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Documents for KYC Form – Id Proof and Address Proof

Proof of Identity	Proof of Address
Passport	Electricity Bill
Driving License	Gas Bill
Voter's ID card	Bank Account Statement
Pan Card	Landline Bill
Aadhaar Card	Life Insurance Policy
NIRGEA Job Card	Registered Lease/Rent Agreement



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6	RISK CONTROL			
6 - 9	INVESTMENT STRATEGY & COMPARISON WITH THE EXISTING SCHEMES			
10	AUM & FOLIO			
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11 & 12	MAGNUM INDEX FUND (MINDX)	GROWTH & DIVIDEND OPTION	5000	SBMF - Magnum Index Fund
12	MAGNUM EQUITY FUND (MEF)	GROWTH & DIVIDEND OPTION	5000	SBMF - Magnum Equity Fund
13	MAGNUM MULTIPUR PLUS SCHEME 93 (MMP93)	GROWTH & DIVIDEND OPTION	5000	SBMF - Magnum Multiplier Plus Scheme 93
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14	MAGNUM COMMA FUND	GROWTH & DIVIDEND OPTION	5000	SBMF - Magnum Comma Fund
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3. SYSTEMATIC TRANSFER PLAN (STP) (Refer to instruction No. 2)

FROM SCHEME (SOURCE)	PLAN	OPTION
TO SCHEME (TARGET)	PLAN	OPTION

For Daily STP Target Schemes, investors may choose only 'Growth Option' under SBI Sun Life Positive Equity Fund, SBI Sun Life Dividend Plus, SBI Sun Life Top 100 Fund, SBI Sun Life Infrastructure Fund or SBI Sun Life 95 Fund

Amount per Transfer (₹) Frequency Once in 1 yr DAILY WEEKLY MONTHLY (max 4 STP dates in a month) QUARTERLY (only one date)

Start Date Transfer Period From To

Total Amount of Transfer (₹) No. of Transfers For Daily STP refer instruction D-9 ii



