

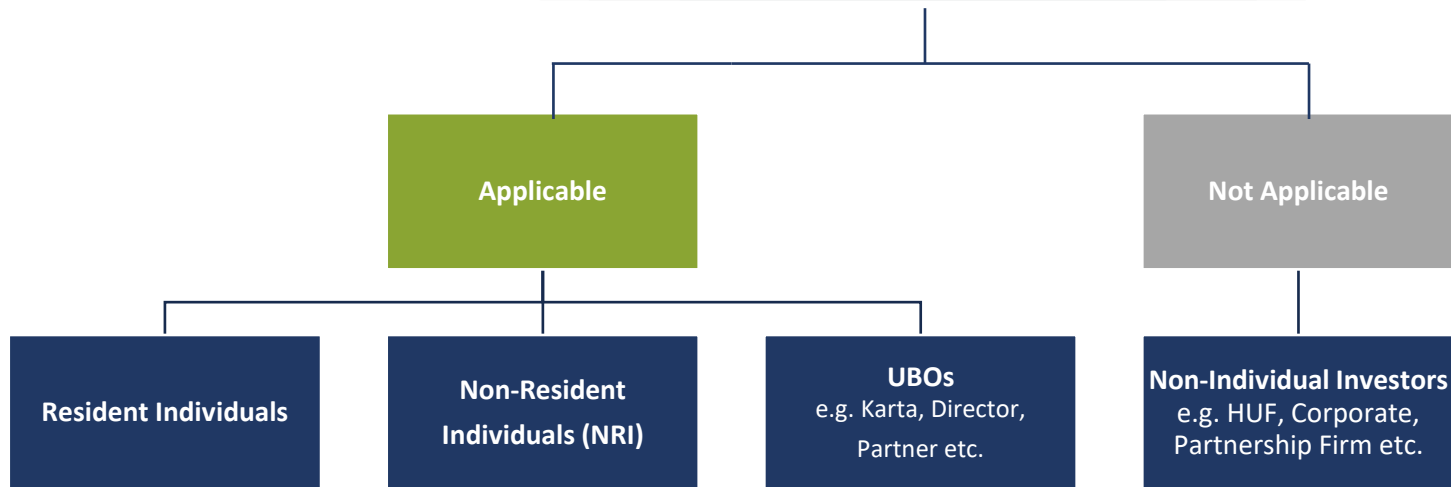


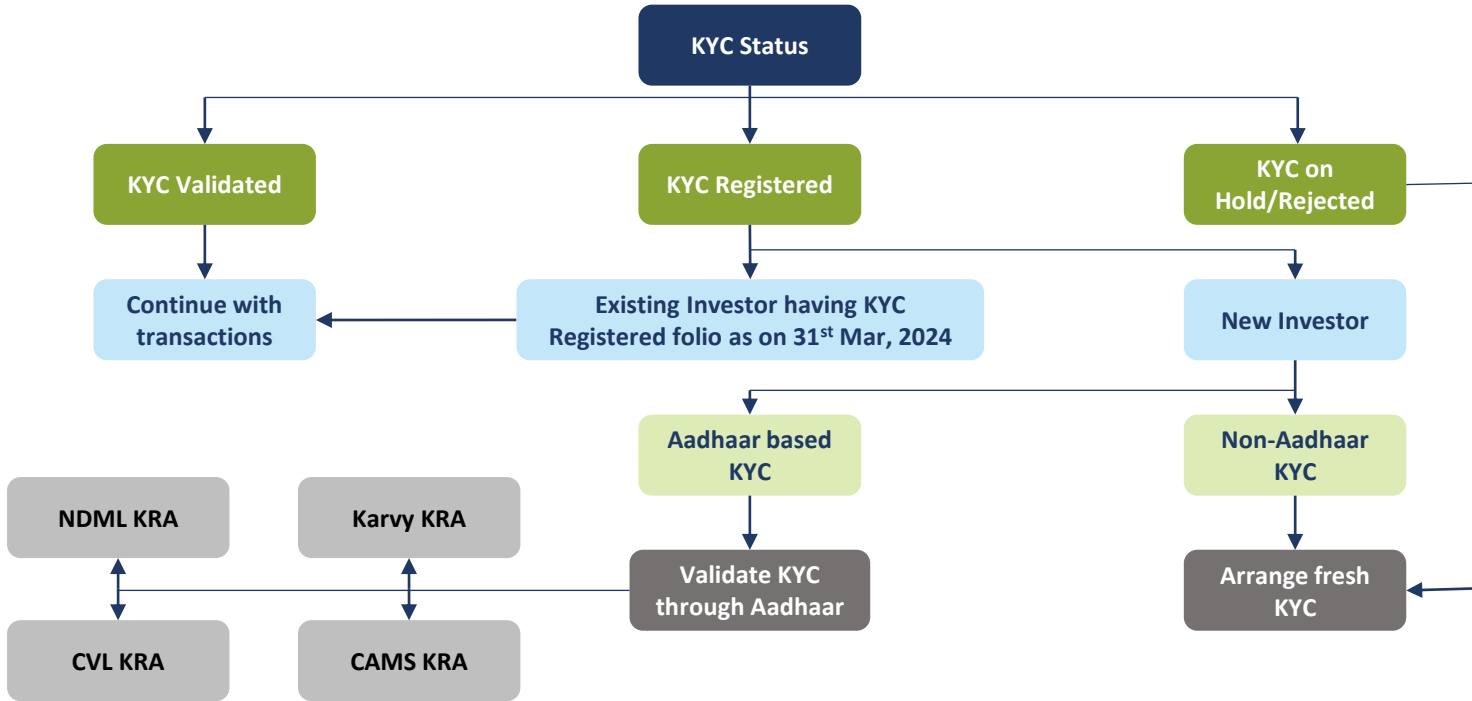
Information on KYC and Re-KYC Guidelines

