Process for Branch Officials

1. When the Agent submits the proposal in the branch, it must be registered as per usual process

2. After registration, the user must go to the CKYC module main menu in Proposal Registration and Completion option. Following options have been provided:

   - **Club/ unclub proposals for CKYC** – to be used where multiple proposals are received on same life. The user need not go to this option for single proposals. If wrong proposals have been clubbed, it can be detached using unclub option.

   - **Mark main proposal for CKYC** – Select the main proposal for CKYC process

   - **Search at CERSAI** – Displays all pending proposals for the current month and previous month. If proposal pertains to previous months, the date can be modified. Select the proposal for which search has to be made in the CKYC Registry. The Search can be done on basis of
     i) CKYC number or
     ii) PAN or
     iii) ID number of Aadhar/passport / driving licence / voter id.

     These searches will be made based on the CKYC number / PAN / ID number captured during registration of proposal. Hence ensure accuracy of data entry of proposal.
     If Search yields positive result ,Photo of the customer along with details such as name, age, CKYC number, CKYC last update date will be displayed. Age will be as on CKYC last update date.
     If the details match with that in proposal form then go to next option **"CKYC Download from CERSAI"**.
     If Search does not yield any result then click on **'Mark ready for upload"** and go to **"First Approval of Image uploaded by Agent"**
     If Search yields positive result, but the name and other details do not match then click on **'Mark ready for upload"** and go to **"First Approval of Image uploaded by Agent"**

   - **CKYC Download from CERSAI** – In this option the ID available in the Registry can be downloaded. Download will happen only if DOB in proposal master matches with DOB in CKYC Record. User to match the address in the ID, validity of the ID. If it matches and ID is valid, then KYC is complete and Branch can proceed with completion of proposal.
     If the Details in the ID downloaded from CERSAI do not match with details given in proposal form, then go to **"First Approval of Image uploaded by Agent"**

   - **First Approval of Image uploaded by Agent** -
     List of proposals pending for First Approval for the month with radio button will be displayed. Select the correct proposal number and key in the Reference ID mentioned by Agent in the proposal form. Type of KYC ID proof and KYC ID number keyed in during proposal registration should match with what the Agent has entered in the KYC app.

User must check the following before confirming:i) Image is clear and legible ii) **First 8 digits of Aadhar is masked** iii) Address and other details in the Agent uploaded document is matching with that in the proposal form.

If everything is ok, go to next option "Second Approval of Image uploaded by Agent"

- **Second Approval of Image uploaded by Agent** -

  This is checker option. All proposals pending for Second Approval will be displayed. Select the correct proposal no.The image displayed must be viewed and confirmed. The checker must again confirm the following before submission: i) Image is clear and legible ii) First 8 digits of Aadhar is masked iii) The Identity and Address in the Agent uploaded document is matching with that in the proposal form. iv) Whether the address as per Agent uploaded document has been correctly captured in efeap. If the image is not proper or if the Aadhar Number is not masked properly, then do not proceed further. The record must be rejected and the Agent must be informed to rescan the document.

  If the Second Approver is not satisfied with the record then he/she can reject it and the record will go back to the First Approver.

- **Generate DIY link** - An option to generate link to agent / customer / employee has been provided for uploading KYC related documents. Using this link KYC record can be digitally captured and uploaded to our server in the same way as an agent does using the KYC app.

3. **The maker / checker option for validating the documents uploaded by Agent must be done responsibly as this document along with data captured during proposal registration will be escalated to CKYC Registry and will be used by all Financial Institutions for completing KYC of the customer. Hence ensure the correctness and quality of the document to be uploaded to CKYC Registry. Ensure that First 8 digits of Aadhar is masked.**