application Type\*  New  Update  Delete  
 (To be filled by financial institution) KYC Number  (Mandatory for KYC update and delete request)

**1. DETAILS OF RELATED PERSON\*** (Please refer instruction E at the end)

- Addition of Related Person  Deletion of Related Person  Update Related Person Details

KYC Number of Related Person (if available\*)  If KYC number is available, only 'Related Person Type' & 'Name' is mandatory

- Related Person Type\***  Director  Promoter  Karta  Trustee  Partner  Court Appointment Official  Proprietor  
 Beneficiary  Authorised Signatory  Beneficial Owner  Power of Attorney Holder  Other (Please specify)

DIN (Director Identification Number)  (Mandatory if Related Person Type is Director)

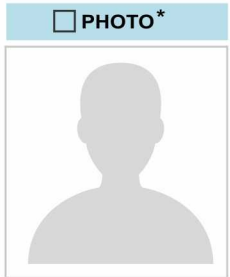
**1.1 PERSONAL DETAILS** (Please refer instruction E at the end)

	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Nationality*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code <input type="text"/> )		
PAN*	<input type="text"/>	<input type="checkbox"/> Form 60 furnished		

**1.2 PROOF OF IDENTITY AND ADDRESS\*** (Please refer instruction E at the end)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A- Passport Number
- B-Voter ID Card
- C- Driving Licence
- D-NREGA Job Card
- E- National Population Register Letter
- F - Proof of Possession of Aadhaar
- II  E-KYC Authentication
- III  Offline verification of Aadhaar



**Address**

Line 1\*   
 Line 2   
 Line 3  City / Town / Village\*   
 District\*  Pin / Post Code\*  State / U.T Code\*  ISO 3166 Country Code\*

**1.3. CURRENT ADDRESS DETAILS** (Please refer instruction E and the end)

Same as above mentioned address (In such cases address details as below need not be provided)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A- Passport Number
- B-Voter ID Card
- C- Driving Licence
- D-NREGA Job Card
- E- National Population Register Letter
- F - Proof of Possession of Aadhaar
- II  E-KYC Authentication
- II  Offline verification of Aadhaar

- IV  Deemed PoA
- V  Self Declaration



**Address**

Line 1\*

Line 2

Line 3

District\*  Pin / Post Code\*  State / U.T Code\*  City / Town / Village\*  ISO 3166 Country Code\*

**1. 4 CONTACT DETAILS** (All communication will be sent on provided mobile no. / Email-ID) (Please refer instruction **D** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

**2. APPLICANT DECLARATION**

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I/we hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date :    -   -     Place:

Signature /Thumb Impression of Applicant

**3. ATTESTATION / FOR OFFICE USE ONLY**

- Documents Received**  Certified Copies  E-KYC data received from UIDAI  Data received from Offline verification
- Digital KYC process  Equivalent e-document

**KYC VERIFICATION CARRIED OUT BY**

Date --

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

**INSTITUTION DETAILS**

Name

Code

[Employee Signature]

[Institution Stamp]