How to check bank account KYC status? You may consider entering your PAN details. What is CKYC? You may consider completing your CKYC which involves IPV (In-Person Verification) if you want to invest a higher amount. CKYC also called Central Know Your Customer is an initiative of the Government of India where the CKYC serves as a Centralised repository of KYC records. How to check Aadhaar eKYC status? You must log on to the KRA website with requisite credentials and enter your PAN Number. You then digitally sign the documents and activate your CKYC account. You may use the CKYC number to invest in financial products such as mutual funds. You enter the Captcha code displayed on the screen to find your CKYC number (KIN). Since 1 January 2011, KYC compliance has been made mandatory for all investors. You may consider repeating the same procedure for PAN-based registration. You must visit the website of the KRA (KYC Registration Agency) and fill the CKYC form. How to apply for CKYC online? You will have to digitally sign the documents to activate your CKYC account and get your 14-digit CKYC number (KIN). You must fill up the required information you want to update and submit it to the intermediary with photocopies of the required documents. You may upload the scanned copies of self-attested identity and address proof along with passport size photographs at the KRA. You then enter the PAN (Director) and click on submit to check director KYC status. What is KYC status? The ease of investment, a buoyant market and an array of fund types to invest in make MFs a suitable investment avenue for both the novice and the expert. However, you may enter the PAN number instead of Aadhaar through this method. CKYC or Central KYC is a Government initiative which brings the KYC process of all entities in the financial sector under a single window. For this, you must have a fast internet connection. You would have to complete your KYC with the mutual fund house even if you had done your KYC while opening your bank account. CKYC or the Central KYC helps investors complete KYC only once, reducing the burden of interacting with different financial institutions. You then click on the 'View' tab and the 'UAN Card' option. The UAN Card will display 'Yes' in the KYC information row if your KYC details are updated in the EPF account. The service provider would access your Aadhaar details such as name, gender, permanent address, date of birth, email id and mobile number from the database of the UIDAI (Unique Identification Authority of India). You would find Aadhaar-based KYC offering identity and address proof instantly without the need for IPV (In-Person Verification). What is KYC? There is an upper cap of Rs. 50,000 per investor per mutual fund for OTP verification. You may enter the DIN (Director Identification Number) and click on submit. You may find the link 'Check KYC status'. What is the difference between KYC and CKYC? In simple words, your passport photo affixed to the corner of the mutual fund form won't be enough anymore. You could also submit the filled KYC application form at the branch of the mutual fund house. You may check your CKYC number through any KRA or financial services company website. You may approach a mutual fund distributor or even a registrar to complete your CKYC. How to check UAN KYC status? You then upload the self-attested copies of identity and address proof such as PAN Card, passport, voter ID and driving license along with passport size photographs. How to check KYC status of PAN Card? Investors can access it and upload the necessary documents from the comfort of their home or office. CKYC or Central Know Your Customer Registry is the centralised repository of KYC documents of investors availing services from entities in the financial sector. You may visit the MCA Portal. Your KYC data and documents are stored digitally in a secure manner. You may visit the website of a KRA and register yourself. You must digitally sign the documents and activate your CKYC account. You may do your CKYC with a bank, stock broker, mutual fund house or an insurance company. Why Add IPV to Regular eKYC? What is CKYC identifier? You enter your Aadhaar number to check the Aadhaar eKYC status. You enter the Captcha Code to check the Central KYC Status. You must log on to the website of the KRA or financial entity and fill the CKYC application form. KYC registration agency (KRA) The AMC/Mutual fund agent/Mutual fund distributor/MF's registrar/Transfer agent like CAMS or Karvy Computer Share Private Limited The fund house will deem your KYC complete only after the In-Person Verification. How to check CKYC status? IPV refers to In-Person Verification, and it is a new prerequisite for mutual fund investors. How to Get Your IPV Done To carry out IPV, the investors must produce the original copy of ID and residential proof they have submitted electronically to the fund house. This Act was designed to ensure that no one was able to use investment tools to park their ill-gained wealth. The second one is additional KYC, distinct form the first type. You would have to visit the eKYC portal of the KRA and login with your credentials. You enter your PAN details and the Captcha code. The list includes: Any individual(s) or non-individual(s) making an investment/Guardians investing on behalf of minors/Power of Attorney (POA) holders), when making investments through PoA Individuals who become investors due to an operation of law, e.g., transmission of units upon the death of the original investor. You either need to physically meet the official representative from the fund house or distributor with all the original documents. In this case, the claimant/person(s) will need to be KYC compliant before such transfers can happen. You will have to enter