

Annexure - A

Detailed Process flow for KYC uploads for New to Market and KYC modifications for Existing to Market investors.

- 1) SEBI Registered Intermediary (SRI) can upload the KYC data (new to market clients/KYC modifications for existing to market clients) through 3 modes as below:
 - a) Screen based after login on link <https://kra.ndml.in/kra-web/MILogin.jsp> - One by one KYC record upload
 - b) Screen based after login on link <https://kra.ndml.in/kra-web/MILogin.jsp> - File based KYC records upload in bulk
 - c) API based uploads

In case SRIs intend to upload data through API based mechanism, please refer to Annexure 1 and Annexure 2.

- 2) There is no change in format in which KYC data upload is done by SRI by any of the above 3 modes. The current format which is used by SRIs is to be continued for usage for KYC uploads to NDML KRA system. The KYC-Registration-Upload-Response-File-Format is enclosed and marked as Annexure 3.
- 3) The KYC modes have to be correctly selected by SRI during upload of KYC data based on the mode of KYC done by SRI for the investors/clients. There are 6 modes of KYC available in NDML KRA system and there is no change in the same.

Any KYC record where any one of Proof of Identity (POI), Proof of Address (POA) of correspondence address and Proof of Address (POA) of permanent address is provided as AADHAAR (UID) such record will be considered for validation by NDML KRA as per SEBI directions.

The KYC records where Proof of Identity (POI), Proof of Address (POA) of correspondence address and Proof of Address (POA) of permanent address is provided as Non AADHAAR (e.g. passport, driving license, voter's ID card etc.) will continue to be verified by NDML KRA as per extant process.

- 4) Post the KYC data is uploaded to NDML KRA system by the SRI and status of the request is "Pending with KRA", a link will be sent by NDML KRA to the investor on mobile number via sms and via email on email ID as uploaded in KYC data by the SRI.
- 5) The SRI are requested to update their clients on below which is part of KYC validation process implemented by NDML KRA as per SEBI directions :-

The investor is required to click on link either from mobile or email wherein below activities need to be performed by the investor:-

- a) OTP based validation of mobile
- b) OTP based validation of email
- c) eKYC through Digilocker

eKYC through Digilocker may not be done by investor in case where already Digilocker based or offline AADHAAR based eKYC is performed by investor during online on-boarding at SRI.

Its advisable to perform Digilocker eKYC by investor from link received from NDML KRA in cases where image/copy of AADHAAR with QR code is uploaded by SRI as a POI/POA document to NDML KRA as success rate of KYC record getting validated based on AADHAAR QR code scan is very low which can result in KYC record getting in On Hold Status (Not Validated status)

SRIs may note that in cases where investor doesn't click on link sent through sms on mobile and email received on email ID from NDML KRA, the email ID and mobile number will be validated based on successful delivery of sms and email to mobile number and email ID of the investor though the same are not validated by investor through OTP.

- 6) The SRIs are required to continue upload of pdf document as is done currently for all KYC records. The pdf document should include KYC application form, POI and POA document.

The naming convention of such pdf document will continue to be **<PANNUMBER>.PDF** (e.g. ABGPP2325P.PDF) as per existing practice.

Further, a specific consent needs to be taken from investors for sharing the Aadhaar data and documents with KRA for validation purposes. This consent also needs to be declared on KYC Application form. The consent format which may be included in KYC application form is provided below:-

I/We hereby declare that the KYC details furnished by me are true and correct to the best of my/our knowledge and belief and I/we under-take 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/We are aware that I/We may be held liable for it.

I am aware of other modes of KYC which are available and I have chosen Aadhaar based method voluntarily. My Aadhaar record can be used by NDML KRA only for the specific purpose of validating / maintaining / sharing my KYC record and as an audit evidence. I will have an option to request for deletion of my Aadhaar record.

I/We hereby consent to receiving information from NDML KRA through SMS/Email on the above registered number/Email address.

I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.

The utility to upload such pdf documents in bulk is available on link <https://kra.ndml.in/kra-web/jsps/menu/Downloads.htm> -- Utilities-- Bulk Image upload

The SRIs using API based services for KYC data upload may also upload/provide the pdf document with same naming convention as above through SFTP route.

