

## Important Regulatory Update on KYC Status

As per the SEBI Circular SEBI/HO/MIRSD/FATF/P/CIR/2023/0144 dated Aug 11, 2023, as a part of risk management framework, the KRAs shall verify the following attributes of records of all clients within 2 days of receipt of KYC records:

PAN (including PAN Aadhaar linkage), Name, Address and additionally, the KRAs shall verify the mobile number and email id

If KRA is unable to verify the above attributes, such investors shall not be allowed to transact further until the attributes are verified. Please ensure to provide your valid contact details [Email id / Mobile Number] to KRAs.

### Know your KYC Status and its Impact on transactions

<b>KYC STATUS</b>	<b>Investments in Existing MF</b>	<b>Investments in New MF</b>	<b>Remediation</b>
KYC VALIDATED	No Impact	No Impact	Not Required
KYC Registered	No Impact	Allowed, Fresh set of KYC documents to be submitted every time, investing in a new MF	Investor can do a re-kyc using Aadhaar as OVD (Officially Valid Document) to remediate the status to KYC VALIDATED for seamless transactions in securities market
KYC On-Hold / KYC Rejected	Transactions will not be allowed	Transactions will not be allowed	Investor should ensure to do the following to change the status to Registered *to complete PAN Aadhaar Seeding *update email id / mobile and validate. *re-submit the pending documents to KRA  Investors are suggested to do a re-kyc using Aadhaar as OVD (Officially Valid Document) to remediate the status to KYC VALIDATED for seamless transactions in securities market.

## General Guidelines to Investors

Investor has to submit the valid documents to KRAs to remediate the KYC status to Registered / Validated.

Investors can go to their respective KRA websites and initiate the modification requests, or they can download the KYC form from KRA websites and submit to any of the investor service centers of AMC / RTA.

Investors to follow the steps given for modification, Email /Mobile number to be validated, and the other details entered by the investor will be validated by the KRAs with the official data base (such as Income Tax database for Pan, and UIDAI database for Aadhaar related validations)

Investor can use any one of the below given OVDs, Kindly note only when the Aadhaar is used as OVD and on successful validations by the KRAs – KYC status shall be updated as Validated.

- Passport
- License
- Proof of possession of Aadhaar number
- Voter's Id issued by Election Commission of India
- Job card issued by NREGA duly signed by an officer of the State Government
- Letter issued by the National Population Register containing details of name, address.

### Check your KYC Status

Please click the KRA site from the links and options given, input your PAN, and submit to see your KYC Status with the details of the proof you have submitted for your KYC.

CVL KRA <https://www.cvlkra.com/> -> KYC Enquiry

CAMSKRA <https://www.camskra.com/> -> My KYC Status

NSDL KRA [https://kra.ndml.in/kra-eb/jsps/pos/KYCClientInquiry\\_NEW.jsp](https://kra.ndml.in/kra-eb/jsps/pos/KYCClientInquiry_NEW.jsp) -> enquiry on KYC

NSE KRA <https://www.nsekra.com/> -> KYC Inquiry

KARVY KRA <https://www.karvykra.com/UPanSearchGlobalWithPanExempt.aspx> -> KYC Enquiry

**VALIDATE YOUR CONTACT DETAILS** in your KYC records by

clicking your KRA links given below.

CAMS KRA -> <https://www.camskra.com/PanDetailsUpdate.aspx>

CVL KRA -> [https://validate.cvlindia.com/CVLKRAVerification\\_V1/](https://validate.cvlindia.com/CVLKRAVerification_V1/)

NSDL KRA -> <https://kra.ndml.in/ClientInitiatedKYC-webApp/#/ClientinitiatedKYC>

KARVY KRA -> [https://www.karvykra.com/KYC\\_Validation/Default.aspx](https://www.karvykra.com/KYC_Validation/Default.aspx)

## How to remediate your KYC status from Registered to Validated

When the KYC status is “Validated”, Investor can seamlessly transact in securities market without the need for resubmission of KYC documents. Investor needs to do the modification of KYC by submitting Aadhaar as OVD.

Following KRAs allow through the below links to remediate the status to KYC Validated for their investors.

CVL KRA [https://validate.cvlindia.com/CVLKRAVerification\\_V1/](https://validate.cvlindia.com/CVLKRAVerification_V1/) *\*\*\*Aadhaar should have been already provided as an OVD, only those investors can validate their KYC using the above link*

CAMS KRA <https://www.camskra.com/PanDetailsUpdate.aspx>

Please ensure to

1. Validate your contact details
2. PAN Aadhaar is already linked
3. *Keep the mobile number registered with Aadhaar handy to update the OTP (One Time Password).*

**KYC Modification through Kfintech** <https://mfs.kfintech.com/Investor/General/ValidateKYC/>

Self-attested Documents to be kept ready while using the Online modification option as investors will be redirected to the e-sign process:

- Images of PAN
- Image of Signature
- Photo for upload
- OVD with current address (Following are the allowed OVDs)
  - Passport
  - License
  - Proof of possession of Aadhaar number
  - Voter's Id issued by Election Commission of India
  - Job card issued by NREGA duly signed by an officer of the State Government
  - Letter issued by the National Population Register containing details of name, address;

*Please keep the mobile number registered with Aadhaar handy to update the OTP (One Time Password).*

KRA Name	Website	AMC Helpdesk Number	Email
CVLKRA	<a href="http://www.cvlkra.com">www.cvlkra.com</a>	1-800-2666688/1-800-30066688/ 044-30463501 (for international calls) Toll Free Numbers	<a href="mailto:cvlhelpdesk@cvlindia.com">cvlhelpdesk@cvlindia.com</a>
NDMLKRA	<a href="https://kra.ndml.in/kra-web/">https://kra.ndml.in/kra-web/</a>		<a href="mailto:Info.kra@nsdl.com">Info.kra@nsdl.com</a>
CAMSKRA	<a href="http://www.camskra.com">www.camskra.com</a>		<a href="mailto:enq_kyc@camskra.com">enq_kyc@camskra.com</a>
DOTEX KRA	<a href="http://www.nsekra.com">www.nsekra.com</a>		<a href="mailto:dotex_kraops@nse.co.in">dotex_kraops@nse.co.in</a>
KARVY KRA	<a href="http://www.karvykra.com">www.karvykra.com</a>		<a href="mailto:kra@karvy.com">kra@karvy.com</a> , <a href="mailto:abraham.kra@karvy.com">abraham.kra@karvy.com</a>