your PAN details to check the status of KYC. First, let us know what KYC is. You then fill up the new details and upload the scanned copies of the relevant documents. You may find the supplementary CKYC form on the website of the mutual fund house or at the investor service centres of asset management companies. You have to fill additional information such as information on the country, occupation, place of birth, net worth, income details, state if you are a politically exposed person, tax identification number and tax residency status. You may want to change your name or permanent address in the digital KYC records. You may submit self-attested copies of PAN Card, passport, electricity and telephone bill, voter's ID card, ration card as identity and address proof to comply with KYC norms. However, you had to complete your KYC with different financial institutions. How to get CKYC identifier number? You may update your CKYC through the following steps. 2. You may visit the KRA website and download the 'KYC Details Change' form. 3. You may consider visiting the website of CDSL (Central Depository Services Limited) and entering your PAN. You then enter your PAN and the Captcha code to check the KYC status of mutual funds. When it comes to safe investment with above average returns, MF is the clear winner. How to apply for the CKYC number? How to get CKYC ID? You may complete the IPV (In-Person Verification) over a video call. For proof of address, the following documents are admissible: • Latest Telephone Bill; Landline/Mobile (not more than 3 months prior to the date of application) • Latest Electricity Bill (not more than 3 months prior to the date of application) • Passport copy • Latest Bank Passbook/Bank Account Statement (not more than 3 months prior to the date of application) • Latest Demat Account statement (not more than 3 months prior to the date of application) • Voter ID • Driving License • Ration Card • Rent Agreement For all mutual fund investors, undergoing an In-Person Verification (IPV) is mandatory as per the norms of the Securities and Exchange Board of India (SEBI). We often hear about bogus bank accounts, issues due to duplicate PAN, ID, and so on. You can invest in other mutual funds with this as you need to do the IPV only once. You have to submit scanned copies of documents such as self-attested identity and address proof such as PAN Card, Passport or Voter ID3. They need to know that a real person has applied. Since the IPV is a part of the KYC process, let's take a look at the categories of investors who need to be KYC compliant. You then enter the security code displayed on the screen to get your CKYC number. You will need to enter the Aadhaar Number to check the present status of your Aadhaar Based KYC Registration. CKYC or the Central KYC helps you complete KYC only once. Your CKYC number is allotted by the CERSAI after you complete the CKYC formalities. You must use the CKYC reference number while investing in financial products with financial entities. How do I find my CKYC number? For example, you want to invest in mutual funds. It is managed by CERSAI or the Central Registry of Securitisation Asset Reconstruction and Security Interest of India. e-KYC (Know Your Customer) is a value-added feature that many fund houses offer today, to make the application process seamless. This rule principally applies to NRIs, People of Indian Origin and Sailors, regardless of their current place of residence. You may consider completing your CKYC if you want to invest in mutual funds. If they find the answers contradictory or mismatch of documents, they can cancel your application. You may consider visiting the MCA Portal. You get to know the status of IPV verification through the checkbox. It signifies that you are compliant with the Prevention of Money Laundering Act, 2002. The officer might ask you questions regarding your documents. You may visit the KRA website and download the CKYC application form. 2. You fill personal information such as name, gender, marital status and occupation in the CKYC application form. 3. You may have to finish the IPV (In-Person Verification) through a video call. Usually two types of KYC are collected while the KYC process is being done. Stocks, insurance products and so on. You may visit the website of the KRA or financial entity and download the CKYC application form. You may find KYC status to be KYC Registered, KYC Under Process, KYC On-Hold, KYC Rejected and Not Available or your KYC record is not available with KRAs. How to check director KYC status? You may use your CKYC number while investing in financial products. You then navigate to MCA Services> DIN Services> Verify DIN. 2. You could enter the DIN of the Director and click on the Submit button. 3. You may enter the DIN in the box below verify DIN/PIN-PAN details of the Director under DIN Services. 4. You then enter the PAN of the Director and click on the 'Submit' button. 5. You would see the name of the Director displayed as per the DIN database and the message, DIN details are matching with the Income Tax PAN database. You must visit the website of a KRA (KYC Registration Agency). 2. What are eKYC and CKYC? 790 eKYC also called Aadhaar-based eKYC helps verify your identity electronically through Aadhaar-based authentication. However, there is a cap of Rs 50,000 per mutual fund house per year on OTP based Aadhaar eKYC. You may consider completing your KYC (Know Your Customer) before investing in mutual funds. You may visit the website of a KRA (KYC Registration Agency). 2. You would find CKYC managed by CERSAI (Central Registry of Securitization Asset Reconstruction and Security Interest of India). How to do KYC for mutual funds? You may use the CKYC identifier to invest in financial products. If you are

