



CIRCULAR

Ref:IRDAI/SDD/CIR/MISC/06/01/2021

January 22, 2021

All Life and General Insurers (Including Standalone Health Insurers)

Sub: Centralized KYC Registry – Roll out of Legal Entity Template & other changes

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. 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. 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. 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. 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.

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

6. 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. 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. 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.


Member (Life)

**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

(To be filled by financial institution) KYC Number (Mandatory for KYC update request)

 1. ENTITY DETAILS* (Please refer instruction A at the end)

Name*

Entity Constitution Type* Others (Specify) (Please refer instruction B at the end)

Date of Incorporation / Formation* Date of Commencement of Business

Place of Incorporation / Formation* Country of Incorporation / Formation* TIN or Equivalent Issuing Country

PAN* Form 60 furnished

TIN / GST Registration Number

 2. PROOF OF IDENTITY (PoI)* (Please refer instruction B at the end)

Officially valid document(s) in respect of person authorized to transact

Certificate of Incorporation / Formation Registration Certificate Regn. Certificate No.

Memorandum and Articles of Association Partnership Deed Trust Deed

Resolution of Board / Managing Committee Power of attorney granted to its manager, officers or employees to transact on its behalf

Activity Proof - 1 (For Sole Proprietorship Only) Activity Proof - 2 (For Sole Proprietorship Only)

 3. ADDRESS* (Please see instruction C at the end)

 3.1 Registered Office Address / Place of Business*

Proof of Address* Certificate of Incorporation / Formation Registration Certificate Other Document

Line 1*

Line 2

Line 3 City / Town / Village*

District* PIN / Post Code* State / U.T Code* ISO 3166 Country Code*

 3.2 Local Address in India (if different from Above)*

Line 1*

Line 2

Line 3 City / Town / Village*

District* PIN / Post Code* State / U.T Code* ISO 3166 Country Code*

 4. CONTACT DETAILS (All communications will be sent to Mobile number/ Email-ID provided* may be used) (Please refer instruction D at the end)

