

Standard Operating Procedure (SOP)

For

KRA (KYC Registration Agency)

System Users

December 2011

This manual is designed to assist users in understanding and navigating the KRA application effectively. Reproduction or distribution of this document, in whole or in part, is prohibited without the prior written consent of KARVYKRA and its authorized representatives.

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1. About KYC Registration Agency (KRA)

The Securities and Exchange Board of India (SEBI) has established the regulatory framework for KYC Registration Agencies (KRAs) through the **SEBI KRA Regulations**, notified via **Notification No. LAD-NRO/GN/2011-12/29/36772** dated **December 2, 2011**. These regulations provide a standardized and centralized approach to the Know Your Client (KYC) process across the securities market.

2. Objective of KRA KYC:

Currently, investors or clients who wish to open accounts with multiple SEBI-registered intermediaries must undergo the KYC process separately with each entity. This often results in duplication and inefficiencies. To address this issue, a centralized KYC mechanism has been introduced to streamline the process and maintain a unified KYC record across the securities market, thereby enhancing operational efficiency and reducing redundancy.

3. Scope of KARVY KRA Services:

KARVY KRA offers a comprehensive suite of services aimed at simplifying and standardizing KYC compliance for market participants. The key services include:

1. **Access to KARVY KRA Registered Intermediary Portal:**
Available at (<https://www.karvykra.com/>), this portal facilitates intermediary operations and customer KYC management.
2. **New Customer KYC Processing:**
Execution of KYC procedures for customers whose PAN is not available in any existing KRA database.
3. **Interoperability and PAN/KYC Status Verification:**
Enables PAN availability and KYC status verification across all KRAs through the Interoperability Platform (IOP).
4. **PAN Verification with Income Tax Database:**
Real-time verification of PAN through NSDL, an authorized entity by the Income Tax Department.
5. **SEBI-Mandated Validations:**
Includes independent verification of Aadhaar, email, and mobile number, as per SEBI guidelines.

4. Pre-Requisites for Intermediary Registration:

Only Asset Management Companies (AMCs) and SEBI-registered intermediaries are authorized to transact via the KARVY KRA intermediary login. To register as an intermediary, the following are required:

- Duly completed application form
- Supporting KYC documentation
- Signed Terms & Conditions agreement

These documents must be submitted to the KARVY KRA back office for registration and activation of services.

5. KARVY KRA Intermediary Login Page:

The intermediary is required to enter their **User ID** and **Password** to initiate the subsequent **OTP authentication** process.

KARVY KRA
KYC SERVICES

Home | KYC Services | KYC Validation | FAQ'S | Downloads | Contact Us | Privacy Policy | Circular's

(brokers, DP, Mutual Fund etc), you need not undergo the same process again when you approach another intermediary. Only eligible for MF investment upto Rs.50,000 p.a. per Mutual Fund.

About KDMS

Karvy Data Management Services is emerging as a leading provider of business and knowledge process Services by focusing on delivery of business services for our clients through an innovative framework that is directly tied to improving service delivery along the value chain. With a reach across the length and breadth of the country and an ISO 9001:2008 compliant service delivery mechanism, we deliver services

About KRISP

Karvy KRA KYC services is Provided to you by Karvy Data Management System. KYC verification has been made common across all SEBI regulated entities eliminating the need to repeat KYC every time you open an account with any of the security market entities. KYC First time Mutual Fund investors and investors with existing folio can complete KYC...

Members Login

Username: karvyadmin

Password: *****

Enter Captcha: # ? 0 & w

Login Cancel

[KYC Enquire?](#) | [Forget Password?](#)

6. **KARVY KRA Intermediary OTP authentication for Login:** After entering the required details, two authentication options are provided — **Mobile** and **Email**. You may select either option to proceed with the authentication process.

After the login through either mobile or email authentication, we get the below mentioned page.

KYC Modification TAT Report

Note: Report Pooled Based On Modification Images Receipt Date To Modification Processed Date

Received Date	Completed in 0-1 Day	Completed in 2-3 Days	Completed in 4-5 Days	More than 5 Days
2025-10-04	203	942	4	0
2025-10-05	785	5	2	0
2025-10-06	1673	83	0	0
2025-10-07	1553	1	0	0
2025-10-08	572	0	0	0

KNOW YOUR CLIENT (KYC)

