



KYC (Know Your Customer) is necessary for opening the Loan account

Following Officially Valid Documents (OVD) can be provided as KYC -

- Passport
- Driving License
- Voter's Identity Card
- Aadhaar Card
- Job Card issued by NREGA
- Letter issued by the National Population Register

If your current address is not same as the address in the proof submitted to bank, you can submit any of the following –

1. Utility Bill*: Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill
2. Property or Municipal tax receipt
3. Pension or Family Pension Payment
4. Letter of Allotment of Accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

Point to remember: OVD of current address to be submitted to the lender within 90 days of loan account opening

CKYC number can be provide to lender to avoid KYC documentation

What is CKYC number

It is a 14-digit unique KYC identifier assigned to you by CKYC Registry maintained by CERSAI

How CKYC number gets assigned

A CKYC number is assigned automatically by the CKYC Registry (CERSAI)

1. You submit your KYC details to any Financial Institution
2. Institution submits your KYC to CKYC Registry (CERSAI)
3. CERSAI assigns 14 digits number to you

How can I know my CKYC number

You can give a missed call on **7799022129**

The system sends your CKYC Number / CKYC Card link to your registered mobile number.

Points to remember:

Do's –

Verify that the KYC Updation/ confirmation message/ email comes from a genuine bajajautocredit.com domain

Update your KYC only through BACL's official mobile app (MYBACL), website, emails or by visiting BACL Branch

Ensure your details, address, contact number, identity documents are up to date

Ensure the documents submitted are self-attested

Don'ts-

Don't ignore KYC update reminders from Bajaj Auto Credit Limited

Don't click on suspicious links like KYC expired sent from unofficial email IDs or random contact numbers

Don't share scanned copies of KYC documents over WhatsApp or email to unknown senders

For Grievances related to KYC , please complain your Bank. If unsatisfied with your Bank's response, complain to RBI's Ombudsman. For details visit <https://bankingombudsman.rbi.org.in>