- 7) SRIs are required to upload the source XML files as received from Digilocker or AADHAAR offline XML file (extracted from zip with passcode) to NDML KRA where mode of KYC is Digilocker based or Offline AADHAAR XML based.

The naming convention of such XML file will have to be **<PANNUMBER>.XML** (e.g. ABGPP2325P.XML).

The utility to upload such XML files in bulk is available on link <https://kra.ndml.in/kra-web/jsps/menu/Downloads.htm> -- Utilities-- Digilocker & Aadhaar XML upload Utility

The SRIs using API based services for KYC data upload may also upload/provide the XML file with same naming convention as above through SFTP route.

The manual for usage of document (pdf) and XML file upload utilities is enclosed and marked as Annexure 4.

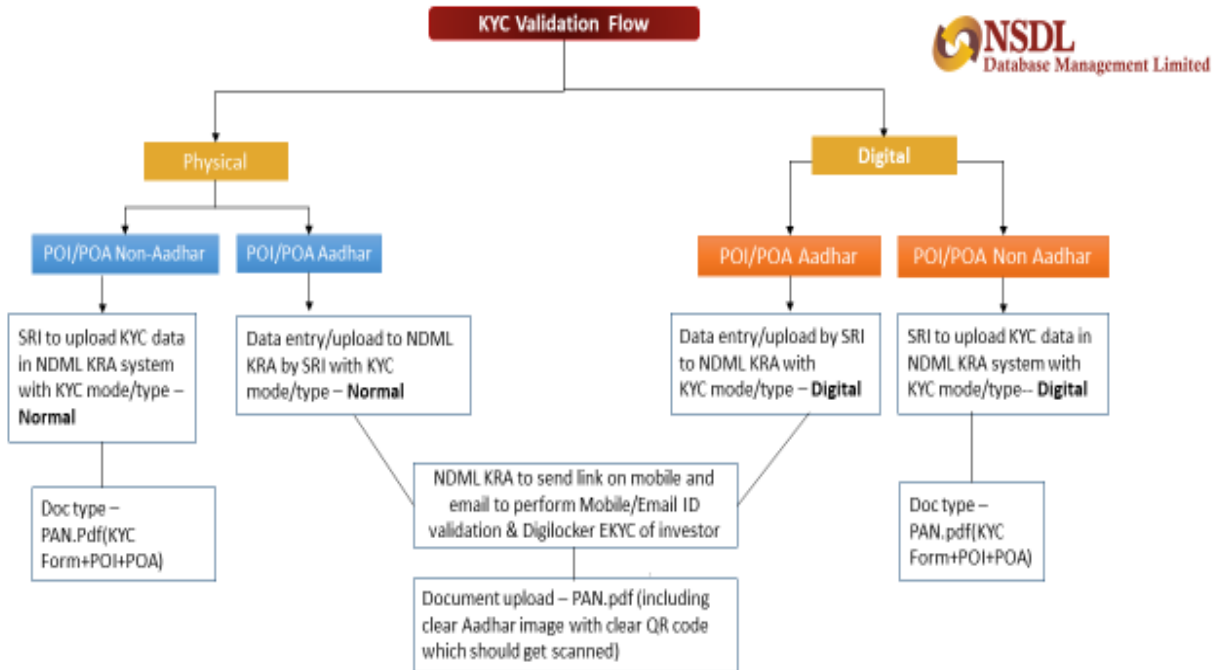
- 8) SRIs are requested to note that Digilocker (DL) and AADHAAR offline XML files received from DL and UIDAI are to be provided / uploaded to NDML KRA on as is basis without any alteration of format of such XML files.

The XML files are to be provided/uploaded in UTF "**Unicode Transformation Format**" as received from DL/UIDAI and not in (ASCII) American Standard Code for Information Interchange format or any other format as if the format is changed at SRI end, the chances of KYC validation getting failed may arise which would cause inconvenience to investors.

