

STEPS TO CHECK YOU KYC STATUS

As per SEBI guidelines, verifying your KYC details such as email ID and mobile number registered with KRA (KYC Registration Agency) is mandatory. To do this, please follow the steps below to verify/ validate your KYC.

- Visit the KRA website, such as <https://kra.ndml.in/> or <https://www.cvlkra.com/> or any other KRA website, and click "KYC Inquiry."
- Enter your 10-digit PAN complete the Captcha image, and click "Search/Submit."

PROCEDURE TO CHECK KRA STATUS IN NDML KRA

1. Visit the website: <https://kra.ndml.in/kra-web/> and click on KYC INQUIRY.

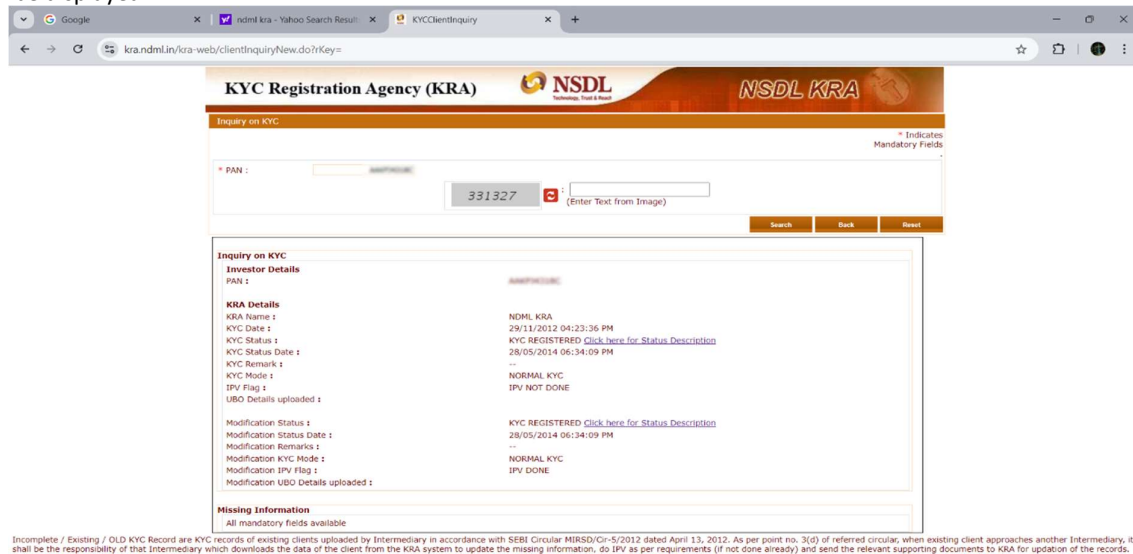


2. Enter PAN and captcha image then click on search.

The screenshot shows a web form for KYC inquiry. It has a label "* PAN :" followed by a text input field. Below this is a captcha image showing the number "229634" and a small red icon. To the right of the captcha is another text input field with the label "(Enter Text from Image)". At the bottom right of the form, there are three buttons: "Search", "Back", and "Reset". A legend in the top right corner indicates that an asterisk "*" denotes "Mandatory Fields".

Incomplete / Existing / OLD KYC Record are KYC records of existing clients uploaded by Intermediary in accordance with SEBI Circular MIRS/Cir-5/2012 dated April 13, 2012. As per point no. 3(d) of referred circular, when existing client approaches another Intermedia shall be the responsibility of that Intermediary which downloads the data of the client from the KRA system to update the missing information, do IPV as per requirements (if not done already) and send the relevant supporting documents to KRA for updation of the recor

Your KYC details such as **KRA Name** and **KYC status** as 'KYC Validated', 'KYC Registered', or 'KYC On-Hold/Rejected' will be displayed.



What does each KYC status imply?

KYC Validated:

- Relax! You have to do nothing at all! Over 78% of investors are KYC Validated, you too are one of them.

KYC Registered:

- You can continue making transactions (like Purchases, Redemptions, Switches, SIPs, etc.) in all your existing Mutual Fund investments without any hassle.
- Only if you want to invest in a mutual fund where you don't have any investment already, you will have to do your KYC once again.
- You can change your KYC status to 'KYC Validated' by doing the KYC Update/ KYC Modification process using Offline / PAN and Aadhaar from XML / Digi-locker or M-Aadhaar.
- The process to do this is simple, available on all Intermediaries (Broker/Depository Participants) and Mutual Fund/RTA websites, and takes a few minutes to complete.
- Once your KYC status changes to Validated you can invest without any hassle of your choice without any requirement of re-KYC.

KYC On-Hold/Rejected:

- The KYC status on the KRA website, will show the reason for 'KYC On-Hold'/Rejected status; it could be: Mobile or Email not validated / PAN is not linked with Aadhaar / Deficiency in the KYC documents, etc.
 - You have to find the reason and modify your KYC [Connect your Advisor (Intermediary/RTA/Mutual Fund etc.) and get the modification done online/offline. Once your KYC status changes to Registered / Validated you will be all set to start transacting, as per the KYC status.
 - *The steps to resolve any KYC issues are easy and can be done from the comfort of your home. In case of any difficulties, feel free to contact your intermediaries or KRAs office/ helpline (available on their website) for further assistance.*
- **Go to the website of your respective KRA i.e. (NDML KRA/ CVL KRA/ KARVY KRA/ DotEx KRA/ Cams KRA) etc. and do the validation process. Put your PAN followed by your Mobile Number and Email ID (through OTP).**
