

Resident Individuals

CKYC Application-<https://camskra.com/CKYC-Individual%20Form.pdf>

PAN Card for name proof--Self Attested

Aadhar Card/Passport Copy--Self Attested

Photograph to be affixed on the application

NSEMF Application for online investments:

Online FACTA Application:

Online OTM (One Time Mandate) Application:

Non Resident Indians (NRI)

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NSEMF Application for online investments:

Online FATCA Application:

Online OTM (One Time Mandate) Application:

Companies

Societies/Trusts

OtherLinks

PAN Application for Resident Individuals:

PAN Application For NRI:

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick(?) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation in to English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photo copy of the School Leaving Certificate/Marksheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.

A. Clarification/Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification/Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry

date is to be mandatorily furnished.

2. Mention identification/reference number if 'Z-Others (any document notified by the central government)' is ticked.
3. Others-Identity card with applicant's photograph issued by any of the following: Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification/Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted PoA does not have an address or address as per PoA is invalid or not in force.
2. State/ U.T Code and Pin/Post Code will not be mandatory for Overseas addresses.
3. Others includes- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

E. Clarification/Guidelines on filling 'Proof of Address [PoA]-Correspondence/Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence/local addresses, Please fill 'Annexure A1'
3. Others includes- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

F. Clarification/Guidelines on filling 'Contact details' section

1. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification/Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification/Guidelines on filling 'Related Person details–Proof of Identity[PoI] of Related Person' section

1. Mention identification/reference number if 'Z-Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies(AMC).
2. Authorised officials of Registrar & Transfer Agent(R & T)acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public,Gazetted Officer,Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks(Name,Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public,Court Magistrate,Judge,Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification(IPV):

1. Authorised officials of Asset Management Companies(AMC).
2. Authorised officials of Registrar & Transfer Agent(R & T)acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants,a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments(includingSIPs),in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions under taken on behalf of Central/State Government, by officials appointed by Courts,e.g., Official liquidator,Court receiver,etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.