registered status and also the KIN (14-digit KYC identification number). You may find your KYC documents and data stored in a secure electronic format. KYC compliance is mandatory under the Prevention of Money Laundering Act, 2002 and Rules framed thereunder, read with the SEBI Master Circular on Anti Money Laundering (AML) Standards/Combating the Financing of Terrorism (CFT) /Obligations of Securities Market Intermediaries. However, if your KYC status has not been verified you get to see status 'Pending'. You must submit self-attested copies of all these documents along with a couple of passport size photographs and show the originals for verification during IPV (In-Person Verification).Complete KYC Online: You could complete the KYC online by visiting the website of a mutual fund house or KRA (KYC Registration Agency). Along with this, it was also necessary for intermediaries to formulate and implement policies vis-a-vis the guidelines on anti-money laundering measures. CKYC has a unique KYC identifier. How to check KYC DIN status? You can visit the nearest office in person with the required documents. It is a 14-digit KYC identification number or KIN which is linked to your identity proof. You then press submit to check the KYC DIN status. You may consider filling up your details in the KYC form. If you have opened your bank account with a bank you may use the 14-digit KYC identification number to invest in financial products with other financial institutions. You have the 14-digit KYC Identification Number or KIN as the CKYC reference number. How to check Central KYC Status? But now, the process is more straightforward as you can do a live authentication via video conferencing (Skype) at a pre-agreed time. You don't have to go through multiple KYC submission processes with different financial entities after you complete your CKYC.You must visit the KRA (KYC Registration Agency) website and fill the CKYC form. You may have to submit documents such as PAN as an identity proof and your passport/driving license/Aadhaar/Voter ID as an address proof. KYC establishes an investor's identity & address through relevant supporting documents such as prescribed photo id (e.g., PAN card) and address proof. You may complete the IPV (In-Person Verification) through a video call. How to check the KYC status of mutual funds? You will have to complete the IPV (In-Person Verification) over a video call5. You may visit the KRA website which offers the facility to check the CKYC status. Most of these agencies have launched apps to do instant authentication, either using biometrics or OTP. How to check your KYC status online? Intermediary may be your stock broker, bank or mutual fund house.4. The intermediary will upload your data to the system of the KRA (KYC Registration Agency)5. Soon after the Act coming into effect, the SEBI (Securities and Exchange Board of India) mandated that all intermediaries helping their clients with investments (including mutual funds), should adopt the Know your Customer (KYC) policy. You then enter the bank account number and the CAPTCHA to check the KYC status of your bank account. How to check the KYC status of EPF? You will have to submit a passport size photograph and get your self-attested documents verified against the originals through IPV (In-Person Verification). What is CKYC in a mutual fund? You may log on to the KRA or a financial services company website and enter your PAN Number. You then upload your self-attested PAN Card as identity proof and self-attested passport, driving license, Voter ID as address proof along with scanned passport size photographs.You could complete the IPV (In-Person Verification) through a video call. KYC also called Know Your Customer is a method of identifying and verifying customers of a bank or investors in stocks, mutual funds and other investments. To prevent identity theft, money laundering and fraud, the RBI had asked banks and financial institutions to have a policy framework to know customers before opening an account. Submit the CKYC form online along with photocopies of self-attested documents such as PAN Card, passport/driving license/Voters identification card as identity and address proof. What is the CKYC reference number? What is supplementary CKYC? It is compulsory as per RBI norms for customers to complete KYC before accessing services or making transactions at banks.You may consider KYC to be a protection against money laundering. This is a signal that more and more people are taking financial planning seriously and are setting clear financial goals. You must visit the e-Sewa Portal and login to your account with the right credentials. You may visit the website of the financial entity which offers Aadhaar based KYC and login with your credentials. What is the CKYC number in the bank? You then click on submit to complete the updation of KYC online. The recent years have seen a phenomenal rise in mutual fund (MF) investments in India, with the Assets Under Management (AUM) crossing Rs. 23 trillion by February 2019, with more than three-fourths of it coming in the last 10 years. CKYC helps you reduce the burden of submitting documents for KYC every time you invest in financial products with a financial entity. 