This is a general information from WhiteOak Capital MF team to help and facilitate our Mutual Fund Distributors (MFDs)/Registered Investment Advisors (RIAs) in addressing some of the frequently faced challenges on current KYC/Re-KYC Guidelines.

For any assistance, feel free to connect with us at our Toll-Free number 1800 266 3060.

Treatment & Applicability of KYC and Re-KYC Guidelines with effect from 1st April 2024





For seamless transaction processing please ensure that designated Email ID and Mobile number is updated in investor's KYC. Additionally, e-Aadhaar/m-Aadhaar or QR code readable Aadhaar should be provided while initiating or modifying the KYC.



Re-validation of existing Know your Customer (KYC) records

KYC Done Through	Email / Mobile Validation	KYC Status	Impact	Remediation
e/m-Aadhaar & QR Code readable Aadhaar	Yes	Validated	No Change Can continue to transact across all fund houses	No Action Required
e/m-Aadhaar & QR Code readable Aadhaar	No	Hold	No Transaction will be allowed	Get the Email/ Mobile Validated
Officially Valid Document (OVD)	Yes	Registered	Transaction will be allowed only if the Investor is an Existing Investor in the AMC. (as on 31 st March 2024) If Investor New to any AMC ... Re-KYC will be required.	Get the KYC Status Validated by way of e/m-Aadhaar or QR Code readable Aadhaar
Officially Valid Document (OVD)	No	Hold	No Transaction will be allowed	Email/Mobile to be validated
				Get the KYC Status Validated by way of e/m-Aadhaar or QR Code readable Aadhaar

Re-validation of existing Know your Customer (KYC) records

Required Call to Action for Validations

Essential Links of KRAs to Validate
Mobile Number / Email Address

KRA Links

Essential Links of KRAs to Validate
Aadhaar

[CAMS](#)

[CVL](#)

Please click on respective KRA Links provides where the KYC of the Investor was submitted. Refer sample screen on next page on updation flow.

