

Ref No: KARVY/OPS/INTERM/GENRL/26-005

Date: August 06 2026,

Facility for upload of Disability-related information in KYC records

1. SEBI, vide Circular No. SEBI/HO/ITD-1/ITD_VIAP/P/CIR/2025/111 dated July 31, 2025, has mandated all regulated entities to ensure compliance with the provisions of the Rights of Persons with Disabilities Act, 2016 (RPwD Act, 2016) and the rules framed thereunder, with a view to promoting accessibility and inclusiveness across digital platforms and investor service processes.
2. In line with the above regulatory requirements and as part of KRA's ongoing efforts to support industry-wide compliance, KRAs have developed and enabled a facility for capturing and updating disability-related information in KYC records in the KRA system.
3. Accordingly, all SRIs are requested to take note of the following:
 - **Provision of UAT Environment** : To facilitate industry readiness and seamless implementation, KARVY KRA has made the aforesaid functionality available on its
 - **UAT/Pilot Environment** for testing by SRIs.

UAT URL: <https://uat.karvykra.com/> and UAT Availability: From **August 08, 2026**.

- **Production Go-Live: August 21, 2026.**
4. Access the UAT environment and undertake end-to-end testing of the Disabled KYC functionality - with reference to data fields, file uploads, and system integrations.
 5. Ensure that internal applications and operational workflows are suitably aligned to support the Disabled KYC data requirements.
 6. Report any observations, issues, or enhancement requirements identified during testing.
 7. SRIs are requested to refer to the file format of additional data fields related to disability as appended, which prescribes the detailed procedure for uploading KYC data of disabled KYC holder and image/s to the KARVY KRA system.

- ✦ SRIs queries related to this Circular may be addressed to
- ✦ ✉ Email: kra@karvydata.com or ☎ contact Helpdesk: 8121096850 / 8019355102

File format for additional data fields for Upload of KYC record of disabled person

Disabled Person Details

Field Name	Field Type & Size	Mandatory/ Optional	Description / validation
Person with disability	Varchar	Mandatory	For both Fresh KYC and Modified KYC “With Document Support” (KARVY + OKRAs), display the following options on the details page. • Yes • No ○ If ‘Yes’ is selected, the following options will be displayed. ○ If ‘No’ is selected, no further action is required.
Disability Info	Varchar	Mandatory	Display an additional page titled ‘Disability Info’ when ‘Yes’ is selected in the above section.
Disability Proof Type	Varchar	Mandatory	• UDID (Issued by Government) • COD (Certificate of Doctor) Based on the selection, display the below options with an appropriate validation.
UDID/Disability Certificate No	Varchar/Alphanumeric (16)	Mandatory	• If UDID selected in “Disability Proof Type”, display this field with validation. • Do not allow to enter any special Character.

Field Name	Field Type & Size	Mandatory/Optional	Description / validation
COD (Certificate of Doctor)	Varchar/Alphanumeric (18)	Mandatory	- If COD selected in “Disability Proof Type”, display this field with validation. - Do not allow to enter any special character.
Type of Disability	Varchar	Mandatory	Display the disability master list in dropdown as appended below.
Disability Percentage	Number with decimals	Mandatory	- Value must be between 0 and 100 (inclusive). - No alphabets or special characters. - No negative values. - No value greater than 100.
Guardian Details of Disabled Person	Varchar	Mandatory	- Yes - No - If ‘Yes’ is selected, the following options will be displayed. - If ‘No’ is selected, no further action is required.
Guardian PAN	Alphanumeric/10	Non-Mandatory	-
Guardian Name	Alphanumeric/100	Mandatory	-
Guardian POI Type	Varchar	Mandatory	Refer - Existing POI master for KYC holder
Guardian POI Reference No	Alphanumeric/100	Mandatory	-

Field Name	Field Type & Size	Mandatory/ Optional	Description / validation
Guardian POI Expiry Date	Calendar/DD-MM-YYYY	Mandatory	
Guardian POA Type	Varchar	Mandatory	Refer - Existing POA master for KYC holder.
Guardian POA Reference No	Alphanumeric/100	Mandatory	-
Guardian POA Expiry Date	Calendar/DD-MM-YYYY	Mandatory	-
Guardian Address 1	Varchar (55)	Mandatory	-
Guardian Address 2	Varchar (55)	Non-Mandatory	-
Guardian Address 3	Varchar (55)	Non-Mandatory	-
Guardian City	Varchar (30)	Mandatory	-
Guardian District	Varchar (30)	Non-Mandatory	-
Guardian Pin Code	NUM (6)	Mandatory	-
Guardian State	Varchar (20)	Mandatory	Refer - State Master
Guardian Country	Master	Mandatory	Refer - Country Master

Disability Master List		
Sr. No.	Disability master	Common Code
1	Acid Attack Victim	DT01
2	Autism Spectrum Disorder	DT02
3	Blindness	DT03
4	Cerebral Palsy	DT04
5	Chronic Neurological Conditions	DT05
6	Hearing Impairment	DT06
7	Haemophilia	DT07
8	Intellectual Disability	DT08
9	Locomotor Disability	DT09
10	Low Vision	DT10
11	Mental Illness	DT11
12	Multiple Disabilities	DT12
13	Multiple Sclerosis	DT13
14	Muscular Dystrophy	DT14
15	Speech and Language Disability	DT15
16	Dwarfism	DT16
17	Leprosy cured	DT17
18	Parkinson's Disease	DT18
19	Sickle Cell Disease	DT19
20	Specific Learning Disabilities	DT20
21	Thalassemia	DT21

❖ SRIs queries related to this Circular may be addressed to

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

Regards,

Sd/-

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Compliance Officer