CENTRAL KYC RECORDS REGISTRY

CKYC/2026/06   Date: February 10, 2026

To: All entities registered with Central KYC Records Registry (CKYCRR)

Dear Sir / Madam,

Sub: Introduction of watermarking of OVD images in CKYCRR

This is to inform you about the watermarking of all officially valid document (OVD) images that are downloaded from CKYCRR.

The primary objective of watermarking is to enhance the reliability of KYC records obtained from CKYCRR and prevent the unauthorized use of these images. The OVD images will be watermarked with institution code (FI Code) of the downloading institution, as well as the date and time of download.

In preparation for this change, watermarking has been enabled in the test environment. All registered entities, especially those that utilize optical character recognition (OCR) to verify images downloaded from CKYCRR, are advised to take note of this development and make necessary adjustments to their systems.

The above-mentioned changes will become effective in the production environment from February 19, 2026, 08:00 pm onwards.

For any questions or clarifications, please reach out to the helpdesk.

For and on behalf of **C**entral **KYC R**ecords **R**egistry

Helpdesk Contact Details:
Email: helpdesk@ckycindia.in
Phone: 022 61102592 / 022 50623300