

CKYC Process Cycle on CKRA

Table of Contents

Introduction.....	2
Registration Process.....	2
CKYC Process.....	2
Automated Process	3
Manual Process	4
CKRA Application Screenshots.....	5
Contact Details:	8

CKYC Process Cycle on CKRA

Introduction

CVL KRA is a KYC Registration Agency (KRA) registered with SEBI under the Securities and Exchange Board of India [KYC (Know Your Client) Registration Agency] Regulations, 2011. CVL KRA maintains the KYC records of the investors centrally, on behalf of capital market intermediaries registered with SEBI. KRA KYC enables the investor to be KYC compliant for investing in Mutual funds and Stocks.

Central KYC Registry is a centralized repository of KYC records. The KYC repository can be accessed by all financial institutes registered under RBI, SEBI, IRDAI and PFRDA for verifying the KYC details of their customers.

CVL offers a platform to its intermediaries to register KRA KYC of its investor clients and since 2017 also enables them to process customer's CKYC under a single, unified system – CKRA, making it simpler for the intermediaries to help the investors be KYC/CKYC compliant.

Registration Process

Intermediaries need to register with CVL KRA as well as with CERSAI.

In order to register with CERSAI, kindly refer CERSAI guidelines on intermediary registration.

To register with CVL KRA and/or CKYC services on CKRA, intermediaries need to get in touch with contact details provided in the contact details section at end of the document to get enabled. The process for the same is defined below:

- Sign the Terms and conditions document
- Sign the Tariff sheet.
- Provide the following details in master form.
 - i. POS code
 - ii. FI code allocated by C-KYC (CERSAI)
 - iii. Branch code of C-KYC (CERSAI)
 - iv. Region Code of C-KYC (CERSAI)
 - v. User code of C-KYC (CERSAI)
 - vi. List of users registered in CVL who are to be allocated rights for CKRA

Once registered, the intermediaries have various option to transact in CKRA Application.

CKYC Process

Once the Investor's KYC data and the required documents are received on CVL KRA, CVLKRA moves the same onto CKRA Application for CKYC. The CKYC can be requested either **without KRA** or **with KRA**

CKYC Process Cycle on CKRA

In CKYC opted without KRA, only CKYC is processed whereas for CKYC opted with KRA, both CKYC and KRA KYC are processed.

Intermediaries may opt for either the **Automated method** or the **Manual method** for uploading the data and images, or for processing the CKYC, or for both.

Pre-requisites for opting Automated Method:

- i. Maker ID (created on CKRA)
- ii. Checker ID (created on CKRA)
- iii. FI Code allocated by CKYC (CERSAI)
- iv. SFTP server access - sftp Username and sftp password
- v. PFX of Entity – Digital signature Public Key file

Automated Process

Make the Data available on CVL KRA

The automated process for uploading the customer's CKYC data and document images using API as follows:

- i. CVL provides an API to the intermediary upon request. To access the API, intermediaries may get in touch with contact details provided in the contact section in the document.
- ii. The API may be configured by the intermediary to push the customer details (data and images) onto CVL KRA.

CKYC Records processing mechanism under CKRA:

The customer data and images are moved from CKRA to CERSAI over API. Kindly refer to the [Pre-requisites](#) for opting Automated Method:

for opting for this process. The automated process is defined as under:

- i. CVL KRA connects through API on CERSAI portal and searches for the records available in CKYC with given PAN to check if the CKYC exists for that PAN or not.
- i. If the KIN number is available, CVL KRA downloads the KIN data and further processes the record as UPDATE/MODIFICATION CKYC on CERSAI portal.
- ii. If KIN number is not available, the record is further processed as FRESH/NEW CKYC on CERSAI portal.
- iii. System will push the CKYC image documents and data are moved to the CERSAI SFTP server programmatically from where CERSAI may access the CKYC data & documents for further processing.

CKYC Process Cycle on CKRA

- iv. CERSAI will share the immediate response file on SFTP folder to indicate if the data and images were accepted successfully or not. CVL will Download the response file & update the same in CKRA portal against uploaded data.
- v. The CKYC status may either be success or reject. The reject cases are kept in loop for re-processing and their statuses is updated as soon as it is re-processed by CKRA.
- vi. Post solicit response file upload back to CKRA, the Perfect Match cases eye-ball check activity will be taken care by CVL
- vii. Probable match cases need to be done by the Intermediaries.
- viii. The success cases are CKYC compliant and KIN/CKYC number is generated. The status of success cases is updated on periodic basis on CKRA portal, as and when processed by CERSAI. The TAT for the same is 3 days, however in some cases, the periodic response file may be delayed.