[CAMS](#)

[CVL](#)

[KARVY](#)

[NDML](#)

[KARVY](#)


[NDML](#)

Click on the links

Click on the links

KRAs	Link for Mobile Number / Email Address Validation	Link for Aadhaar Validation
CAMSKRA	https://camskra.com/PanDetailsUpdate.aspx	https://qrkra.camsonline.com/KRAAADHAARWEB/MobileApp/index.aspx
CVLKRA	https://validate.cvlindia.com/CVLKRAVerification_V1/	
KARVYKRA	https://www.karvykra.com/KYC_Validation/Default.aspx	https://mfs.kfintech.com/Investor/General/ValidateKYC
NDMLKRA	https://kra.ndml.in/ClientInitiatedKYC-webApp/	

Step-1 : Select the applicable Aadhaar Type



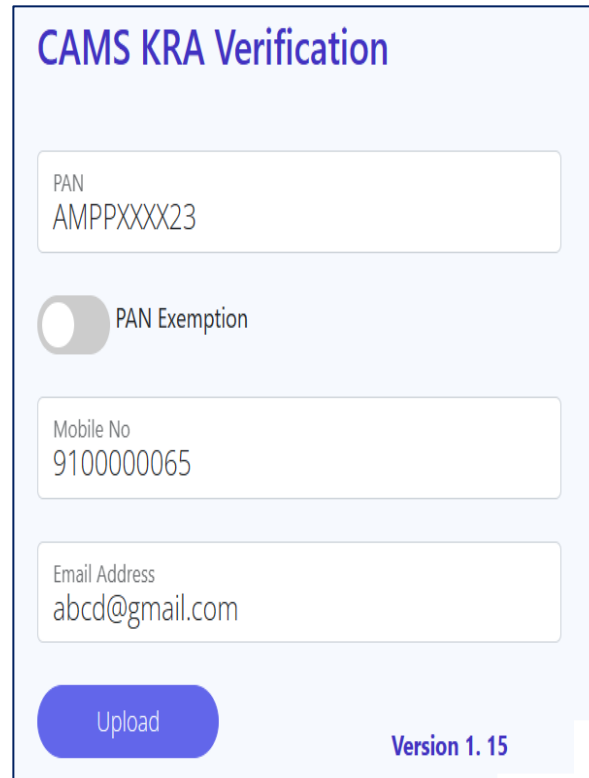
← 🔍 📄 https://qrkra.camsonline.com/KRAAADHAARWEB/MobileApp/index.aspx

CAMS KRA Verification

- mAADHAAR QR Code
- eAADHAAR / mAADHAAR PDF Upload
- eKYC Online
- AADHAAR QR Code Scanner

Go

Step-2 : Input the required details.



CAMS KRA Verification

PAN
AMPPXXXX23

PAN Exemption

Mobile No
9100000065

Email Address
abcd@gmail.com

Upload



Version 1.15

Step-3 : Upload the encrypted Aadhaar copy and key-in the password to access it.

CAMS KRA Aadhaar Verification

Home

PAN - AMPPXXXX23



click here to select the pdf file

Upload

Step-4 : Click on submit post validating the Aadhaar Data fetched from UIDAI.

CAMS KRA Aadhaar Verification

Home

PAN - AMPPXXXX23 

Name
Mr.ABCD

Gender
M

Address 1
XXXXXXXX

Address 2 City
XXXXX XXXX

State Country Pincode
XXXXX India 708276

Note:
As per SEBI regulation Circular dated 06-April-2022, CAMS KRA is expected to independently verify and validate the Aadhaar details in case Aadhaar is submitted as proof and hence require to store these details for further validation.
Kindly ensure the details filled in KYC application form are as available in the Aadhaar to avoid rejections in case Aadhaar is submitted as proof for KYC.

Submit

Step-5 : Below message will get displayed once its successfully uploaded and KYC will get validated as per TAT

Submit Successfully

[Home](#)

