

CLIENT KYC & ONBOARDING POLICY

Investor Information & Compliance

This policy explains how we take a new investor on board. No investment is accepted until every step below is complete.

Step	Stage	What we do
1	First meeting	We explain our role as a Mutual Fund Distributor, the commission we earn and the risks of mutual fund investing.
2	KYC status check	We check the investor's KYC status with the KYC Registration Agency (KRA) and Central KYC (CKYC) records.
3	KYC completion	For a new investor we collect the KYC form, PAN, address proof and photograph, see the original documents, do in-person verification and submit the papers to the KRA. For NRI investors we also collect the passport and overseas address proof.
4	Risk assessment	The investor fills in and signs our risk assessment questionnaire. We record the risk category.
5	FATCA and UBO	We collect the FATCA / CRS self-declaration. For non-individual investors we also collect Ultimate Beneficial Owner (UBO) details.
6	Bank and nomination	We collect bank account proof in the investor's own name. The investor registers a nominee or opts out in writing.
7	Consent	We take the investor's consent to collect and use personal data, as required by the Digital Personal Data Protection Act, 2023.
8	Welcome	We give a welcome letter with our commission disclosure, the grievance process and our contact details.

RULES WE NEVER BREAK

- No investment without completed KYC.
- No cash is accepted for any investment.
- Payment is accepted only from the investor's own bank account.
- The investor's own mobile number and email ID are registered in the folio. We never use our own.
- We never ask for the investor's OTP, password or PIN.
- We never take blank signed forms.
- KYC and transaction records are kept for the period required under the Prevention of Money Laundering Act, 2002.