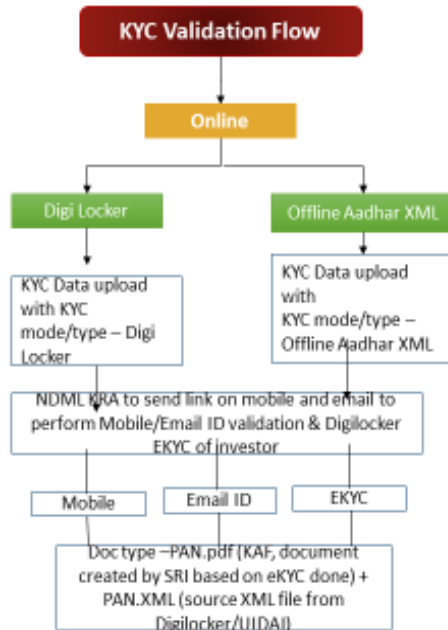
- 9) With regard to validity of XML files, SRIs which have online KYC process for on-boarding investors need to ensure compliance with point no. 4 (ii) (b) of SEBI circular ref. no. SEBI/HO/MIRSD/DOP/CIR/P/2020/73 dated April 24, 2020. The relevant extract of the same is provided below :

e-KYC through Aadhaar Authentication service of UIDAI or offline verification through Aadhaar QR Code/ XML file can be undertaken, provided the XML file or Aadhaar Secure QR Code generation date is not older than 3 days from the date of carrying out KYC.

The diagrams below will provide more clarity on processes as mentioned in point no. 4 to 8 as above with details of validations performed by NDML KRA.



NDML KRA will validate Name, photo, DOB, Gender and address as uploaded by SRI & as available in KYC form with the source data extracted from XML file/QR code scanning. The status of AADHAAR OVD KYC records will be – KYC validated



NDML KRA will validate Name, photo, DOB, Gender and address as uploaded by SRI & as available in KYC form with the source data extracted from XML file/QR code scanning. The status of AADHAAR OVD KYC records will be – KYC validated

- 10) All KYC records (AADHAAR and non AADHAAR based) will be verified at NDML KRA as per extant process.
- 11) The KYC records where any one of Proof of Identity (POI), Proof of Address (POA) of correspondence address and Proof of Address (POA) of permanent address is provided as AADHAAR (UID) by the SRI, such KYC record will be validated by NDML KRA as per SEBI directions.
- 12) A new status ("07") shall be added to the existing status codes of KYC with value as "KYC validated". This status indicates the OVD of the KYC is Aadhaar and validated successfully. SRIs are requested to make necessary changes in their system for consumption of this new status. There are no changes to other status of a KYC record.
- 13) SRIs are requested to take note of below with regard to status of KYC in NDML KRA system:-
- a) All KYC records where AADHAAR is OVD & uploaded on or after November 1, 2022 will be in any status except KYC registered.
 - b) All KYC records where non AADHAAR is OVD & uploaded on or after November 1, 2022 will be in any status except KYC validated.
 - c) All KYC records where AADHAAR is OVD uploaded on or before October 31, 2022 will be in all status including KYC validated till April 30, 2023. Post May 1, 2023 such records can be in any status except KYC registered.
 - d) All KYC records where non AADHAAR is OVD uploaded on or before October 31, 2022 will be in any status except KYC validated. In case modifications are received in such KYC records with AADHAAR as an OVD, then such records will be in any status except KYC registered.
- 14) The KYC records where any one of Proof of Identity (POI), Proof of Address (POA) of correspondence address and Proof of Address (POA) of permanent address is provided as AADHAAR (UID) by the SRI and during validation of such KYC record by NDML KRA as per SEBI directions if any discrepancy is observed, the status of such KYC record will be put "**On hold**" with standard remarks/reasons as below:

- a) Email Validation failed
- b) Mobile Validation failed
- c) AADHAAR Source validation failed
- d) Digital sign validation failed
- e) Consent not proper-failed
- f) Invalid document/ source KYC file
- g) IT PAN validation failed
- h) Others

SRI's are requested to make necessary changes, if required, in their system for consumption of above mentioned remarks/reasons for AADHAAR based KYC records put on hold so as to enable them to take steps to remove the discrepancy and get the KYC record validated by NDML KRA.