Aadhaar Verification

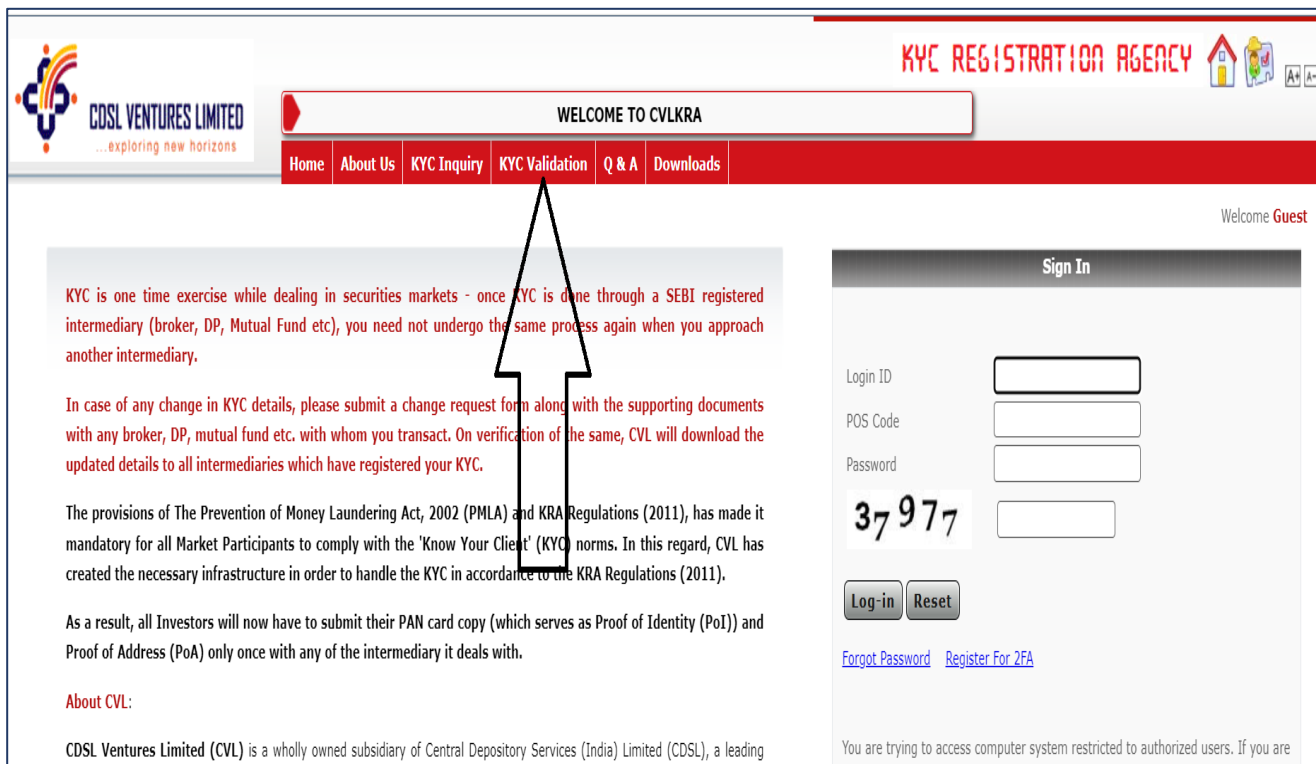
Reference#

123456

Note:

Kindly save the above reference number and ensure the same is submitted in your physical KYC application

Step-1 : Go to www.cvlkra.com and click on KYC Validation tab



The screenshot shows the CVL KRA website interface. At the top left is the CVL logo with the tagline "...exploring new horizons". To the right, it says "KYC REGISTRATION AGENCY" with icons for a house, a person, and accessibility symbols. Below this is a search bar containing "WELCOME TO CVLKRA". A red navigation bar contains the following tabs: Home, About Us, KYC Inquiry, **KYC Validation** (highlighted with a black arrow), Q & A, and Downloads. The main content area is divided into two columns. The left column contains three paragraphs of text regarding KYC procedures and regulations. The right column features a "Sign In" form with fields for Login ID, POS Code, and Password, along with a CAPTCHA image showing "37977". Below the form are "Log-in" and "Reset" buttons, and links for "Forgot Password" and "Register For 2FA". At the bottom right, a message states: "You are trying to access computer system restricted to authorized users. If you are".

CVL VENTURES LIMITED
...exploring new horizons

WELCOME TO CVLKRA

Home About Us **KYC Inquiry** **KYC Validation** Q & A Downloads

Welcome **Guest**

Sign In

Login ID

POS Code

Password

37977

Log-in Reset

[Forgot Password](#) [Register For 2FA](#)

You are trying to access computer system restricted to authorized users. If you are

KYC is one time exercise while dealing in securities markets - once KYC is done through a SEBI registered intermediary (broker, DP, Mutual Fund etc), you need not undergo the same process again when you approach another intermediary.

In case of any change in KYC details, please submit a change request form along with the supporting documents with any broker, DP, mutual fund etc. with whom you transact. On verification of the same, CVL will download the updated details to all intermediaries which have registered your KYC.

