



## IMPORTANT NOTES - PLEASE READ BEFORE FILLING UP THE FORM

1. This Application Form is meant to enable a person to comply with the client identification programme laid down by the Prevention of Money Laundering Act, 2002 (PMLA) hereinafter referred to as Know Your Customer (KYC) requirements. It is for use by **INDIVIDUALS** only. A separate form is provided for non-individual entities such as Hindu Undivided Family, Corporates, Trusts, Societies, etc.
2. This form is not an Investment Application Form, and is only meant for providing information and documents required for KYC compliance. Applicant must be KYC compliant while investing with any SEBI registered Mutual Fund which is a Participating Mutual Fund for the purpose of the KYC compliance. Participating Mutual Fund means any SEBI registered Mutual Fund which has subscribed to the services of CDSL Ventures Limited (CVL) for compliance of the KYC procedure. A list of Participating Mutual Funds is available on the website of AMFI at [www.amfiindia.com](http://www.amfiindia.com).
3. Subscription to Participating Mutual Fund Units may be made only after obtaining the KYC Acknowledgement at their respective designated Points of Acceptance / Investor Service Centres.
4. Unitholders / Investors must attach the KYC Acknowledgement along with the Investment Application Form(s) / Transaction Slip(s) while investing for the first time in every folio. Applications Forms / Transaction Slips not accompanied by KYC Acknowledgement are liable to be rejected by the Participating Mutual Funds.
5. **Joint Holders:** Joint holders need to be individually KYC compliant before they can invest with any Participating Mutual Fund. Eg. in case of three joint holders, all holders need to be KYC compliant and copies of KYC Acknowledgement have to be attached to the investment application form with any Mutual Fund.
6. **Minors:** In case of investments in respect of a Minor, the Guardian should be KYC compliant and attach the KYC Acknowledgement while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for KYC compliance in his/her own capacity and intimate the concerned Participating Mutual Fund(s), in order to be able to transact further in his/her own capacity.
7. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC compliance requirements are mandatory for both the PoA issuer (i.e. Investor) and the Attorney (i.e., the holder of PoA), both of whom should be KYC compliant in their independent capacity and attach the KYC Acknowledgement while investing
8. If an individual becomes a Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an investor, the claimant / person(s) entering the Register of Unitholders of the Participating Mutual Fund(s) will be required to be KYC compliant by filling up this form, before such transfer can take place.
9. Participating Mutual Funds require investors to provide their identity (only PAN card copy) and address information, supported by documentary evidence for the KYC requirements. They reserve the right to seek any additional information / documentation in terms of the PMLA at any point of time.
10. Participating Mutual Funds will not be liable for any errors or omissions on the part of the applicant / Unit holders in the Application Form for KYC Compliance.
11. Participating Mutual Funds will, on a best effort basis ensure, that the documents received in support of KYC requirements are verified. Acceptance of the Application Form along with document(s) is subject to verification and final confirmation from CVL. In the event of any KYC Application Form being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at the prevailing applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 business days from date of acceptance of application. (In case of an ELSS Scheme or a New Fund Offer, allotment will be done only on confirmation from CVL that the KYC compliance is final and if CVL informs that the KYC requirements are deficient, the original amount invested will be refunded).
12. The Participating Mutual Fund, its Asset Management Company, Trustee Company and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / non-allotment of units or mandatory redemption of units / refund due to non-compliance with the provisions of the PMLA, SEBI guidelines or where the AMC / Mutual Fund believes that transaction(s) by an applicant / investors is / are suspicious in nature within the purview of the PMLA and SEBI guidelines and requires reporting the same to Financial Intelligence Unit - India (FIU-IND).

## GUIDELINES FOR FILLING UP THE KYC APPLICATION FORM

### General

1. The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**.
2. Please tick in the appropriate box wherever applicable.
3. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by canceling and re-writing, and such corrections should be counter-signed by the applicant.
4. Applications incomplete in any respect and/or not accompanied by required documents are liable to be rejected.
5. Applications complete in all respects and carrying necessary documentary attachments should be submitted at the Designated "Points of Service" (POS). A complete list of POS is available on the website of AMFI at [www.amfiindia.com](http://www.amfiindia.com)
6. You are required to submit a Proof-of-Identity document (PAN card is the only document which can be submitted) and a Proof-of-Address document for each address filled by you in this form. Documents submitted to support Identity and Address should be
  - i. **Proof of Identity**
    - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification)
  - ii. **Proof of Address**
    - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification) **OR**
    - True Copies attested by a Notary Public / Gazetted Officer / Manager of a Scheduled Commercial Bank or Multinational Foreign Banks (Name, Designation and Seal should be affixed on the copy). Unattested photocopies of an original document or of notarised copies are not acceptable
    - If the above documents including attestation / certifications are in regional language or foreign language then the same has to be translated into English for submission.

to establish relationship also to be submitted) name as supporting documents. Please tick the box as applicable, for the document provided by you. You may attach any one of the following documents:

- |  |                            |                                   |
|--|----------------------------|-----------------------------------|
| • Latest* Telephone Bill   | • Latest* Electricity Bill | • Passport                        |
| • Driving License  | • Latest* Bank Passbook    | • Latest* Bank Account Statement  |
| • Voter Identity Card  | • Ration Card              | • Latest* Demat Account Statement |
| • Registered Lease / Sale Agreement of residence   |                            |                                   |
| • Proof of Address issued by Bank Managers of Scheduled Commercial Banks / Multinational Foreign Banks / Gazetted Officer/ Notary Public / Elected Representatives to the Legislative Assembly / Parliament   Document issued by any Government or Statutory Authority |                            |                                   |

\* These documents should not be more than three months old as on the date of submission of this form.

