Circular No.	**IIBX-MEM-2026-061**	**Circular Date**	**22-July-2026**
Category	**Membership**	**Segment**	**Spot**
Subject	**Use of CKYC Identifier (CKYCR ID) for paperless customer onboarding and Re-KYC**		
Attachments			

This has reference to the earlier Exchange circular no. IIBX-MEM-2026-049 dated 4th June 2026 regarding the facility introduced by the Central KYC Records Registry (CKYCR) for retrieval of the 14-digit CKYC Identifier through a missed call to 7799022129 from the mobile number registered with the individual's bank account.

In this regard, attention is invited to Rule 9(1C) of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, which stipulates that, for the purpose of verification of the identity of a client and conduct of ongoing due diligence, every Regulated Entity (RE) shall seek the KYC Identifier from the client or retrieve the same from the Central KYC Records Registry (CKYCR), wherever available, and obtain the KYC records online using such KYC Identifier. The Rule further provides that an RE shall not require a client to submit KYC records, information, or additional identification documents that are already available through CKYCR, except in circumstances specifically provided under the Rules.

To promote ease of doing business and encourage greater adoption of CKYCR all regulated entities are hereby advised to :

1. Ensure the active usage of the CKYCR ID during customer onboarding through their investor portals or other digital onboarding interfaces, wherever applicable. The same shall avoid seeking KYC records, information, or additional identification documents that are already available through CKYCR.

2. Onboard and update the KYC records of clients using the CKYCR ID, wherever available, to ensure its effective and consistent utilization.

3. Encourage clients to avail the missed-call facility for retrieval of their CKYC Identifier to facilitate seamless customer onboarding and compliance with the applicable KYC requirements.

For and on behalf of India International Bullion Exchange IFSC Limited

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