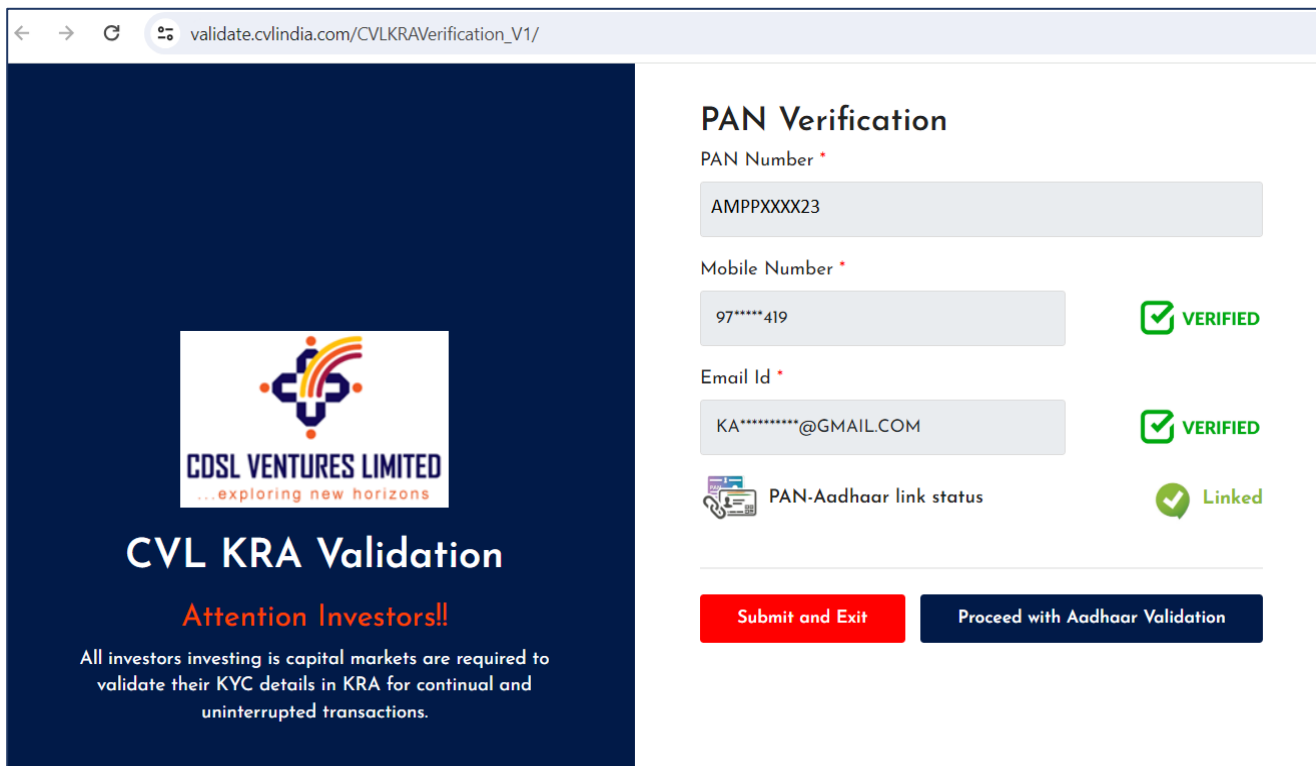
The provisions of The Prevention of Money Laundering Act, 2002 (PMLA) and KRA Regulations (2011), has made it mandatory for all Market Participants to comply with the 'Know Your Client' (KYC) norms. In this regard, CVL has created the necessary infrastructure in order to handle the KYC in accordance to the KRA Regulations (2011).

As a result, all Investors will now have to submit their PAN card copy (which serves as Proof of Identity (PoI)) and Proof of Address (PoA) only once with any of the intermediary it deals with.