- SEARCH PAN
- BULK PAN SEARCH
- KYC DOWNLOAD

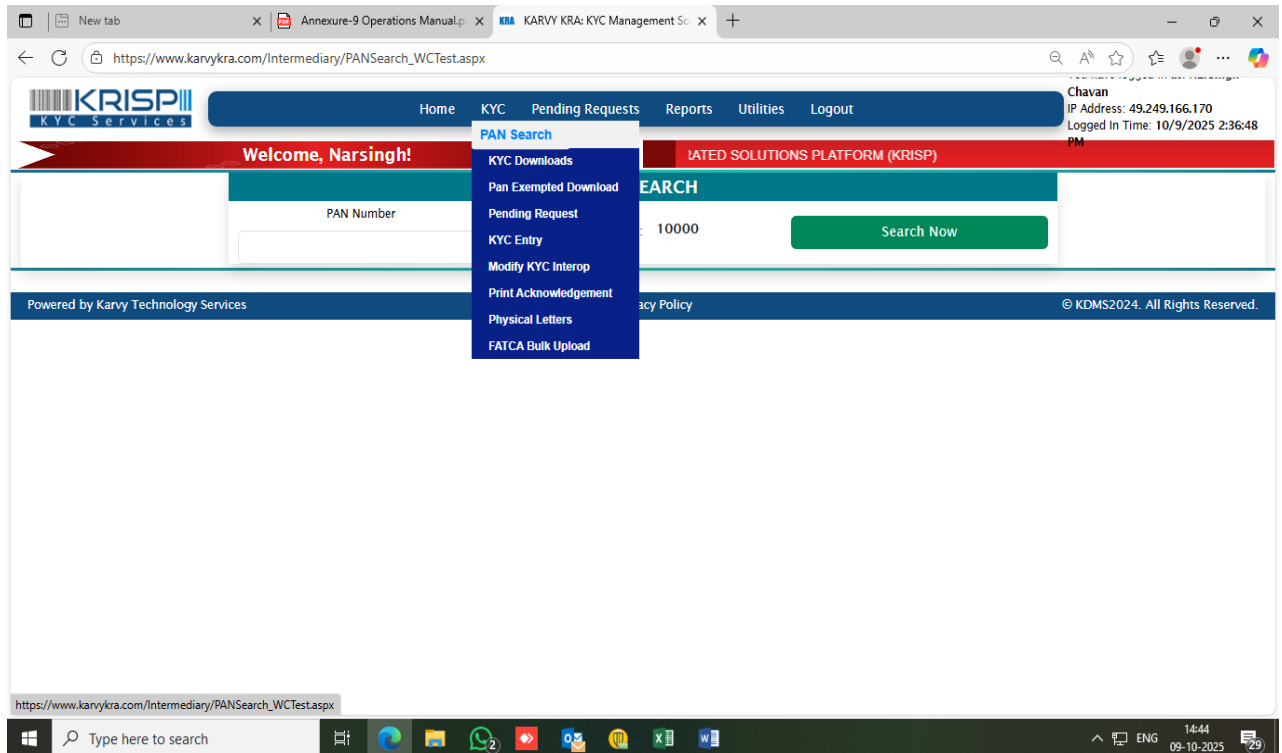
NEW KYC REGISTRATION

- VIEW KRA RESPONSE
- NEW KYC ENTRY-INDIVIDUAL
- NEW KYC ENTRY-NON INDIVIDUAL

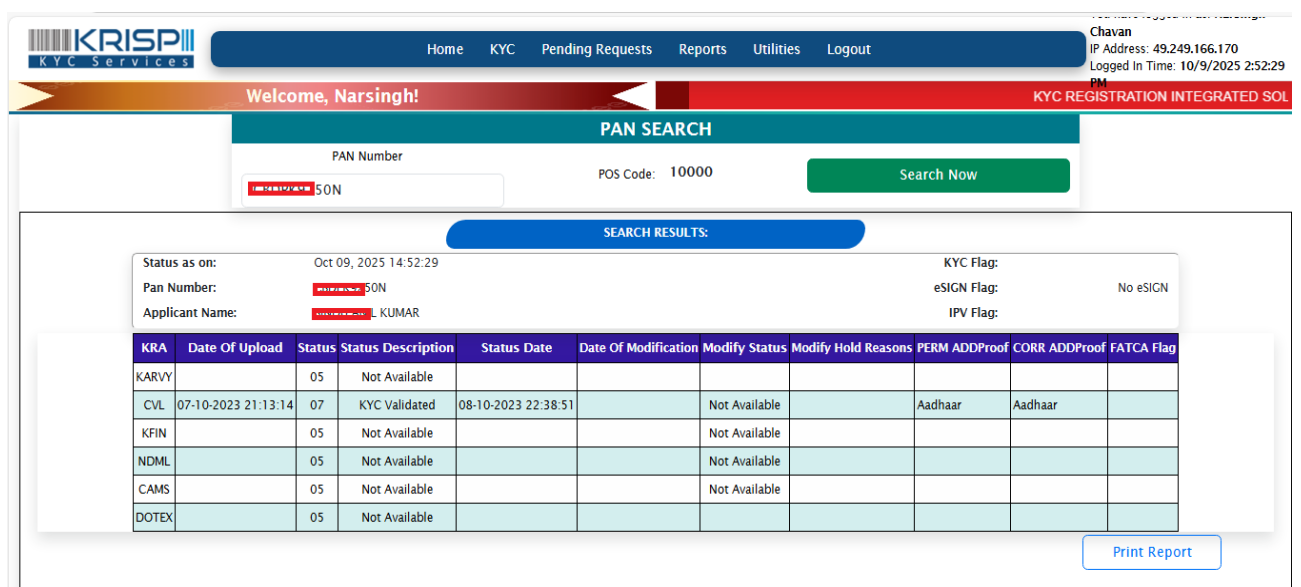
KYC MODIFICATIONS

- MODIFY INDIVIDUAL
- MODIFY NON-INDIVIDUAL
- MODIFY FATCA ONLY

7. **KARVY KRA Intermediary Home Page after Login:** Upon selecting the KYC option, a dropdown menu appears displaying the available sub menus in KYC.



8. **PAN Search:** Once the 'PAN Search' option is selected and the PAN number is entered, the system displays the corresponding KYC status.



8.1 KYC Downloads: Once the 'KYC Download' option is selected and once the relevant details are entered, click on “Search & Download” option. For download, click the “Click Here” option.

KRISP KYC Services

Home KYC Pending Requests Reports Utilities Logout

You have logged in as: **Narsingh Chavan**
IP Address: 49.249.166.170
Logged In Time: 10/9/2025 3:01:30 PM

Welcome, Narsingh! KYC REGISTRATION INTEGRATED SOLUTIONS PLATFORM (KRISP)

KYC Search & Download

PAN No. Date Of Birth Download From

KYC Download On Behalf Of

Search & Download

Thank You for using KARVY Interop Service. KYC Images shall be provided at EOD on receiving from the Other KRA

Note:

1. Intermediary Code is Mandatory.
2. This service will be charged as per Terms and Conditions.

[Download XML File](#) [Click Here](#)
[Download Image](#)

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8.2 PAN Exempted Download: The same process is repeated as mentioned above (as per 8.1)

8.3 KYC Entry

