

CENTRAL KYC RECORDS REGISTRY

CKYC/2025/16

Date: November 20, 2025

To: All entities registered with Central KYC Records Registry (CKYCRR)

Dear Sir / Madam,

Sub: Data Hygiene of Central KYC Records Registry (CKYCRR)

It is hereby mentioned that the framework governing the quality of KYC records uploaded to the Central KYC Records Registry (CKYCRR) is already prescribed / published on our website www.ckycindia.in under operating documents/guidelines tab & reporting entities (REs) are advised time to time to follow these parameters. The same are being reiterated in a compiled form below:

1. CKYCRR Operating Guidelines and Technical Specifications (Issued by CERSAI):

These officially issued documents form the authoritative basis for maintaining data quality.

a. CKYCRR KYC Template:

- Specifies all mandatory and optional customer data fields.
- Defines OVDs/e-document types permitted for upload.

b. Technical Specifications (part of the Operating Guidelines):

These specifications provide the operational and system rules for upload, including:

- Files structures for CKYC uploads.
- Field-level validation rules for demographic data, document numbers and identifiers.
- Document resolution and size limits:
 - ✓ Document should be scanned with a resolution of 150-200 DPI.
 - ✓ Photograph must be passport size, in colour.
 - ✓ Dimensions of the photograph - 200 x 230 pixels.
 - ✓ Maximum size of photograph permitted is 100kb.
 - ✓ File size (Maximum Limit): 350kb for individual KYC record and 5Mb for legal entity KYC record.
 - ✓ Acceptable file formats are '.tif', '.tiff', '.pdf', '.jpeg', '.jpg'.
 - ✓ To ensure that the quality of images in CKYCRR are of a high standard, reporting entities are to ensure that only scanned images of the original photograph and OVD documents are uploaded to CKYCRR.
- File naming conventions and folder structures.
- Error messages and rejection criteria.
- PAN structure validations.

2. To ensure Data Standardization, CKYCRR employs the following measures:

- a. CKYCRR maintains Master Lists to standardize input values, such as Pin Code, Districts, States, and Country Code Masters, among others and the same are updated periodically.
- b. CKYCRR incorporates hygiene validations to mitigate the input of junk values in fields such as:

- Mother Name
- Maiden Name
- Father/Spouse Name
- Mobile Number
- Email fields.

3. System-Level Validations at CKYCRR:

- Uploads are accepted only if they pass all validation checks defined in the Technical Specifications.
- Records failing validation, mandatory field checks, or document format requirements are rejected with system-generated error messages.

4. Responsibility Under PML Rules

- Rule 9 places responsibility on REs for completeness, correctness, authenticity and legibility of uploaded KYC data and documents.
- REs must ensure periodic update of KYC records as prescribed.

Further, *CERSAI has been consistently highlighting the critical importance of data quality during various CKYC Awareness Sessions, Training Programs, Webinars, and Review Meetings, emphasizing RE participants how data integrity directly impacts the efficiency and effectiveness of the entire CKYC ecosystem and advising them to follow the proper process as per Gazette Notification dated July 19, 2024 along with emphasising the prescription of the Financial Sector Regulators for onboarding of client, the RE shall:*

seek the KYC Identifier from the client
OR
retrieve the KYC Identifier,
and
fetch the KYC record **with an explicit consent of customer**
and
not require a client to submit the KYC Documents again
unless: -

- There is ***change in the information***/ change in Address/incomplete information.
- ***Validity*** of downloaded documents has lapsed.
- The RE considers it necessary for ***enhanced due diligence***.

For and on behalf of **Central KYC Records Registry**

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