

Undertaking by REs for Individual & Legal Entity without Aadhaar (Update to CKYC)

We hereby confirm and undertake the following:

1. We have obtained the voluntary and informed consent of the client authorising us to update their information with CKYCRR in case of:
 - a) Any change in existing information; or
 - b) Retrieval of incomplete information ; or
 - c) Non-compliance with current KYC norms prescribed by the Regulator.
2. The client has acknowledged that their KYC record includes Officially Valid Documents (OVD) and personal information such as name, address, date of birth, PAN and other demographic details.
3. The client has acknowledged and given consent to verify and validate their PAN and submitted OVD along with related demographic information from the issuing authority and/or DigiLocker, wherever applicable.
4. We confirm that all update actions and authentication requests, wherever applicable, are strictly pursuant to and limited by the specific consent obtained from the client and in accordance with applicable regulatory and CKYCRR guidelines.

Undertaking by REs for Individual with Aadhaar (Creation)

We hereby confirm and undertake the following:

1. We have duly obtained the voluntary, explicit and informed consent of the client authorising us to upload and share the client's KYC record with the Central KYC Records Registry (CKYCRR).
2. The client has acknowledged that their KYC record includes Officially Valid Documents (OVD) provided by them and personal information such as name, address, date of birth, PAN and other demographic details.
3. The client has acknowledged and given consent to verify and validate their PAN and submitted OVD along with related demographic information from the issuing authority and/or DigiLocker, wherever applicable.
4. Where the client has agreed to allow the RE to share the complete Aadhaar/VID number with CKYCRR, we confirm that:
 - a. Prior to obtaining consent, the client was informed of:
 - Alternate means of identification through other OVDs like Passport, Driving License, Voter's Identity Card, Job Card issued under the National Rural Employment Guarantee Act, and letter issued by the National Population Register.
 - Proposed authentication of Aadhaar/VID number by CKYCRR (acting as an Authentication User Agency under the UIDAI framework).
 - The fact that Aadhaar/VID number, along with demographic information, shall be validated with UIDAI.
 - The nature of information that may be shared by UIDAI upon authentication.
 - The Aadhaar/VID validation status (Yes/No) being made available to the reporting entities having a financial relationship with the Aadhaar/VID number holder.
 - b. The client was informed that submission of Aadhaar/VID is voluntary and that services shall not be denied for non-submission of Aadhaar where alternative identification documents are provided.
 - c. The consent obtained for Aadhaar authentication is explicit, informed, specific, and purpose-limited, and is not in the nature of blanket or umbrella consent.
 - d. The consent notice was communicated in the local language, and the client was provided the option to access the consent contents in English or any language specified in the Eighth Schedule to the Constitution of India, wherever applicable.
 - e. Appropriate measures were made available for communication of consent-related information to persons with visual or hearing impairment, where required.
5. We confirm that all actions undertaken by us in relation to upload and Aadhaar/VID authentication, wherever applicable, are strictly pursuant to and limited by the specific consent obtained from the client and in accordance with applicable regulatory and CKYCRR guidelines.

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Undertaking by REs for Individual with Aadhaar (Update to CKYC)

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1. We have obtained the voluntary and informed consent of the client authorising us to update their information with CKYCRR in case of:
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 - b. Retrieval of incomplete information ; or
 - c. Non-compliance with current KYC norms prescribed by the Regulator.
2. The client has acknowledged that their KYC record includes Officially Valid Documents (OVD) and personal information such as name, address, date of birth, PAN and other demographic details.
3. The client has acknowledged and given consent to verify and validate their PAN and submitted OVD along with related demographic information from the issuing authority and/or DigiLocker, wherever applicable.
4. Where the client has agreed to allow the RE to share the complete Aadhaar/VID number with CKYCRR, we confirm that:
 - a. Prior to obtaining consent, the client was informed of:
 - Alternate means of identification through other OVDs like Passport, Driving License, Voter's Identity Card, Job Card issued under the National Rural Employment Guarantee Act, and letter issued by the National Population Register.
 - Proposed authentication of Aadhaar/VID number by CKYCRR (acting as an Authentication User Agency under the UIDAI framework).
 - The fact that Aadhaar/VID number, along with demographic information, shall be validated with UIDAI.
 - The nature of information that may be shared by UIDAI upon authentication.
 - The Aadhaar/VID validation status (Yes/No) being made available to the reporting entity having a financial relationship with the Aadhaar/VID number holder.
 - b. The client was informed that submission of Aadhaar/VID is voluntary and that services shall not be denied for non-submission of Aadhaar/VID where alternative identification documents are provided.
 - c. The consent obtained for Aadhaar/VID authentication is explicit, informed, specific, and purpose-limited, and is not in the nature of blanket or umbrella consent.
 - d. The consent notice was communicated in the local language, and the client was provided the option to access the consent contents in English or any language specified in the Eighth Schedule to the Constitution of India, wherever applicable.
 - e. Appropriate measures were made available for communication of consent-related information to persons with visual or hearing impairment, where required.
5. We confirm that all update actions and authentication requests, wherever applicable, are strictly pursuant to and limited by the specific consent obtained from the client and in accordance with applicable regulatory and CKYCRR guidelines.

