CVLKRA SFTP PROCESS NOTE FOR INTERMEDIARY

Process Note – Sep 2022

CDSL Ventures Limited
29th Sep 2022

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1. CVLKRA SFTP Process Note for Intermediary

CVLKRA have provided SFTP to Intermediaries to facilitate them with the upload/download of images in bulk. We further enhanced the access to SFTP by coming up with a New Web-based solution (details of the new location are mentioned below).

Login credentials and file expected location/logic which everyone is advised to note and change for a seamless transaction.

- **SFTP Server URL:** https://dm.cvlindia.com/
- If using FileZilla or WinSCP or GlobalSFTP
  Host: dm.cvlindia.com
  Port: 4443
- **User Login:**
  For upload: [POSCODE]_U
  For Download: [POSCODE]_D

Initial password shall be provided by CVL.

2. Upload KYC Documents/Images

The intermediaries should upload the KYC Documents/Images in relevant folders. If the KYC Documents/Images are not uploaded by Intermediary and/or not found by KRA in the respective folder, then the system would not be able to map the KYC Documents/Images against the KYC record of the concerned PAN. The intermediaries are strictly advised not to create any additional folder(s) or change file/folder names on SFTP.

The intermediaries also need to ensure that the file naming convention protocol mentioned below is followed for successful mapping of KYC Documents/images against corresponding KYC records.

i. File Naming Convention

Sr.	Document	Naming Convention
1.	The PDF file with a full set of KYC documents	<PANNUMBER>.PDF
2.	Masked Aadhaar Scan copy/ Masked E-Aadhaar being uploaded as a separate file	<PANNUMBER>_AADHAAR.PDF
3.	Offline Aadhaar XML file / Digilocker XML file	<PANNUMBER>.XML

Other file extensions/formats would not be accepted.

ii. Which folder to upload the KYC Documents/Images in on the SFTP server?

Intermediaries should note the KYC status and their description in the CVL-KRA system along with the necessary actions to be carried out as provided in **Annexure A** at end of this document.

For KRA KYC (live system) and based on the KYC status of existing KYC (and as detailed in Annexure A), the Intermediaries should upload the images either in CVLKRA folder or in HOLD folder, **within the current date folder**. The folder structure provided is as under:

a. Folder Structure

- DATE [DDMMYYYY]
  - CKYC
  - CKYCEXITS
  - CVLKRA
  - HOLD
  - TEST

e.g.: **2300005899_U:** There is a separate folder available for each day for Image upload - DATE (DDMMYYYY) under the Login Name - [POSCODE]_U

b. HOLD Folder Structure

If the KYC status for the KYC (new/modification) request raised by the intermediary has been changed to **On Hold**, the respective intermediary needs to upload the deficiency document (as mentioned in Hold comment) in the respective sub-folder (based on document type being uploaded) **within the HOLD folder of current date**. We have introduced an additional HOLD folder has been introduced in SFTP especially for uploading KRA KYC Documents/Images of HOLD cases. This folder contains the following sub-folders meant for uploading only the relevant images as described.

SR. No.	Folder Name	Description
1.	ALL_DOCS	If you are uploading all the documents for resolving a HOLD case, they may be uploaded in this folder (without splitting the documents).

2.	ADD_DOCS	If the KYC is on HOLD for lack of specific document and you are uploading only the deficiency document as ADDITIONAL document, upload in this folder.

Intermediary to consider following points while uploading documents in HOLD folder

- Only the deficiency documents are to be uploaded in the ADD_DOCS folders.
- Do not split the documents if uploading all documents in the ALL_DOCS folder.
- If all the documents are being uploaded even for a single deficiency, upload the same in the ALL_DOCS folder.
- All documents like the Application form, PAN/POI, POA, other documents and the wet-signature page should be in a single PDF file.
- The <PANNUMBER>.XML file or <PANNUMBER>_AADHAAR.PDF file being uploaded independently should be uploaded in the ADD_DOCS folder.
- The wet signature page should always be the last page of the document set.

