



BANKING AND FINANCE

CKYC Opens Digital Doors: New Relief for Differently-Abled Customers

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On the last day of October 2025, the Central KYC Records Registry (CKYCRR) released a circular that could make digital banking a little less intimidating for millions of differently-abled Indians. The note tells every bank, mutual fund, insurance company and fintech plugged into the national KYC utility that three data fields till now non-negotiable will become voluntary for customers who declare themselves “differently abled”. The change drops into the test environment on the evening of 5 November and goes live across the country on 14 November, giving technology teams exactly nine days to tweak their systems.

Until this week, any visually impaired person opening a savings account or a young girl with locomotor disability buying her first mutual fund had to produce not just the usual identity proof but also the exact medical label of her impairment, the precise percentage assigned by a certifying authority and her Unique Disability ID (UDID). If even one of these details was missing, the onboarding screen stubbornly refused to move forward, forcing many to abandon the digital channel and queue up at a branch with a helper in tow.

Regulatory feedback gathered after the August 2025 system upgrade showed that this rigidity was defeating the original intent of financial inclusion. Differently-abled applicants often do not have a UDID yet; some have old certificates that mention “orthopaedic disability” without a percentage; others simply do not wish to disclose intimate medical information to a commercial entity. Recognising the choke point, CKYCRR has now re-classified the three fields as optional. The only remaining compulsory flag is the yes/no question “Is the customer differently abled?”—a single click that still allows the registry to track inclusion metrics without tripping the workflow.

The relaxation is deliberately narrow. Institutions cannot delete the fields from their interface; they must still display the boxes but allow the user to leave them blank. This preserves data uniformity across the ecosystem while removing the enforcement hammer. For back-office teams it means adjusting validation rules, for front-end developers it means turning red asterisks into grey hints, and for compliance officers it means re-training staff so that they no longer insist on medical documents that the law no longer demands.

Concluding paragraph

Come midnight on 14 November, the quiet code push will have done its work: dropdowns that once screamed “required” will fall silent, another barrier to digital finance will shrink, and a wheelchair user in Kochi or a speech-impaired student in Shillong will be able to open an investment account with the same few taps as everyone else. CKYC’s circular may look like a minor data tweak, but for a cohort that measures accessibility in keystrokes and mouse-clicks, it is one more step toward banking dignity.

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