

Ref No: KARVY/OPS/INTERM/GENRL/26-004

Date: April 30, 2026

Subject: Validation of Driving License and Passport based KYC records

1. As per the SEBI Circular no. dated SEBI/HO/MIRSD/SECFATF/P/CIR/2024/41 dated May 14, 2024, FAQs issued by SEBI on May 14, 2024 and directions from SEBI Clause 100 of the SEBI Master Circular on Know Your Client (KYC) norms, the records of those clients in respect of which all KYC attributes are verified with official databases such as PAN, Aadhaar XML, Digilocker, M-Aadhaar shall be considered as validated records
2. Attention of all SEBI Registered Intermediaries (“SRIs”) is drawn to the availability of Passport and Driving License records in Digilocker system. Hence, SRIs can allow clients to opt for Passport and Driving License in addition to Aadhaar in the online onboarding journey of investors via Digilocker
3. If Passport or Driving License record is downloaded from Digilocker system and digitally signed Passport and Driving License XML files issued by DigiLocker, is uploaded to KRA system, KRA will use that XML file to validate the data and KYC form lodged in KRA. If this is duly verified, the KYC status will be updated as “Validated”. Other norms relating to date of the XML file, digital signature verification, validity of Passport and Driving License etc. remain unchanged.
4. If scanned copy of Passport and Driving License is uploaded, it will be verified as per the current process and KYC status would be updated to “Registered”.
5. The XML files are to be provided/uploaded in UTF “Unicode Transformation Format” as received from Digilocker and not in (ASCII) American Standard Code for Information Interchange format or any other format. If the format is changed at SRI end, the chances of KYC validation getting failed may arise which would cause inconvenience to investors.

6. Please note that the requests where XML files for Passport and Driving license downloaded from Digilocker are uploaded to KRAs, such registration and modification requests are required to be uploaded under KYC mode/type with code 5 i.e. Digilocker in KARVY KRA system.
7. SRIs are requested to note that Passport and Driving license XML files received from Digilocker are to be provided / uploaded to KARVY KRA on as is basis without any alteration of format of such XML files
8. Kindly note that in instances where the requisite images and / or XML files (where applicable) are not received by the KRA within two (2) working days from the date of KYC data upload by the concerned SRI, such requests shall be rejected by the KRA.
9. The validation of KYC records based on XML files of Driving license and Passport downloaded from Digilocker will be made live on **May 22,2026**.

❖ SRIs queries related to this Circular may be addressed to

✉ Email: kra@karvydata.com or ☎ contact Helpdesk: 8121096850 / 8019355102

Regards,

Sd/-

A. Phanindra Kumar
Compliance Officer