3. Download KYC Documents/Images

The intermediary would be able to download the images of their fetched records from ALL KRA under the respective folders. The retention policy of Image is for **5 days**. Intermediaries are advised to download and maintain their Image copy locally.

i. File Naming Convention

The fetched KYC Documents/Images are contained in ZIP file available within that day's folder.

The naming convention of ZIP file: <PANNUMBER>.ZIP

ii. Which folder to download the KYC Documents/Images from on the SFTP server?

a. Folder Structure

Folder name: DATE <DDMMYYYY>

- ✓ CVLKRA
  - First 10 Digit will be [PANNO].zip e.g. AAAAA0000A.zip
  - **UNSOLICITED** First 10 Digit will be [PANNO].zip

The Zip file would contain the KRA KYC documents/Images with naming convention as:
<PANNUMBER>_<Doc-type>_<DDMMYYYYhhmmss>.PDF

E.g.

Sr. No	Example	Naming Convention
1	KKPPD1481Q_APP_23022021225122887.PDF	[APP -> Application]
2	KKPPD1481Q_OTH_23022021225122887.PDF	[OTH -> OTHER DOCUMENT LIKE POA, POI,]
3	KKPPD1481Q_SIG_23022021225122887.PDF	[SIG -> Signature]
4	KKPPD1481Q _PAN_OTH_100320210264135.PDF	[PAN -> OTH -> OTHER DOCUMENT LIKE POI as PAN CARD]
5	KKPPD1481Q_AADHAR_OTH_100320210271415.PDF	[AADHAR -> OTH -> OTHER DOCUMENT LIKE POA as AADHAR CARD]
6	KKPPD1481Q _OTHERS_OTH_100320210271508.PDF	[OTHERS -> OTH -> OTHER DOCUMENT LIKE ADDITIONAL DOCUMENT]

b. FPI Folder Structure

- ✓ NDML
  - o [PANNO]_[KRANAME]_[DDMMYYYY]_[hhmmss].zip
    e.g. AAAAA0000A_CVL_[ddmmyy]_[hhmmss].zip

- ✓ DOTEX
  - o [PANNO]_[KRANAME]_[DDMMYYYY]_[hhmmss].zip
    e.g. AAAAA0000A_CVLKRA_[ddmmyy]_[hhmmss].zip

- ✓ CAMS

o [PANNO]_[KRANAME]_[YYYYMMDD]_[hhmmss].zip
e.g. AAAAA0000A_CVLKRA_[ddmmyy]_[hhmmss].zip

✓ KARVY
o [PANNO]_[KRANAME]_[DDMMYYYY]_[hhmmss].zip
e.g. AAAAA0000A_CVLKRA_[ddmmyy]_[hhmmss].zip

Notes

Intermediaries are requested to take note of the changes and follow as instructed.

- For Upload documents Intermediary can Mark mail to rupalib@cdslindia.com/ rachela@cdslindia.com

- For Individual PDF Size should not exceed more than 10 MB
- For Non-Individual PDF Size should not exceed more than 30 MB

Annexure A

- New KYC entry may be done for clients submitting the Fresh KYC form and its supporting documents if the KYC status is other than those marked by # as indicated below.
- Modifications in KYC data can be entered only if the KYC status is Verified.

Code	Status	Description	Action to be taken by 1st Intermediary	Action to be taken by the other Intermediary
01#	SUBMITTED	KYC has been recorded with CVL-KRA.	KYC Form and its supporting documents are to be forwarded to KRA.	Fetch KYC.
02#	DOCUMENTS RECEIVED	KYC Documents have been received at CVL-KRA.	No action to be taken.	Fetch KYC.
03#	UNDER VERIFICATION	KYC documents are being scrutinized.	No action to be taken.	Fetch KYC.
04#	HOLD	KYC has been marked for review and/or additional information / supporting documents may have to be obtained to rectify the discrepancies which remain after review.	The intermediary should rectify the discrepancies as provided in the remark's column on the PAN Status detail page.	Fetch KYC.
11	OLD RECORD SUBMITTED	The KYC has been recorded in CVL-KRA as an existing KYC with an intermediary.	KYC form with all supporting documents should be forwarded to KRA.	· Fetch KYC · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.
12	OLD RECORD DOCUMENT RECEIVED	The KYC documents for data recorded as an existing KYC record by an intermediary have been received at CVL-KRA.	No action to be taken.	· Fetch KYC. · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.