8.3.1 Online Individual Entry: After entering the relevant details by the Intermediary POS, click on the “Submit” button.

KRISP KYC Services

Home KYC Pending Requests Reports Utilities Logout

You have logged in as: **Narsingh Chavan**
IP Address: 49.249.166.170
Logged In Time: 10/9/2025 3:29:50 PM

Welcome, Narsingh! KYC REGISTRATION INTEGRATED SOLUTIONS PLATFORM (KRISP)

Branch EKYC Entry

Agency Code *

Agency Transaction ID *

PAN Number * PAN Name *

Mobile Number * Email Address *

Employee Name * Employee Designation *

Employee Code * Employee Location *

Submit

Here, the Customer will receive an “On boarding” link to his/her registered mail ID as given below. Here the On boarding procedure is directly done by the Customer and not by the Intermediary.

Welcome, [REDACTED]N!

We're excited to onboard you through our trusted partner, [REDACTED] Chavan.

At KARVY KRA, we believe in making every step simple, secure, and seamless for you. You've been referred by one of our esteemed partners, and we can't wait to begin this journey together.

To get started, please click the button below and complete your onboarding details. It'll only take a few minutes.

[Start Onboarding](#)

If you have any questions, feel free to contact us at kra@karvy.com or call us at 8121096850 / 8019355102.

8.3.2 Individual – New KYC

This menu is used to enter KYC details of an Individual. This option is used to capture individual customer data in 6 tabs viz., Master data, General info, Address, Other details, FATCA/CRS, KYC & IPV, Documents. Each tab is explained below.

Master Data: We have to enter the details viz. PAN, Application No., Application Date and upload the Document, click on "Continue".

