



HAS YOUR KYC STATUS CHANGED?

Here's what you need to know.

WHAT IS THE CHANGE FROM 1ST APRIL 2024?

SEBI vide circular SEBI/HO/MIRSD/FATF/P/CIR/2023/0144 dated 11TH August 2023, as a risk management framework advised that KYC Registration Agencies (KRAs) shall verify the following attributes of KYC:

PAN (including PAN Aadhaar linkage, as referred to in rule 114 AAA of the Income Tax Rules, 1962)

Name	Address	Client's Mobile Number and Email ID
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The records of those clients in respect of which all the above attributes are verified by KRAs with official database (such as Income Tax database on PAN, Aadhaar XML/DigiLocker/M-Aadhaar) shall be considered as validated records.

WHAT ARE THE ATTRIBUTES AFFECTING YOUR KYC STATUS?

The KRAs have changed the KYC status of all existing KYC complied investors after validating above 4 attributes such as PAN, Name and Address with the official database (such as Income Tax database on PAN, Aadhaar XML/DigiLocker/M-Aadhaar) and Email ID/ Mobile number (where provided) as follows:



KYC Status	Implication to the Investors	Online Link
KYC Validated	No implications. Investor can transact seamlessly.	
KYC registered	All financial transactions are allowed for existing Investors in Union Mutual Fund. New Investors need to submit the set of KYC documents every time they invest with a new AMC.	Online modification : https://unionmf.com/Investorlogin/UMFEKYC_KYC.aspx Offline modification* : https://www.unionmf.com/about-us/downloads
KYC on hold	Investors will be able to transact only after remediating the reason for KYC on hold.	

*Investors who have completed KYC using an outdated Officially valid document (OVD) (not falling in the list of allowed OVDs given below) are advised to undergo re-KYC using the below list of allowed OVDs to maintain a valid/live KYC status for Mutual Fund transactions.

- Passport
 - Driving licence
 - Proof of possession of Aadhaar number
 - Voter's Identity Card 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.
- (or)
- Any other document as notified by the Central Government in consultation with the Regulator.

Investors are requested to re-do the KYC process by submitting any of the above referred OVD to the nearest AMC/RTA branches.

How do I check my KYC status?

[Check your KYC](#)

Why KYC status should be KYC validated?

To avoid inconvenience of submission of KYC documents repeatedly and to ensure seamless transactions across securities market, we suggest investors to complete the KYC using Aadhaar as OVD (preferably in online mode or latest Aadhaar card copy) and have Email and/or Mobile validated.

Links to validate contact details & Aadhaar

KRA	Link for Mobile Number / Email Address Validation	Link for Aadhaar Validation
CAMS KRA	https://camskra.com/PanDetailsUpdate.aspx	https://camskra.com/camsonline.com/qrscanner
CVLKRA	https://validate.cvllindia.com/CVLKRAVerification_V1/	
KARVYKRA	https://www.karyvakra.com/KYC Validation/Default.aspx	https://mfs.kfintech.com/Investor/General/ValidateKYC
NDMLKRA	https://kra.ndml.in/ClientInitiatedKYC-webApp/	