13	OLD RECORD UNDER VERIFICATION	The KYC documents of existing client data which have been received at CVL-KRA and are being scrutinized.	No action to be taken.	· Fetch KYC. · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.
14	OLD RECORD ON HOLD	The KYC of existing clients have been marked for review and/or additional information/supporting documents may have to be obtained to rectify the discrepancies which remain after review.	The intermediary should rectify the discrepancies as provided in the remark's column on the PAN Status detail page.	· Fetch KYC. · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.
18	OLD RECORD VERIFIED BY CVLKRA (WITH DOCUMENTATION)	The KYC recorded with CVL-KRA as an existing KYC record has been verified on the basis of physical documentation.	No action to be taken.	· Fetch KYC. · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.
19	OLD RECORD REJECTED BY CVLKRA	The KYC recorded with CVL-KRA as an existing KYC record has been rejected.	· KYC Form and its supporting documents may be obtained and	· Old Record to be uploaded. · KYC Form and its supporting documents
21	OLD RECORD SCANNED COPY RECEIVED	The scanned images of the KYC recorded with CVL-KRA as an existing KYC record have been received at CVL-KRA.	Originals of the same should be sent to KRA as per SEBI by 31/03/2013.	· Fetch KYC. · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.
24	OLD RECORD ON HOLD BY CVLKRA	The KYC recorded in CVL-KRA as an existing KYC is marked for internal review after processing of the KYC.	No action to be taken.	· Fetch KYC · Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.
28	OLD RECORD VERIFIED BY CVLKRA ON BASIS OF SCANNED IMAGE/ STAMPED COPY	The old KYC registered with CVL-KRA as an existing KYC record has been verified on the basis of the scanned/stamped documents prior to receipt of the physical documents at CVL-KRA	Originals of the same should be sent to KRA as per the SEBI by 31/03/2013.	· Clients submitting the New KYC Form with all supporting documents can be entered under New KYC.

29	REPLACED DUE TO AVAILABILITY OF COMPLETE DETAILS OF KYC DATA	The New KYC data has been recorded in place of the existing KYC data of the client.	· The system will reject the earlier record. · Fetch KYC if required.	Fetch KYC.
44	HOLD BY CVLKRA	The KYC data which has been recorded in CVL- KRA is marked for internal review after processing of the KYC.	No action to be taken.	· Fetch KYC Clients submitting the New KYC Form with all supporting documents can
98	VERIFIED BY CVLKRA	The KYC is registered with CVL-KRA.	Clients submitting a change/modification in KYC form along with all supporting	· Fetch KYC · Clients submitting the New KYC Form with all supporting documents can
99	REJECTED BY CVLKRA	The KYC is not verified and is not registered with CVL-KRA.	New KYC with all its supporting documents should be	New KYC Form with all its supporting documents should be forwarded after
199	REJECTED - PRESENT IN NDML	The KYC has been rejected as it has been registered with NDML prior to KYC being recorded in CVL-KRA.	--	--
299	REJECTED - PRESENT IN DOTEX	The KYC has been rejected as it has been registered with DOTEX prior to KYC being recorded in CVL-KRA.	--	--
399	REJECTED - PRESENT IN CAMS	The KYC has been rejected as it has been registered with CAMS prior to the KYC being recorded in CVL-KRA.	--	--
998	MF - VERIFIED BY CVLMF	The MF KYC has passed verification and is registered with CVL-KRA.	--	· Fetch KYC. · Clients submitting the New KYC Form with all supporting documents can