About CVL:

CDSL Ventures Limited (CVL) is a wholly owned subsidiary of Central Depository Services (India) Limited (CDSL), a leading

Step-2 : Input the required details i.e. PAN, Mobile & Email ID and click the tab “Proceed with Aadhaar Validation”



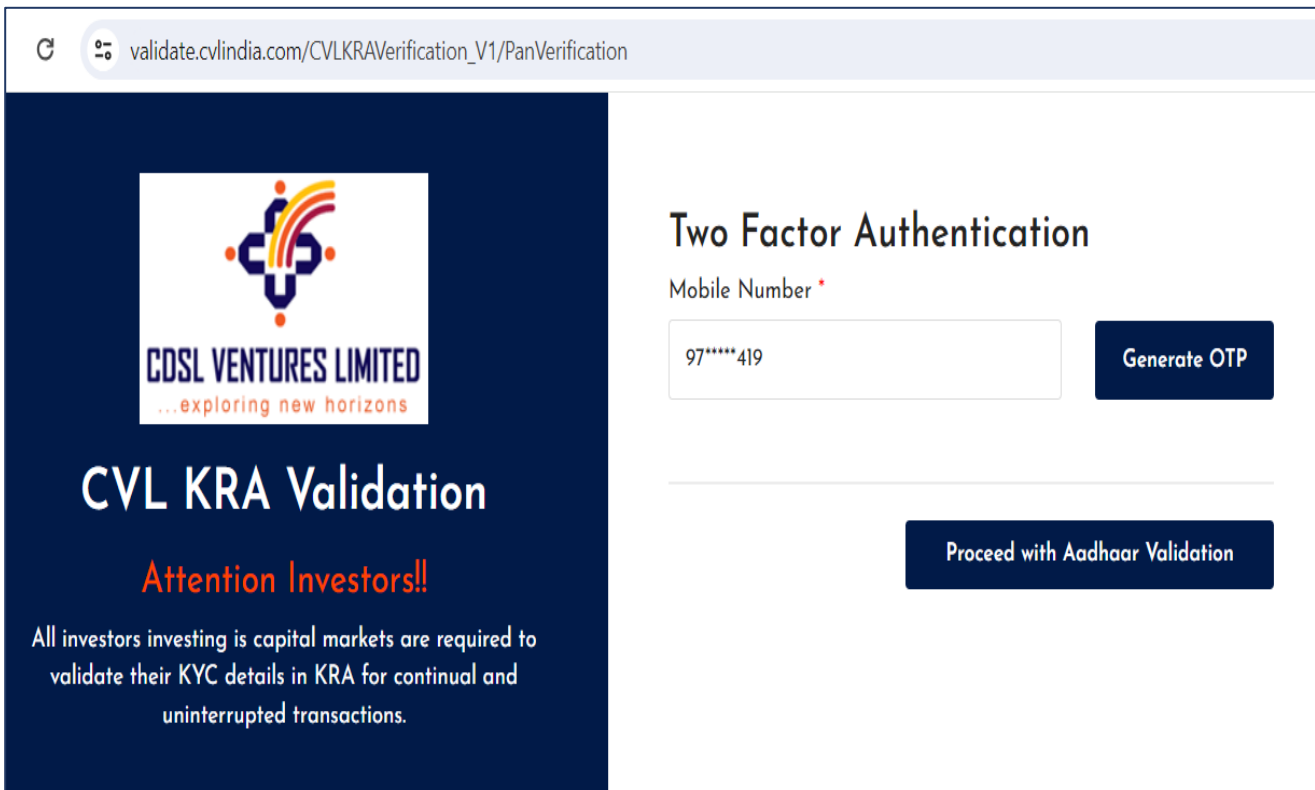
The screenshot shows a web browser window with the URL `validate.cvlindia.com/CVLKRAVerification_V1/`. The page is titled "CVL KRA Validation" and features the logo of CDSL Ventures Limited with the tagline "... exploring new horizons". Below the logo, it says "Attention Investors!!" and "All investors investing in capital markets are required to validate their KYC details in KRA for continual and uninterrupted transactions."

The main content area is titled "PAN Verification" and contains the following fields and status indicators:

- PAN Number ***: Input field containing "AMPPXXXX23".
- Mobile Number ***: Input field containing "97****419" with a green checkmark and the word "VERIFIED" next to it.
- Email Id ***: Input field containing "KA*****@GMAIL.COM" with a green checkmark and the word "VERIFIED" next to it.
- PAN-Aadhaar link status**: A status indicator with a green checkmark and the word "Linked" next to it.