Client Consent Declaration (Data Submission to CKYC)

“I, _____ [Name of the customer] S/o/D/o/W/o
 _____ [Father /Mother/Spouse Name], give my consent voluntarily to
 _____ (Name of RE- reporting entity) and hereby expressly authorises the said
 RE to share my KYC record with the Central KYC Records Registry (CKYCRR) and also permit the
 Central KYC records registry to validate my PAN and Officially valid documents (OVD) along with the
 related demographic information from the data base of issuing authorities and/or Digilocker, wherever
 applicable. I also give my consent to retrieve my KYC records from the CKYCRR on the basis of the KYC
 information provided by me in the account opening form/KYC form. I hereby provide the details of the
 following OVD/other documents:

- | | |
|--|------------|
| ☐ AADHAAR (last 4 digits) | No.: _____ |
| ☐ Passport | No.: _____ |
| ☐ Driving License | No.: _____ |
| ☐ Voter ID | No.: _____ |
| ☐ PAN Card | No.: _____ |
| ☐ NREGA Job Card | No.: _____ |
| ☐ NPR Letter | No.: _____ |
| ☐ Any other document (specify): | No.: _____ |

I hereby give my consent to (name of the RE) to update my information with the CKYCRR if in case there
 is change in any existing information or the information retrieved is incomplete or not as per the present
 KYC norms prescribed by the Regulator. I also hereby consent that the Reporting Entities may consume
 the update notification received by them from the CKYCRR, for the updation/periodic updation of the KYC
 records maintained at their end, if any. I, understand that the KYC Records downloaded from the Central
 KYC Records Registry (CKYCRR), would be used only for the purposes of verification of my identity and
 address. I, further understand that my KYC Record includes the Officially valid documents provided by me
 as well as the personal information such as my name, address, date of birth, PAN etc.

Actions carried out by RE on the basis of the instant specific consent and permission given to the extent as
 above, shall be construed to be actions undertaken directly by me and the same shall not be questioned by
 me at a later stage, unless otherwise found in contravention of the specific consent or the permission.

Client Details	
Signature / Thumb Impression:	
Name	
Date	
(If Client is a Minor) Name of Parent / Guardian: Relationship with Minor: Signature / Thumb Impression of Parent/Guardian:	

Deactivation of Duplicate CKYC Consent Form

To:

ABC

Address1

Subject: Consent to De-activate My CKYC Record

I, the undersigned, hereby give my consent to **[Name of Reporting Entity]** to de activate my duplicate CKYC record (**[CKYC Number]**) from the Central KYC Records Registry (CKYCR) maintained by CERSAI, for the purpose of maintaining accurate data in the Central KYC Records Registry (CKYCR).

I hereby declare that the information provided above is true and correct to the best of my knowledge.

I understand that this consent is being given voluntarily and is valid only for the purpose mentioned above.

Signature of KYC Holder:



Name of KYC Holder: **Test**

Date: **31-Mar-2026**

Place: **Mumbai**

Physical Consent Download Form

CKYC based onboarding where no mobile/email-id available

To:

**ABC BANK
IN0101**

Subject: Consent to Access and Download My CKYC Record

I, the undersigned, hereby give my consent to **ABC Bank** to access and download my CKYC record from the Central KYC Records Registry (CKYCR) maintained by CERSAI, for the purpose of completing the KYC process as mandated under applicable laws and regulations.

The details required for fetching my CKYC record are as under:

- Full Name: **Amit Suresh Mehta**
- Date of Birth (DOB): **15-05-1992**
- CKYC Identifier: **46589411120916**
- KYC Reference Number: **INLBGX49383657**
- PAN: **QKGPE7669B**
- OVD Number: **ABC1234567**
- Mobile Number:
- Email:

I hereby declare that the information provided above is true and correct to the best of my knowledge. I authorize the Reporting Entity to use the CKYC record for establishing my identity and for compliance purposes.

I understand that this consent is being given voluntarily and is valid only for the purpose mentioned above.

Signature of KYC Holder: 

Name of KYC Holder: **Amit Suresh Mehta**

Date: **19-05-2026**

Place: **Mumbai**