

Guidelines for Scanning & Uploading Scanned Images of KYC Documents to NDML KRA System

With a view to simplify KRA operations, SEBI has amended Securities and Exchange Board of India [KYC (Know Your Client) Registration Agency] Regulations, 2011 (KRA Regulations). Refer SEBI's notification no. LAD-NRO/GN/2012-13/35/6998 dated March 22, 2013 regarding the Securities and Exchange Board of India {KYC (Know Your Client) Registration Agency} (Amendment) Regulations, 2013. As a result, the intermediaries would retain the original KYC documents of their clients and would furnish the scanned images of the KYC documents with proper authentication to the KRAs.

Following guidelines are required to be followed by all the NDML KRA registered intermediaries for scanning and uploading KYC documents to NDML KRA system.

A. Scanning Guidelines

1. Scanning

1.1 Scanning for Individual Clients

- In case of Client Type - New, Intermediaries should create two separate images for each KYC Record.
 - Image 1: KYC Form along with supporting documents,
 - Image 2: Signature.
- In case of Client Type - Old/Existing, Intermediaries should create only one image (Application Form along with supporting documents) for each KYC Record.
- Maximum size of the file (two images together) should not exceed 600KB.

1.2 Scanning for Non- Individual Clients

- In case of both the Client Types - New & Old/Existing, Intermediaries should create only one image (Application Form along with supporting documents) for each KYC Record
- Maximum size of the file should not exceed 4MB.

1.3 General

- KYC form and supporting documents should be scanned in 150 DPI grey scale.
- Applicant's signature on KYC form should be scanned in 100 DPI grey scale.
- Scanned KYC documents (Application form, proof of identity, proof of address & any other supporting documents) should be in pdf format.
- Signature should be in jpg format.

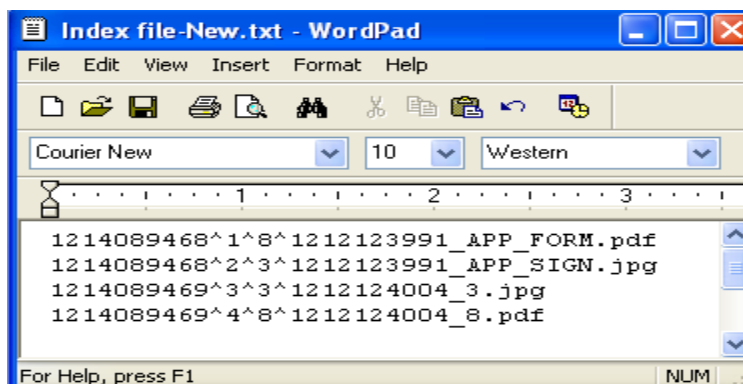
2. Indexing

Intermediaries will have to prepare Index file for identification & upload of scanned documents in NDML KRA system. Each index file will contain metadata for identifying individual image files – NDML KRA system generated acknowledgement number, running serial number (1-100), image upload code, image name with extension.

Important points to be remembered for creation of index file:

- Image upload code will be 3 for signature image & 8 for application form along with supporting documents. In case of Client Type- Individual New, the index file should contain details of 2 image files (Image code – 3 & 8) for each KYC record whereas in case of Client Type- Individual Old/Existing or Non Individual New & Old/Existing, it should contain details of only one image file (Image code 8) for each KYC record.

Sample index file is illustrated below (Index file-New.txt).



- Each index file can contain maximum 100 image files in case of Individual Client type and 25 images in case of Non - Individual Client type.

Each scanned document should be named as “Acknowledgement Number_image type code or short name of image type” e.g. if Acknowledgement no. is 1264219791 then naming convention for each file should be as follows:

- KYC documents' file name should be '1264219791_8.pdf' or '1264219791_APP_FORM.pdf'.
- Applicant's signature file name should be '1264219791_3.jpg' or '1264219791 APP SIGN.jpg'.

For transferring the scan images & Index file, Intermediary should follow following folder structures:

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- iv. Copy Index file in "Index" folder and corresponding images in "Images" folder.
- v. Prepare control sheet as per the sample control sheet illustrated below:

Type of Request Registration - New	
Total No. of Records	05
Ack. No.	PAN
1213284523	AFQPK4310N
1213284523	AFQPK4310N
1213284523	AFQPK4310N
1213284523	AFQPK4310N
1213284523	AFQPK4310N

- vi. Copy control sheet in "MI Id-DDMMYYYY-XXX" folder.

Intermediaries may use one of the following options to transfer images along with index files to NDML KRA.

1. Through CDs/DVDs

- i. Copy entire "MI Id-DDMMYYYY-XXX" directory to CD / DVD.
- ii. CDs/DVDs should be sent along with covering letter. The covering letter should contain following details:
 - a. MI id
 - b. Name of intermediary
 - c. Reference Number
 - d. Dispatch date
 - e. Number of CDs/DVDs
 - f. CD Identification Numbers (e.g. A, B, C)

- iii. CDs/DVDs containing images should be couriered to the address given below:
NSDL Database Management Limited
KYC Registration Agency (KRA)
Mezzanine floor, Times Tower
Kamala Mills Compound
Senapati Bapat Marg
Lower Parel
Mumbai –400013.
- iv. Upon receipt of CDs, acknowledgement email will be sent to intermediaries confirming number of CDs received for each reference number.

2. Through Email

- i. Intermediaries can send *MI Id-DDMMYYYY-XXX* folder containing images, index file and control sheet in single zip file through email.
- ii. The total size of email does not exceed 10 MB.
- iii. Email with scanned images should be marked to kycforms@nsdl.co.in
- iv. Separate emails should be sent for registration and modification requests. Subject line of the email should read as “MI ID_Registration_Existing”, “MI ID_Registration_New”, “MI ID_Modification” or “MI ID_OnHold” as the case may be.
- v. Upon receipt of email, acknowledgement email will be sent to intermediaries.

3. Through Offline Utility

- i. NDML will provide offline utility to intermediaries. This utility will transfer files stored in specified folders to NDML KRA.
- ii. Detailed guidelines in this regard will be made available on NDML KRA portal shortly.