7. **Identity Details**
  1. Name : Please state your name as Title (Mr / Mrs / Ms / Dr / Commander / etc.), First, Middle and Last Name in the space provided. **This should match with the name as mentioned in 'Proof-of-Identity' submitted as supporting document; otherwise the application may be rejected. If the proof of identity document has a name by which the applicant has been known differently in the past, then requisite proof should be provided (marriage certificate, or gazetted copy of name change).**
  2. Date of Birth: Please ensure that this matches with the Date of Birth as indicated in the Proof-of-Identity document, if mentioned therein.
  3. Nationality: Foreign Nationals are not allowed to apply, unless they are Non-Resident Indians or Persons of Indian Origin (PIO).
  4. Status : Please tick your current status.
  5. PAN : PAN is mandatory to be KYC compliant. Please read instruction given in 6(i) above carefully.

### B. Address Details

1. Address for Communication : Please provide here the address where you wish to receive all communications sent by the Participating Mutual Funds with whom you invest. **The address you give here will supercede existing information in the records of the Participating Mutual Fund / Registrars and Transfer Agent to the Participating Mutual Fund. This address should match with the address in the 'Proof-of-Address' submitted as supporting document; otherwise the application is liable to be rejected.**
2. Contact Details: Please provide the Telephone / Email contact details for Participating Mutual Fund to communicate with you.
3. Proof of Address Documents ; Please note that each of the two addresses mentioned by you will need to be supported by a 'Proof-of-Address' bearing your or your spouse's / parent's (documents

4. Permanent Address / Overseas Address: If you are a Resident Indian, and your Permanent address is different from the one mentioned in the Address for Correspondence, please state it here. **If you are a Non-Resident Indian or a Person of Indian Origin, it is mandatory for you to state your Overseas Address here.**

### C. Other details

1. Gross Annual Income details: Please tick the applicable box indicating your Gross Annual Income (including both taxable and tax-free incomes).
2. Occupation details: Please indicate your current occupation by ticking one most applicable to you. You are required to fill up the next section, if it additionally applies to you.

**After you have completely filled up the Form, please submit the same along with the entire set to the POS. Please also submit a photocopy of the Form for acknowledgement purpose, which you can retain for your records.**

Other important notes, after the KYC Acknowledgement is issued to you:

1. Please preserve the document from CVL which confirms KYC compliance. You will need to attach photocopies of this document when you make your additional investments for the first time in every folio, in any Participating Mutual Fund.
2. If you observe any error in the details as captured by CVL, you are requested to approach the nearest Designated PoS.
3. If you are already holding investments in any of the Participating Mutual Funds, please communicate your being KYC compliant immediately to such Funds or their Registrars, giving details of your folio / account numbers with them. Please note that your signature on the KYC Application Form should match with that on the records of the Participating Mutual Funds.
4. In respect of new investors, signature on the Application Form for investing / transacting in Participating Mutual Fund should match with that on this KYC Application Form.
5. Applications for Financial Transactions and Non Financial Transactions, other than Change of Address / Name / Status / Signature must not be submitted at PoS along with KYC application forms, but submitted only at the designated Investor Service Centres / Official Points of Acceptance of Participating Mutual Funds. Applicants / Unitholders must attach their KYC Acknowledgement along with every financial / non financial transaction.
6. After confirmation of KYC compliance, if there is any change(s) in the Applicant's details such as Name, Address, Nationality, Status, Income bracket, Occupation or Signature, the change should be registered with CVL through a designated PoS expeditiously, by using the KYC Modification form. **It should be noted that only after such registration will the change be reflected in the Participating Mutual Fund records. Particularly with respect to change of address, investors should register such change giving 10 days time for the subsequent communications from Participating Mutual Funds to reach them at the new address.** Original / Attested copies of documents supporting the change will be required to be submitted together with the KYC Modification Form.

## CHECKLIST

**(Before submitting this form, please go through the following checklist)**

1. Please ensure that the form is completed in all respects and signed by you.
2. Please affix your recent photograph and sign across the photograph.
3. Please attach a proof of Identity Document. This should be photocopy plus original for verification.
4. Please attach a Proof of Address Document (one for each distinct address). These should be either original + photocopies or attested / notarised photocopies.
5. If you are an NRI, you must mention your overseas address in B(4).
6. Please submit a photocopy of the duly filled up KYC Application Form.

**For assistance or enquiries please approach the Point of Service where you had submitted your KYC Application Form.**