



**Hridayam**  
Soft Solutions



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Enterpriser

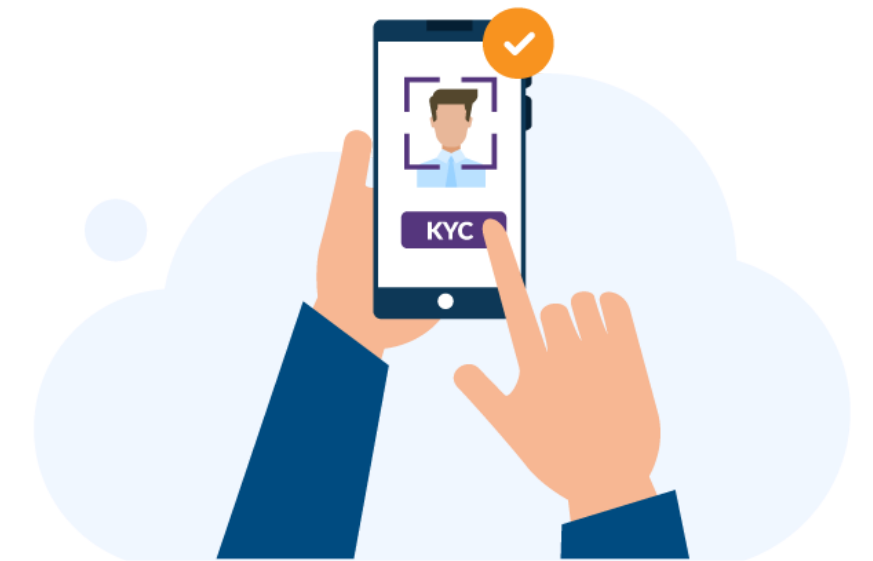
**SHAREDOCS CKYC**

A Comprehensive CKYC Tool

# What is CKYC?



- CKYC refers to Central KYC (Know Your Customer), an initiative of the Government of India.
- The aim of the initiative is to act as a centralized repository of KYC records of investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector.
- CKYC is managed by CERSAI (Central Registry of Securitization Asset Reconstruction and Security Interest of India).



# What is CERSAI?



Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI) is a central online security interest registry of India authorized by the Government of India to act as and to perform the functions of the Central KYC Records Registry under the PMLA (Prevention of Money-Laundering) rules 2005, including receiving, storing, safeguarding and retrieving the KYC records in the digital form for a client.



# Your current challenges.



## Duplicity

There is no mechanism to identify duplicate/existing records which results in futile efforts and extended timelines



## High TAT

The turn-around-time to complete the CKYC process extends since the entire process is manual



## Real-time Visibility

There is no real-time visibility to trace the daily activities and the number of records getting processed each day



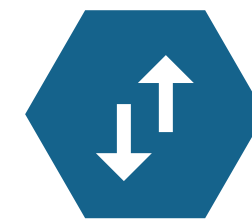
## Online and Offline activities

Processes like cropping images and data entry are handled offline on different platforms.



## Cost

The time taken to complete the process and the manual labor involved adds to the cost factor



## Integration

There is no integrated solution that bridges the gap between the Institution's database & CERSAI's repository





# What We Offer?

01

## CERSAI - Compliant Solution

Application has been built as per CERSAI's guidelines, following the file type & dimensions for customer photo, signature, POI, POA and format for flat file

02

## Automation & Integration

With semi-automated segments that require minimal manual efforts, thus reducing the TAT. Capable of integrating FI's database with CERSAI to maintain information & digital copies of POI & POA documents

03

## De-Duplication

Application is capable of automatically screening records in Institution's database as well as CERSAI's portal to identify duplicate/already existing customer records.