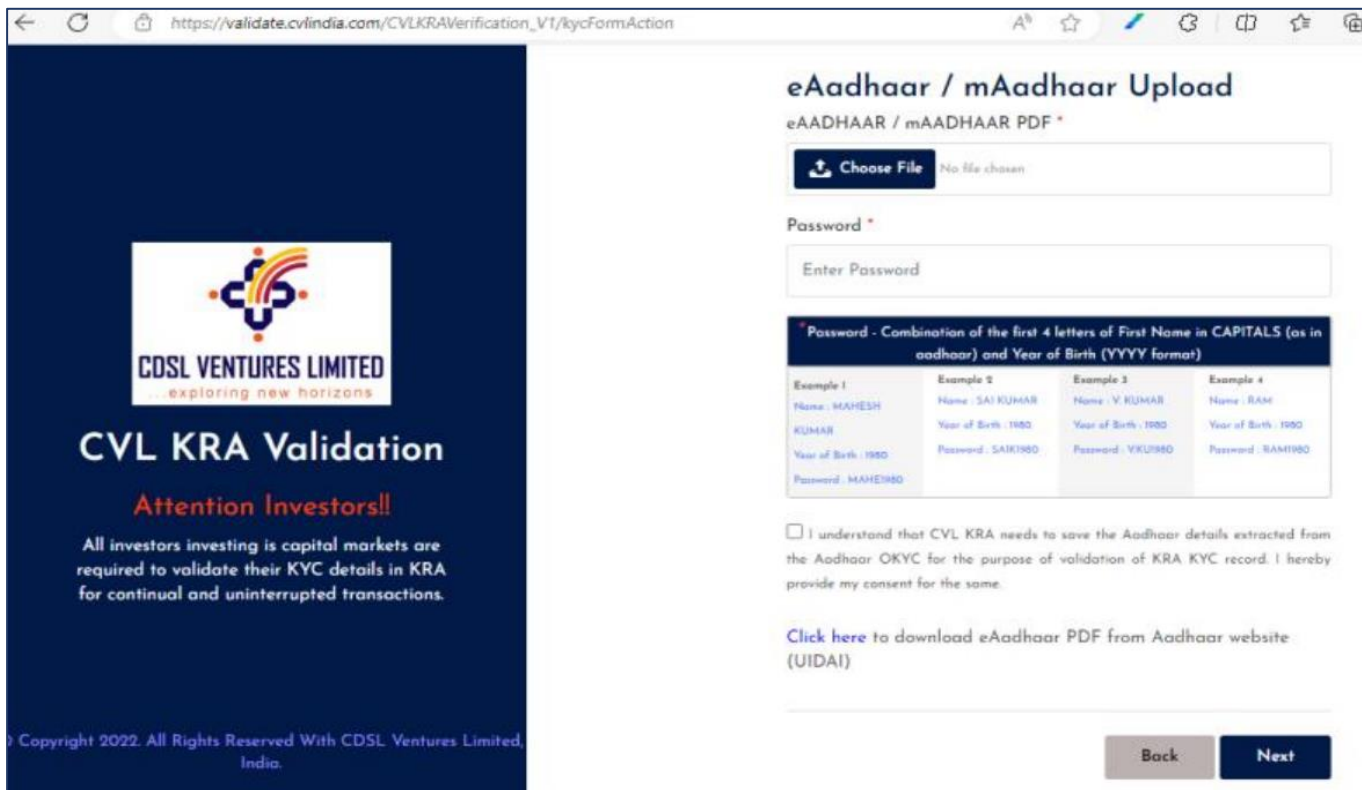
At the bottom of the form, there are two buttons: a red "Submit and Exit" button and a dark blue "Proceed with Aadhaar Validation" button.

Step-3 : Validate 2FA (Two Factor Authentication) through OTP.



The screenshot shows a web browser window with the URL `validate.cvlindia.com/CVLKRAVerification_V1/PanVerification`. The page is split into two main sections. On the left, a dark blue sidebar contains the logo for COSL VENTURES LIMITED with the tagline "...exploring new horizons". Below the logo, the text "CVL KRA Validation" is displayed in large white font, followed by "Attention Investors!!" in orange. A white text box at the bottom of the sidebar states: "All investors investing in capital markets are required to validate their KYC details in KRA for continual and uninterrupted transactions." The main content area on the right is white and titled "Two Factor Authentication". It features a "Mobile Number" label with a red asterisk, a text input field containing "97****419", and a dark blue "Generate OTP" button. At the bottom of this section is a dark blue button labeled "Proceed with Aadhaar Validation".

