



CIRCULAR

CIR No.: PFRDA/2021/11/SUP-POP/1

22nd April 2021

**To,
All Points of Presence ('PoPs')**

Madam/Sir,

Subject: Central KYC Records Registry (CKYCR)

1. Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), set up under sub- section (1) of Section 20 of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, to act as, and to perform the functions of the Central KYC Records Registry under the PML Rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in digital form of a 'client', as defined in clause (ha) sub-section (1) of Section 2 of the Prevention of Money Laundering Act, 2002.
2. As per the PML (Maintenance of Records) Rules, 2005, as amended from time to time, every reporting entity shall capture the KYC information for sharing with the Central KYC Records Registry in the manner mentioned in the Rules, as per the KYC template for 'individuals' finalised by CERSAI. In this regard, it is clarified as under:
 - i. PoPs registered under regulation 3(1)(i) and PoPs registered under regulation 3(1)(ii) of Pension Fund Regulatory and Development Authority (Point of Presence) Regulations, 2018 shall register themselves with CERSAI.
 - ii. PoPs already registered with CERSAI under another financial sector regulator are not required to register themselves with CERSAI again, and may use such registration with CERSAI as reporting entities under PFRDA as well.
3. The KYC template finalised by CERSAI shall be used by the registered intermediaries. The KYC template for 'individuals' and the 'Central KYC Registry Operating Guidelines 2016' for uploading KYC records on CKYCR finalised by CERSAI are available at www.ckycindia.in.
4. For addressing any difficulty in uploading KYC records to CKYCR, CERSAI has operationalised a help desk. Contact details of the CKYCR Helpdesk:



पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

Phone: 022 61102592 / 022 26592595

Email: helpdesk[at]ckycindia[dot]in

5. The letter no. PFRDA/08/PoP/122 dated 14th July 2016 (Annexure I) on *Providing KYC information to Central KYC (CKYC) Registry by PoP* and letter no. PFRDA/8/PoP/122 dated 29th September 2016 (Annexure II) on *Operationalization of Central KYC Registry and providing KYC information by Aggregator* stand superseded.
6. The PoPs shall submit the MIS related to the CKYC data upload/ download etc. to PFRDA as stipulated from time to time.
7. This circular is issued in exercise of the powers conferred under Section 14 of Pension Fund Regulatory and Development Authority Act, 2013 to protect the interests of subscribers and to regulate, promote and ensure orderly growth of the National Pension System and pension schemes to which the Act applies.

(Sumeet Kaur Kapoor)
Chief General Manager



**पेंशन निधि विनियामक और
विकास प्राधिकरण**

बी-14/ए, छत्रपति शिवाजी भवन,
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**PENSION FUND REGULATORY
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Fax : 011-26517507
Website : www.pfrda.org.in

PFRDA/08/PoP/122

Date: 14th July 2016

To,
Compliance Officer (All PoPs)

Dear Sir/Madam,

Subject: Providing KYC information to Central KYC (CKYC) Registry by PoP

Please find herewith operating guidelines issued by Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) on the above captioned subject. In this regard, you are hereby instructed to register with CERSAI and comply with these guidelines with immediate effect.

Yours Sincerely,


Ashish Kumar
General Manager



पेंशन निधि विनियामक और
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बी-14/ए, छत्रपति शिवाजी भवन,
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PFRDA/8/PoP/122

29th September, 2016

To

**All Aggregators registered under NPS
Architecture**

Dear Sir/Madam,

**Sub: Operationalization of Central KYC Registry and providing KYC information by
Aggregator**

Central KYC Registry has been set up as a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with the objective to reduce the burden of producing KYC documents and getting the same verified every time when the customer creates a new relationship with a financial entity.

Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) has issued operating guidelines in this regard and as per the Regulatory requirements, it is mandatory for all the regulated entities under the financial sector regulators to initiate the necessary activities and comply with the laid down guidelines. Uploading of KYC documents will be required to be performed by all entities registered with CERSAI. Currently, as per instructions issued by CERSAI, under NPS, the process of uploading KYC documents may be initiated in respect of prospective PRANs, at this stage. The legacy cases will also be taken up for uploading in due course. Such upload of KYC documents pertaining to new PRANs will lead to creation of database, which is the basic and main purpose of creating Central KYC Registry and will benefit the subscribers as well as the entities who can check the KYC at this common portal.

As a reporting entity under the norms of Central KYC Registry, the role of a Aggregators is crucial and required to be performed diligently with immediate effect. The first step in this direction is to get registered with CERSAI for Central KYC Registry functions. After registration, uploading of KYC documents in respect of new PRANs opened, if any under exceptional circumstances, needs to be done as per prescribed guidelines. We request you to bestow personal attention in the matter as compliance with these regulatory requirements is significant. Should your officials require further clarification on the issue, you may contact Sh. Anil Kumar Jain, DGM, CERSAI at dgmkyc@cersai.org.in or Ms. Kavita Singam Xavier, Deputy Manager, PFRDA at kavita.singam@pfrda.org.in. Receipt of this letter may be acknowledged and compliance reported to PFRDA.

Yours sincerely,

Ashish Kumar
General Manager