

Important Regulatory Update on KYC Status

KYC Changes from Apr 01 2024

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

KYC STATUS	Investments in Existing MF	Investments in New MF	Remediation
KYC VALIDATED	No Impact	No Impact	Not Required-Portability Benefits: Once an investor's KYC status is " Validated " they can perform transactions across intermediaries without re-KYC requirement.
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;

Following headers will be shown and on click the details and KRA links will be displayed

Check your KYC Status

Validate your Contact Details

How to remediate your KYC status from Registered to Validated

KYC Modification through Kfintech

KRA Contact Points

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 → Inquiry 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/

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

KARVY KRA → 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/ ****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).

KRA Name	Website	HelpDesk Number	Email
CVLKRA	www.cvlkra.com	080-69144848	cvlhelpdesk@cvlindia.com
NDMLKRA	https://kra.ndml.in/kra-web/	022-4914 2600 / 01 / 02 / 04 / 05 / 06	Info.kra@nsdl.com
CAMSKRA	www.camskra.com	18005726558 (Toll free)	eng_kyc@camskra.com
DOTEX KRA	www.nsekra.com	022 - 2659 8182 \ 8407	dotex_kraops@nse.co.in
KARVY KRA	www.karvykra.com	8121096850 / 8019355102	kra@karvy.com ;

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

Investors must enter the PAN, and OTP will be triggered and will be validated. Uploading of PAN image is mandatory for all the modification requests. If the modification request is for any data other than **Father's / Spouse's Name, Marital Status, Mobile No and Email ID**, Investors must upload valid OVDs for Address Proof, Signature images and Photo are mandatory. While providing Aadhaar as OVD, please ensure to mask the Aadhaar number that only the last four digits are visible.

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).