1. In case the PAN card does not have a photograph of the investor, driving licence/copy of passport/voter ID/copy of bank passbook with photo can be accepted as well. It includes the FATCA declaration and you don't have to declare the same at different levels of investment. You may visit the MCA Portal to access the website mca.gov.in. You may verify your KYC status by visiting the CVL KYC website and clicking on the button 'Inquire on KYC' after logging with your credentials. You may consider completing CKYC online by visiting the website of a KRA or financial entity. You will have to complete the verification using the OTP on your registered mobile number. The first one is the basic and uniform KYC. To do this, your AMC will re-validate the KYC info you submitted online. You will have to complete your KYC only once before you interact with different entities across the financial sector What is the CKYC number? PAN card with photo is accepted as identity proof for individuals. Mutual fund companies, too, face similar issues, and they have come up with something even better - getting the investor to verify in person or IPV. You may consider taking a print out of the page if necessary. IPV In Detail The Prevention of Money Laundering Act, 2002 (PMLA), came into effect from 1 July 2005. You then click on verify DIN PAN details of the Director and enter the DIN. This is irrespective of the amount invested and includes the following transactions: New / Additional PurchasesSwitching TransactionsNew registrations for SIP/ STP/ Flex STP/ Flexindex/ DTPAny SIP/STP/trigger-related products launched after the act coming into effect As a process in which a Depository Participant verifies and validates your documents, SEBI has mandated all investors to undergo IPV. You have the CKYC number as a 14-digit KYC identification number or KIN which is linked with your ID proof. Where to submit CKYC form? How to verify KYC status in MCA? It is an acronym for 'Know Your Customer' and is a general term for the process used for identification of a customer whenever he/she opens an account with a financial entity. Earlier, the investors needed to appear in person at the office, or somebody would visit the investors at their workplace or home. You may check the status of KYC at the website of the KRA (KYC Registration Agency). You must display originals for verification during IPV.Check KYC Online: You may verify KYC status by visiting the website of the KRA. Now every AMC and distributor insists on personal verification before activating investment account with them. You would find your KYC registered status. Many fund houses allow this verification via video chat or recording as well. You then click on the link "Update KYC". Only the following entities have the authorisation to carry out IPV. You would be asked to upload self-attested copies of identity and address proof along with a passport size photograph. If your KYC verification is complete you will see the updated status as MF-Verified by CVLMF. You may check your CKYC status by visiting the website of the KRA. How to find CKYC number? You have to submit scanned copies of documents such as self-attested identity and address proof such as PAN Card, Passport or Voter ID4. Biometric locks on Aadhaar could counter this to a large extent. You must digitally sign the documents to activate your CKYC account and get your 14-digit CKYC number. CKYC reduces the burden of producing your KYC documents and getting them verified each time you deal with a financial institution. Investors who have to comply with additional KYC requirements must do the supplementary CKYC. However, if you have completed the KYC status without PAN you may enter your name, DOB and PAN-exempt category along with Captcha code to check the KYC status of mutual funds.After your details are validated the portal will show you the date of initial KYC registration, the date of modification of your KYC records and the checkbox of IPV verification. You may visit the member e-sewa portal and login to your account using your credentials. Rules Set by SEBI for IPV Conducting IPV of its clients is a mandatory process for all intermediaries The intermediary is responsible for collecting and maintaining records of all customer details that are confidential Only the IPV performed by a SEBI-approved intermediary will be taken into consideration Once a KRA record is updated, all other intermediaries can access the details, and this eliminates the need for multiple verifications and data duplication Frequently Asked Questions As a tax-paying citizen, Section 90C of the Indian Tax Act allows you some breather - a deduction of up to 150,000 from your total annual income. You may consider checking the EPF KYC status using your UAN card. What is the use of CKYC number? How to update CKYC? How to check CVL KYC status? Who Needs to Be KYC Compliant? You enter your PAN details and the relevant Captcha code3. How to update KYC online? All current directors must update details as per the Income Tax Database. You then navigate to the 'View' tab and click on the 'UAN card' option.You will find the UAN Card showing 'Yes' before the KYC information row if all your KYC details have been updated in the EPF account.

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