04

## Web-Based Solution

Web-based application that can be accessed anytime anywhere; thus bringing all stakeholders on a common platform and promoting real-time monitoring

04

## Scalable & Affordable Model

Application is a scalable model that can suit the growing needs of diverse financial entities. It is a cost effective solution that brings all parts of the CKYC process on a single platform



# Key Advantages of ShareDocs CKYC

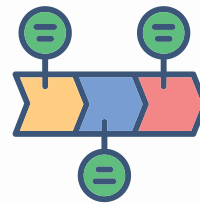
**Real-Time Tracking**



**Minimum TAT**



**Business Excellence.**



**Graphical Dashboards.**



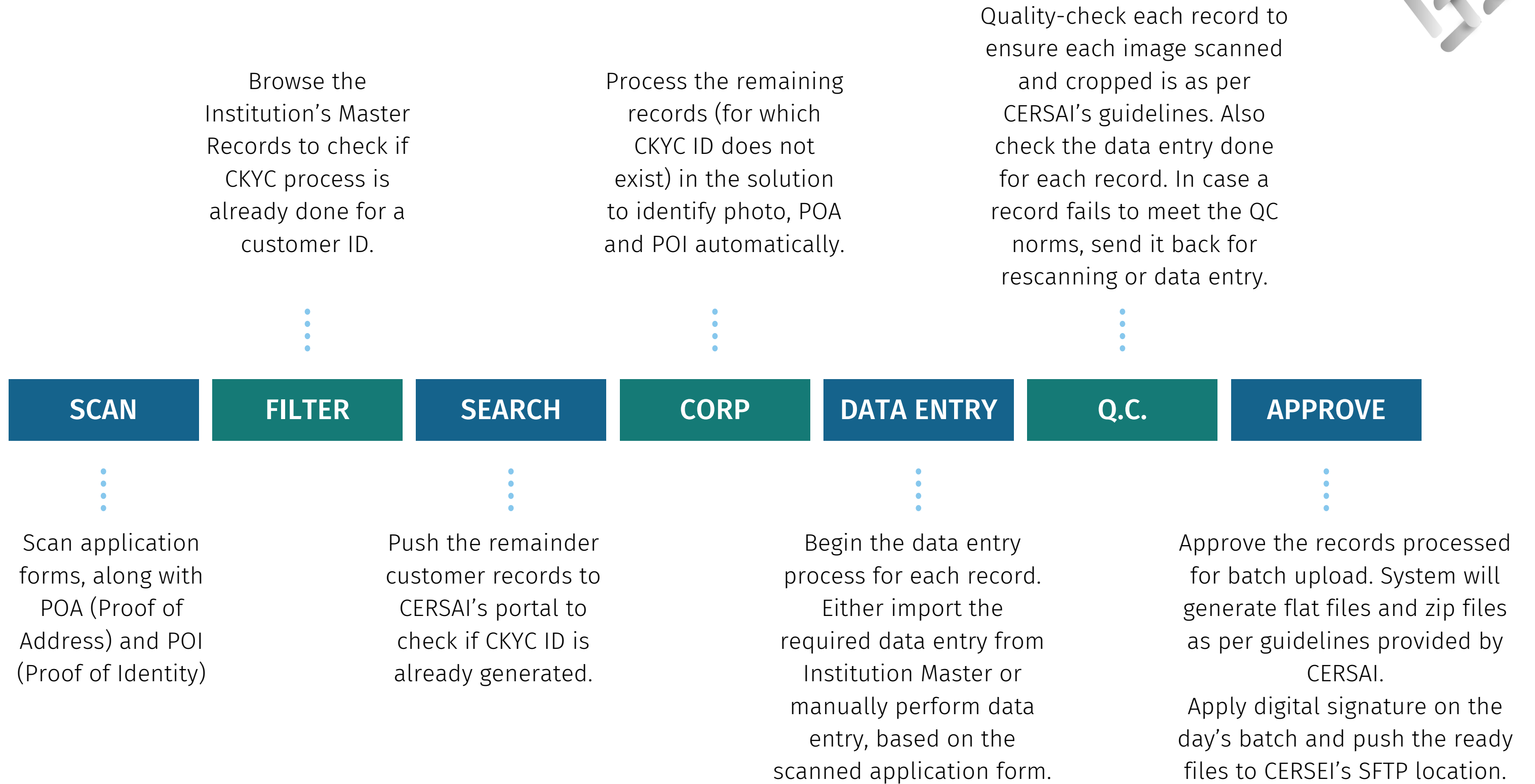
**Cost Effective Solution.**



**More Productivity**



# PROCESS





**THANK YOU!**

Need to explore more?  
Try the tool for free on:

[www.sharedocsdms.com](http://www.sharedocsdms.com)

If you have any questions, please do not hesitate to ask. We hope you enjoy the product. We look forward to doing business with you.