PAN No: This field is used to capture PAN of the customer. **Exempt Category:** This field is used to identify clients belonging to PAN exempted category. List of categories for which PAN is exempted. For e.g. i) Sikkim Resident. ii) Transactions carried out on behalf of STATE / CENTRAL Govt. iii) Court Appointed Officials. iv) Official Liquidator, Court Receiver etc. **Date of Birth:** This field is to capture the Date of Birth of the Applicant in DD-MM-YYYY format.

General Information: Once the document is uploaded, the PDF appears on the left side of the page. Based on the information in the PDF, the fields under 'General Information' must be filled accordingly.

KRISP KYC Services Home KYC Pending Requests Reports Utilities Logout

Welcome, Narsingh!

KYC REGISTRATION INTEGRATED SOLUTIONS PLATFORM (KRISP)

NEW KYC ENTRY [INDIVIDUAL]

Document Preview

Address Type* ☐ Residential/Business ☒ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address* (attested copy of any 1 POA for correspondence and permanent address each to be submitted)

☒ A - Aadhaar Card XXXX XXXX

☐ B - Passport Number (Expiry Date)

☐ C - Voter ID Card

☐ D - Driving License (Expiry Date)

☐ E - NREGA Job Card

☐ F - NPR

☐ Z - Others (only document notified by Central Government)

Identification Number

3. Contact Details

Email ID: santol@rediff.com

Mobile No.: +91 9844310257

Tel (om): Tel (Res):

4. Applicant Declaration

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

Applicant e-Sign Applicant Wet Sign

GENERAL INFORMATION

Application Name Father's / Spouse Name Gender [Select]

Marital Status Nationality Other Nationality Details [Select]

Residential status Date of Birth dd/mm/yyyy UID / Aadhaar No.

Proof of Identity POI Reference No. Issue Date dd/mm/yyyy

Previous Next

Address: This tab is used to capture the customer's **Communication, Permanent, and Overseas** Address details, along with:

- Contact Numbers
- Email ID
- Details of the address proof document
- Validity period of the address proof

If the **Permanent Address** is the same as the **Correspondence Address**, you can select the checkbox labelled:

“Click here if address is same as Permanent” to auto-fill the fields. **Note:** The **Overseas Address** is **mandatory** for customers classified as **NRI (Non-Resident Indian)**.

KRISP KYC Services Home KYC Pending Requests Reports Utilities Logout

Welcome, Narsingh!

KYC REGISTRATION INTEGRATED SOLUTIONS PLATFORM (KRISP)

NEW KYC ENTRY [INDIVIDUAL]

Document Preview

Address Type* ☐ Residential/Business ☒ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address* (attested copy of any 1 POA for correspondence and permanent address each to be submitted)

☒ A - Aadhaar Card XXXX XXXX

☐ B - Passport Number (Expiry Date)

☐ C - Voter ID Card

☐ D - Driving License (Expiry Date)

☐ E - NREGA Job Card

☐ F - NPR

☐ Z - Others (only document notified by Central Government)

Identification Number

3. Contact Details

Email ID: santol@rediff.com

Mobile No.: +91 9844310257

Tel (om): Tel (Res):

4. Applicant Declaration

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

Applicant e-Sign Applicant Wet Sign

ADDRESS

CORRESPONDENCE ADDRESS

Address 1 Address 2 Address 3

City/Town/Village PIN Country India

State [Select] Tel (Res) Mobile Fax

E-mail Id Proof of Address POA Reference No.

Issue Date dd/mm/yyyy

PERMANENT ADDRESS DETAILS

Address 1 Address 2 Address 3

Other details: Enter the details viz. Gross Annual Income, Net worth in Rs., As on (date), Occupation details etc.

FATCA/CRS: Enter the FATCA/CRS details viz. Application flag & Declaration date.

KYC & IPV details: At the last stage, we must capture the IPV and Document verification details as mentioned below. In-Person Verification (IPV) done by: This field to be used to capture the details of the employee through whom the IPV is carried out with the Employee Name, Designation, Employee No.

Documents: We have to select the documents and submit. After the submission of documents, we will get the pop-up message - "Successfully Inserted. PAN No ----- , Reference No.----". System Generated Reference Number to be written in the application. Press "OK" to go to next stage.

8.3.3 Non Individual – New KYC

This menu is used to enter KYC details of a Non Individual. This option is used to capture individual customer data in 6 tabs viz., General info, Address, Other details, FATCA/CRS, Director details, KYC & IPV, Documents & Intermediary confirmation.

We have to enter the details viz. PAN, Application No., Application Date & click on "Continue".