15) SRI's are requested to note that there is no change in format in which request is uploaded for KYC inquiry in bulk to NDML KRA system. The output of such KYC inquiry in bulk will have an additional status "KYC validated" and there are no changes to other status of a KYC record. SRI's are requested to make necessary changes in their system for consumption of this new status received in KYC inquiry. The bulk KYC inquiry file format is enclosed and marked as Annexure 5.

16) SRI's are requested to note the format (Annexure 6) in which solicited and unsolicited KYC download will be made available by NDML KRA.

The KYC download will have an additional status "KYC validated" and there are no changes to other status of a KYC record. SRI's are requested to make necessary changes in their system for consumption of this new status in KYC downloads.

API based/Redirection based Value Added Services for SRI's for KYC validation at NDML KRA

❖ Server to Server (S2S) based API integration for KYC validations.

 PAN, email ID and mobile number is entered on website SEBI registered Intermediary (SRI) by investor which based on server to server (S2S) API integration between SRI and NDML KRA gets exchanged and gets validated by NDML KRA instead of these attributes getting validated by SRI in online process of on-boarding of an investor.

- ✚ Responses will be exchanged between SRI and NDML KRA without any change in screen/journey for the investor.

❖ **Redirection based integration by SRI with NDML KRA for KYC validations**

- ✚ Investor gets redirected from SEBI registered Intermediary (SRI) on NDML KRA URL
- ✚ PAN, email ID, mobile number and eKYC through Digilocker carried out by NDML KRA and response provided to SEBI registered Intermediary (SRI).
- ✚ **Flexibility for SRI--** Choice of validating PAN plus any or all of email ID, mobile number and eKYC through Digilocker.

❖ **Intimation/Push API from SRI to NDML KRA for KYC validations**

- ✚ Investor visits SRI (SEBI Registered Intermediary) portal
- ✚ Investor Enters PAN number, Email address, and Mobile Number
- ✚ A Push API is triggered by SRI to KRA to share the above information
- ✚ Before actual KYC data upload by SRI to NDML KRA, validation of PAN, email ID and mobile number is complete at NDML KRA

The integration documents for above API based/redirection based integrations can be availed from NDML KRA team

❖ **KYC validations directly by Investor on NDML KRA website (mostly in case of KYC records uploaded till October 31, 2022)**

- ✚ Investor can visit NDML KRA portal or gets redirected from SEBI registered Intermediary (SRI) on NDML KRA portal
- ✚ Investor can complete OTP based validation of mobile, email ID and also perform Digilocker based eKYC and KYC record gets validated.

NDML KRA team Contacts

SRI's are requested to contact officials as below for any further assistance.

- I) In case of any assistance for API integration and errors faced in API based or screen based testing, please contact officials as below :**

| Name | Email ID | Contact number |
|---------------------|--|-----------------------------|
| Ms. Chaitali Kale | chaitalik@nsdl.co.in | 022-49142609 8454827601 |
| Mr. Nikhil Andhale | info.kra@nsdl.co.in | 9167751998 |
| Mr. Sagar Choukekar | sagarc@nsdl.co.in | 022- 49142558 8169173366 |

- II) For Issues in establishing connectivity / integration with NDML KRA pilot (testing) & production environment, utilities not downloaded from links and issues faced in utilities functioning, please contact officials as below :**

| Name | Email ID | Contact number |
|---------------------|--|----------------------------|
| Mr. Prashant Jadhav | prashantj@nsdl.co.in | 022-49142681 7350888082 |
| Mr. Rohit Mane | rohitm@nsdl.co.in | 022-49142674 9821858421 |
| Mr. Bharat Bhare | bharatb@nsdl.co.in | 022-49142660 9960960391 |

- III) With regard to queries related to processing of KYC records, status update of KYC record, functional usage of NDML KRA system & other operational queries, please contact officials as below:**

| Name | Email ID | Contact number |
|--------------------|--|----------------------------|
| NDML KRA help desk | info.kra@nsdl.co.in | 022-49142600- 2606 |
| Ms. Priyanka Yadav | PriyankaY@nsdl.co.in | 022-49142583 9326593209 |
| Ms. Snehal Navale | snehaln@nsdl.co.in | 022-49142579 9967534865 |
| Ms. Nazmeen Shaikh | NazmeenS@nsdl.co.in | 022-49142588 9930490411 |