Tel. (Off) FAX

Mobile Email ID

Mobile Email ID

 5. NUMBER OF RELATED PERSONS (Please refer instruction E at the end)

A Clarification / Guidelines for filing Entity Details section

1 Entity Constitution Type

A - Sole Proprietorship	H - Trust	D - Artificial Juridical 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 filing 'Proof of Identity(PoI)' 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 filing '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 filing '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 filing '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 PoI does not have an address or address as per PoI 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 (final 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	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondichery	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Assam	AS	Jharkhand	JH	Rajasthan	RJ
Bihar	BR	Karnataka	KA	Sikkim	SK
Chandigarh	CH	Kerala	KL	Tamil Nadu	TN
Chattisgarh	CG	Lakshadweep	LD	Telangana	TS
Dadra and Nagar Haveli	DN	Madhya Pradesh	MP	Tripura	TR
Daman & Diu	DD	Maharashtra	MH	Uttar Pradesh	UP
Delhi	DL	Manipur	MN	Uttarakhand	UA
Goa	GA	Meghalaya	ML	West Bengal	WB
Gujarat	GJ	Mizoram	MZ	Other	XX
Haryana	HR	Nagaland	NL		
		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	Sao Tome and Principe	ST
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Saudi Arabia	SA
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Senegal	SN
Angola	AO	Estonia	EE	Madagascar	MG	Serbia	RS
Argentina	AR	Ethiopia	ET	Malawi	MW	Serbia	RS
Aruba	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Aruba and Barbuda	AB	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Australia	AU	Finland	FI	Malta	MT	Singapore	SG
Austria	AT	France	FR	Marshall Islands	MH	Sierra Leone (Dutch part)	SL
Azerbaijan	AZ	French Guiana	GF	Martinique	MQ	Slovenia	SI
Bahamas	BS	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Bahrain	BH	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bangladesh	BD	Gabon	GA	Mexico	MX	South Africa	ZA
Barbados	BB	Gambia	GM	Mexico, Federated States of	FM	South Georgia and the South Sandwich Islands	GS
Belarus	BY	Georgia	GE	Moldova, Republic of	MD	Spain	ES
Belgium	BE	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belize	BZ	Ghana	GH	Moldova, Republic of	MD	St. Lucia	LC
Benin	BJ	Gibraltar	GI	Mongolia	MN	Sudan	SD
Bermuda	BM	Greece	GR	Montenegro	ME	Suriname	SR
Bhutan	BT	Greenland	GL	Morocco	MA	Swaziland	SZ
Bolivia, Plurinational State of	BO	Grenada	GD	Morocco, Republic of	MO	Sweden	SE
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Mozambique	MZ	Switzerland	CH
Bosnia and Herzegovina	BA	Guinea	GN	Namibia	NA	Syrian Arab Republic	SY
Botswana	BS	Guinea-Bissau	GB	Nauru	NR	Taiwan province of China	TW
Brazil	BR	Haiti	HT	Nepal	NP	Tajikistan	TJ
British Indian Ocean Territory	IO	Honduras	HN	Netherlands	NL	Tanzania, United Republic of	TZ
Brunai Darussalam	BN	Hong Kong	HK	New Caledonia	NC	Tanzania, United Republic of	TZ
Bulgaria	BG	Hong Kong	HK	New Zealand	NZ	Togo	TG
Burkina Faso	BF	Hungary	HU	Nicaragua	NI	Togo	TG
Burundi	BI	Iceland	IS	Niger	NE	Tokelau	TK
Cabo Verde	CV	India	IN	Nigeria	NG	Tonga	TO
Cambodia	KH	Indonesia	ID	Norfolk Island	NF	Trinidad and Tobago	TT
Cameroon	CM	Iran, Islamic Republic of	IR	Northern Mariana Islands	MP	Tunisia	TN
Canada	CA	Iraq	IQ	Norway	NO	Turkmenistan	TM
Cayman Islands	KY	Ireland	IE	Oman	OM	Turks and Caicos Islands	TC
Central African Republic	CF	Israel	IL	Pakistan	PK	Turkey	TR
Chad	TD	Italy	IT	Pakistan	PK	Uganda	UG
Chile	CL	Jamaica	JM	Palestine, State of	PS	Ukraine	UA
China	CN	Japan	JP	Panama	PA	United Arab Emirates	AE
Christmas Island	CK	Jordan	JO	Papua New Guinea	PG	United Kingdom	GB
Cocos (Keeling) Islands	CC	Kazakhstan	KZ	Paraguay	PY	United States	US
Columbia	CO	Kenya	KE	Peru	PE	United States Minor Outlying Islands	UM
Comoros	KM	Kiribati	KI	Philippines	PH	Uruguay	UY
Congo	CG	Korea, Democratic People's Republic of	KP	Pitcairn	PN	Uzbekistan	UZ
Congo, the Democratic Republic of the	CD	Korea, Republic of	KR	Poland	PL	Venezuela	VE
Cook Islands	CK	Kuwait	KW	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Costa Rica	CR	Kyrgyzstan	KG	Portugal	PT	Viet Nam	VN
Cote d'Ivoire (Cote d'Ivoire)	CI	Laos	LA	Portugal	PT	Virgin Islands, British	VG
Croatia	HR	Latvia	LV	Portugal	PT	Virgin Islands, U.S.	VI
Cuba	CU	Lebanon	LB	Portugal	PT	Wallis and Futuna	WF
Curaçao	CU	Lesotho	LS	Portugal	PT	Western Sahara	EH
Cyprus	CY	Libya	LY	Portugal	PT	Yemen	YE
Czech Republic	CZ	Lithuania	LT	Portugal	PT	Zambia	ZM
Denmark	DK	Madagascar	MG	Portugal	PT	Zimbabwe	ZW
Djibouti	DJ	Malawi	MW	Portugal	PT		
Dominica	DM	Maldives	MV	Portugal	PT		

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

PHOTO*



Address

Line 1*
 Line 2
 Line 3
 District* Pin / Post Code* City / Town / Village*
 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
 III 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)															
---------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--