Manual Process

Make the Data available on CVL KRA

There are 2 ways by which the documents can be transferred to CKRA manually:

- a. Upload available in the CVLKRA Application (Single Image can be uploaded by intermediaries)
 - i. Login to CVLKRA Application
 - ii. Go to CKRA → CKRA Other Details → CKRA Other Image
 - iii. Enter the Name of the Applicant & Pan No
 - iv. Enter POI Number (in case of Exempt Pan)
 - v. Browse, select the file, and click on Upload
 - vi. Option available to print the Acknowledgement copy of the such document upload for CKYC process

- b. Upload the Document via SFTP

SFTP server can be accessed over web or by using applications like WINSCP and Filezilla. However, Intermediaries are encouraged to use the SFTP URL (Web Access) for bulk upload instead of IP based access since CVL KRA uses dynamic IP allocation for its SFTP server for security reasons and IP based access of SFTP server using applications like WINSCP and Filezilla may fail at times.

Web Access:

Web URL: <https://sftp.cdslindia.com:4443/>

IP/Application based Access:

Name: sftp.cdslindia.com Port : 22

Primary IP : 115.111.25.98 Port : 22

Secondary IP : 61.95.148.22 Port : 22

Secondary alternative IP : 121.242.210.76 port : 22

Kindly refer the Communique 131 for guidelines on using the SFTP server

CKYC Process Cycle on CKRA

CKYC Records processing mechanism under CKRA:

The following options are available for manually processing the CKYC Records under CKRA:

Option 1: Data entry in CVL KRA and in CERSAI

- Enter the KYC Data on CKRA
- Image upload
- Checker Verify
- Download response file
- Upload response file in CERSAI with maker login
- Verify the uploaded response file with checker login
- Download immediate Response file
- Upload the immediate response file in CKRA
- Download the periodic file generated on CERSAI after couple of days
- Upload the periodic file on CKRA.

Option 2: Using Supplementary file

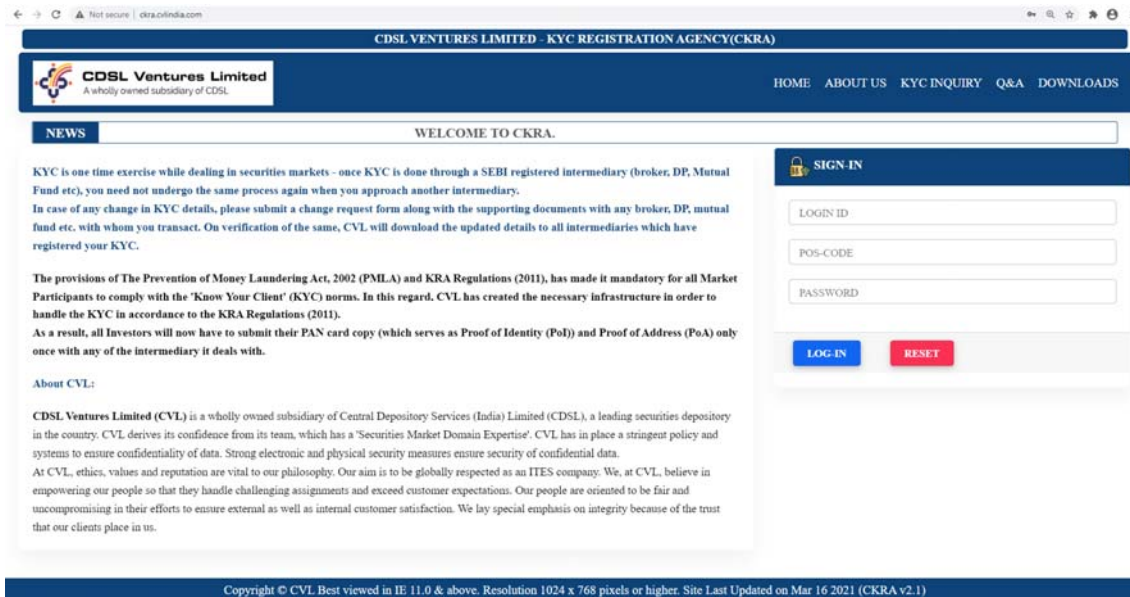
- Upload supplementary KYC Data on CKRA
- Image upload
- Checker Verify
- Download response file
- Upload response file in CERSAI with maker login
- Verify the uploaded response file with checker login
- Download immediate Response file
- Upload the immediate response file in CKRA
- Download the periodic file generated on CERSAI after couple of days
- Upload the periodic file on CKRA.

CKRA Application Screenshots

CKRA Login Screen


CKYC Process Cycle on CKRA

- i. Enter Login ID
- ii. Enter POS Code
- iii. Enter Password



The screenshot shows the CKRA login page. At the top, there is a navigation bar with the CDSL Ventures Limited logo and the text "A wholly owned subsidiary of CDSL". The main header reads "CDSL VENTURES LIMITED - KYC REGISTRATION AGENCY(CKRA)". Below this, there are links for HOME, ABOUT US, KYC INQUIRY, Q&A, and DOWNLOADS. The page content includes a "NEWS" section with a "WELCOME TO CKRA." message. A "SIGN-IN" form is visible on the right, with fields for LOGIN ID, POS-CODE, and PASSWORD, and buttons for LOG-IN and RESET. The footer contains the copyright notice: "Copyright © CVL Best viewed in IE 11.0 & above. Resolution 1024 x 768 pixels or higher. Site Last Updated on Mar 16 2021 (CKRA v2.1)".