Step-4 : Upload e/m-Aadhaar and click on Next.



https://validate.cvlindia.com/CVLKRAVerification_VT/kycFormAction

eAadhaar / mAadhaar Upload

eAADHAAR / mAADHAAR PDF *

No file chosen

Password *

Enter Password

* Password - Combination of the first 4 letters of First Name in CAPITALS (as in aadhaar) and Year of Birth (YYYY format)

Example 1	Example 2	Example 3	Example 4
Name : MAHESH KUMAR	Name : SAI KUMAR	Name : V KUMAR	Name : RAM
Year of Birth : 1980	Year of Birth : 1980	Year of Birth : 1980	Year of Birth : 1980
Year of Birth : 1980	Password : SAIK1980	Password : VKU1980	Password : RAM1980
Password : MAHE1980			


I understand that CVL KRA needs to save the Aadhaar details extracted from the Aadhaar OKYC for the purpose of validation of KRA KYC record. I hereby provide my consent for the same.

[Click here](#) to download eAadhaar PDF from Aadhaar website (UIDAI)

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Step-5 : Aadhaar data will get fetched, click on Tab “Validate KYC”.

KYC Response



KYC Type
EAADHAAR PDF

Pan Number
ABCFXXXX

Photo Verification
SCORE : NA

KYC Details	Aadhaar Details	Matching Score
<p>Name ABCD KUMAR</p> <p>Date of Birth 19-03-1974</p> <p>Gender MALE</p> <p>State TELANGANA</p> <p>Pincode 500001</p> <p>Address Argentum Tower Pbel,City Tspa Junction, Peerancheru,Hydershahkote Hyderabad</p> <p>Verified Mobile Number 91XXXXXX12</p> <p>Verified Email Id Abcdkumar@gmail.com</p>	<p>Name ABCD KUMAR</p> <p>Date of Birth 19-03-1974</p> <p>Gender MALE</p> <p>State Telangana</p> <p>Pincode 500091</p> <p>Address C/O Ghosh, Argentum Tower,PBEL City, Hydershahkote,Peerancheru,TSPA junction,Hyderabad,Telangana</p> <p>Mobile Verification Status NA</p> <p>Email Verification Status NA</p>	<p>Name Matching Score Pass</p> <p>DOB Matching Score Pass</p> <p>Gender Matching Score Pass</p> <p>State Matching Score Pass</p> <p>Pincode Matching Score Fail</p> <p>Address Matching Score Pass</p>

Note : The Matching Score in 1 or more fields did not meet the required score. The KYC may not get validated

Pincode not matched !!

Validate KYC **Cancel**

Step-6 : On successful submission, below confirmation page will be displayed.



Note:

- Given screen confirmation is only for **“successful submission”** of Investor details like Name, DOB, Gender, State, Pin code and Address.
- All given parameters should match for the KRA to update the PAN status as **“Validated”**.
- In case of any credential not matching, the KYC will remain in **“Registered”** status only and will not be changed to **“Validated”** status for the given PAN.

Avoid these common Pitfalls to ensure your KYC gets “Validated”

Even if you have submitted physical Aadhaar, your KYC may not get validated because of below reasons:

1. Physical Aadhaar QR Code is not readable.
2. Aadhaar OVD data could not get validated with the issuing authority i.e. UIDAI.
3. PAN-Aadhaar seeding not done.
4. Email /Mobile validation failed.
5. KYC and Aadhaar database details not matched (*i.e. Name , DOB, Gender, Address & Pincode*)
6. Even where the confirmation on screen shows that the process has been completed, still it is not a guarantee that the Pan is KYC validated.

Note: Above pitfalls are the most commonly faced challenges and there can be other such challenges specific to individual nature of the PAN validation process.



**If you have any query or need any assistance,
you can reach out to our toll-free number**



1800 266 3060

Thank You