General Information: This page is similar to the KRA Individual page. In addition to the existing fields, the following mandatory details must be entered: Date of Incorporation, Place of Incorporation, Registration Number, and Date of Commencement of Business. After entering these details, navigate to the Address tab, which is also the same as the Address tab available for KRA Individual. In this tab, the mandatory fields are: PAN, Date of Incorporation (in DD-MMM-YYYY format), and Belongs to which AMC, Name of the Applicant, Place of Incorporation, Registration Number, and Date of Commencement of Business (in DD-MMM-YYYY format). Under the Address tab, the user is required to enter only the Communication/Registered Address.

Other details: Here we need to enter the Income details of the Applicant.

FATCA/CRS Declaration: Enter the FATCA/CRS details viz. Application flag & Declaration date.

Director's details: We have to enter the No of Directors / Promoters / Authorized Signatories.

KYC & IPV details: At the last stage, we must capture the IPV and Document verification details as mentioned below. In-Person Verification (IPV) done by: This field to be used to capture the details of the employee through whom the IPV is carried out with the Employee Name, Designation, Employee No.

Documents: We have to select the documents and submit. After the submission of documents, we will get the pop-up message - "Successfully Inserted. PAN No ----- , Reference No.----". System Generated Reference Number to be written in the application. Press "OK" to go to next stage.

Pending Requests: In the Document Management section, enter the 'Application Date From' and 'To' fields, click on 'Submitted', then upload the document and submit.

8.4 Modify KYC Interop:

8.4.1 Modify KYC Interop – Individual: Enter the details through Fetch Other KRA Modify KYC Interop – Individual menu. The process details are mentioned as same as KRA individual entry menu. We must select OK for the fetch charges to proceed with the entry.

8.4.2 Modify KYC Interop – Individual Online: Enter the details through Fetch Other KRA Modify KYC Interop – Individual Online.

The screenshot displays the KARVY KYC Services web application. The top navigation bar includes links for Home, KYC, Pending Requests, Reports, Utilities, and Logout. A user profile section on the right shows the name Chavan, IP Address 49.249.166.170, and a login time of 10/18/2025 11:18:0 AM. A welcome banner for 'Narsingh!' is visible. The main content area is titled 'Edit KYC ENTRY [INDIVIDUAL]'. It contains a form with three input fields: 'Pan Number' (BFZPC1494P), 'Date Of Birth' (23/10/1996), and 'On Behalf Of' (KDMSL KRA (10000)). A blue 'FETCH' button is located to the right of the 'On Behalf Of' field. Below the form is a green 'SEARCH' button. A green message box indicates 'KYC has been downloaded on 10/18/2025 11:16:12 AM from CVL'. At the bottom, a blue bar labeled 'KYC Type' is visible. Below this, a section titled 'Select Document Verification Type' contains three radio buttons: 'Normal', 'Digi Locker', and 'E-Aadhaar PDF'.

After fetching the KYC details, we have to select the KYC type i.e. Normal or Digi Locker or e-Aadhaar PDF and complete the KYC upload.

8.4.3 Modify KYC Interop – Non Individual: Enter the details through Fetch Other KRA Modify KYC Interop – Non Individual menu. The process details are mentioned as same as KRA Non Individual entry menu. We must select OK for the fetch charges to proceed with the entry.

8.4.4 Modify KYC Interop - FATCA only IOP: Enter the details through Fetch Other KRA Modify KYC Interop – FATCA only IOP menu. The process details are mentioned as same as KRA Individual entry menu. We must select OK for the fetch charges to proceed with the entry.

8.4.5 Modify KYC Interop - KYC Delink: Enter the PAN number & Date of Birth details and click on the “Search” option. We will get the details pertaining to the applicant and have to click the option “Click here to Delink”.

8.4.6 Modify KYC Interop - Bulk KYC Delink: We have to enter the PAN number & DOB as per the given sample CSV file and then upload & submit.

8.4.7 Modify KYC Interop - Bulk Modification Upload: We have to enter the Applicant details viz. PAN, DOB, Address etc. as per the XML sample format which is mentioned in the Bulk modification upload tab.

8.5 FATCA Bulk Upload:

1. Select the FATCA Flag as "Yes" or "No" based on your document.
2. For FATCA Country Codes and FATCA Exempt Reasons Please Download the FATCA Master File
3. Download the appropriate CSV template for FATCA Flag "Yes" or "No" from the following links:
4. After downloading, fill in the CSV file with the necessary data.
5. Upload the file using the Upload button. A preview of the uploaded file will be displayed below.
6. Review the previewed data. Once satisfied, click Submit to finalize the upload.

Thank You!