CKRA Menu Options

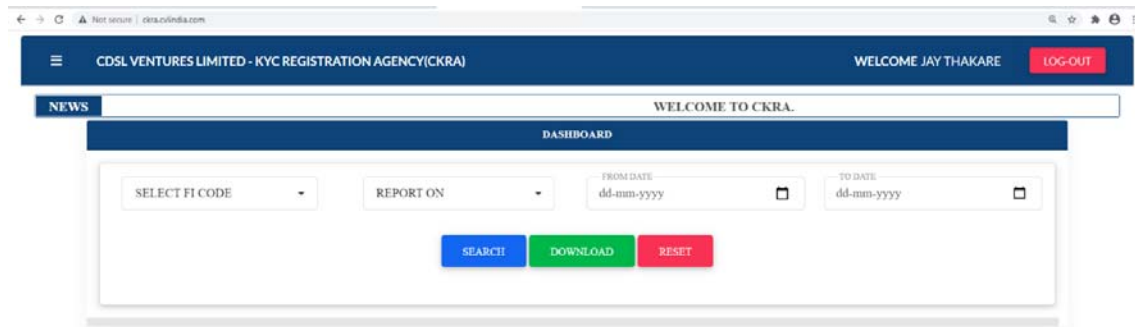


The screenshot shows the CKRA dashboard menu. The top navigation bar includes the CDSL Ventures Limited logo, the text "KYC REGISTRATION AGENCY(CKRA)", and a user greeting "WELCOME JAY THAKARE" with a LOG-OUT button. A left-hand navigation menu lists the following options: HOME, CKRA, DASHBOARD, FILE REQUEST, FILE RESPONSE, BULK UPLOAD, IMAGE UPLOAD, ERROR CORRECTION, OTHER DETAILS, HISTORY, EXCEL BULK UPLOAD, and MASTERS. A "Hide Menu" button is located at the bottom of the menu. The main content area displays "WELCOME TO CKRA." The footer contains the copyright notice: "Copyright © CVL Best viewed in IE 11.0 & above. Resolution 1024 x 768 pixels or higher. Site Last Updated on Mar 16 2021 (CKRA v2.1)".

CKRA Dashboard

CKYC Process Cycle on CKRA

- i. Select FI Code
- ii. Select Report On option based on either Modify date or Entry Date
- iii. Select From and To date for the time frame between which the report is needed.



Copyright © CVL. Best viewed in IE 11.0 & above. Resolution 1024 x 768 pixels or higher. Site Last Updated on Mar, 16 2021 (CKRA v2.1)

28/09/2021 - 29/09/2021	ASA	MANUAL
DETAILS	CVL	FI
PENDING DATA ENTRY	0	0
TOTAL DATA	10	0
DRAFT	0	0
MAKER	0	0
VERIFIED	0	0
CKYC RECORD CREATED	0	0
RESPONSE FILE UPLOADED	10	0
CKYC AWAITING KIN	0	0
CKYC KIN GENERATED	0	0
CKYC PROBABLE MATCH	0	0
CKYC PERFECT MATCH	10	0
CKYC FETCH UPLOADED - REQ	0	0
CKYC FETCH UPLOADED - RECD	0	0
MODIFICATION VERIFIED	0	0
CKYC MODIFICATION UPLOADED	0	0
HOLD COUNT	0	0
ERROR COUNT	0	0
REJECTED	0	0
TOTAL IMAGE	20	0
NOT RECEIVED	0	0
NOT PROCESSED	0	0

Dashboard Reports

CKYC Process Cycle on CKRA

Total Data (sample) Report

CKRANUMBER	USERREFERENCE	IDENTITYNUMBER	KINNUMBER	APPLICANTNAME	STATUS	KYCPANNO	FICODE	CONSTITUTION	ADDRESSTYPE	BATCHID	CKRAENTRYDATE	CKRAMODIFYDATE	CREATEDBY

Data Fields in the report generated:

1. KINNUMBER
2. KYCREFNUM
3. APPLICANTNAME
4. STATUS
5. KYCPANNO
6. FICODE
7. CONSTITUTIONTYPES
8. TOTALNOOFDIRECTORS
9. ADDRESSTYPE
10. BATCHID
11. IMAGEUPLOADDATE
12. CKRAENTRYDATE
13. CKRAMODIFYDATE
14. COMMENTS
15. KRATYPE
16. KRASTATUS
17. KRAMODIFYDT
18. KRACOMMENTS
19. CREATEDBY

Contact Details:

For enabling the services on CVL KRA, the relevant contacts and escalation matrix is as under:

Contact Level	Contact Name	Email Address
1	Mr. Kuldeep Pawar	kuldepp@cdslindia.com
2	Mr. Sumit Wagh	sumitw@cdslindia.com
3	Mr. Santosh Patil	santoshp@cdslindia.com