

CENTRAL KYC RECORDS REGISTRY (CKYCRR)

CKYC/2024-25/5016

Date: April 01, 2024

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

Dear Sir / Madam,

Sub: Download Consent Notification

This is in continuation to our earlier notification no. CKYC/2023/04 dated September 29, 2023. As per the said notification, in view of Digital Personal Data Protection Act, 2023 all the Reporting Entities registered with CKYCRR were requested to obtain the consent from the customer for downloading their CKYC record from CKYCRR.

Moreover, as per Reserve Bank of India (RBI) Master Directions on KYC issued vide ref no. RBI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/ 14.01.001/2015-16, dated February 25, 2016 and last updated on January 04, 2024, where a customer, for the purposes of establishing an account-based relationship, submits a KYC Identifier to a RE, **with an explicit consent to download records from CKYCR**, then such RE shall retrieve the KYC records online from the CKYCR using the KYC Identifier and the customer shall not be required to submit the same KYC records or information or any other additional identification documents or details. Therefore, obtaining customer consent is also mandatory as per RBI Master Directions for the entities regulated by RBI.

CKYCRR w.e.f. 13.03.2024 has started sending SMS to the customers every time their KYC record is downloaded by a Reporting Entity. Post the start of SMS facility, we have been receiving complaints from customers stating that their KYC record has been downloaded without their consent.

Please note that obtaining consent from customers is mandatory as per Digital Personal Data Protection Act 2023 and any violation of the same may result in heavy penalty.

All the Reporting Entities registered with CKYCRR are, therefore, strictly advised to invariably obtain the customer consent before downloading her KYC record from the Central KYC Records Registry.

For any queries/clarifications please contact the helpdesk.

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

Helpdesk Contact Details:

Email: helpdesk@ckycindia.in

Phone: 022 61102592 / 022 26592595