



Mutual Fund investments with Aadhaar based eKYC –FAQs

1. What is eKYC?

eKYC is a paperless Aadhaar-based process for fulfilling your KYC requirements to start investing in Mutual Funds. SEBI has recently allowed Aadhaar-based KYC to be used for MF investments, for the convenience of investors

2. What if I have applied through one of the KRAs for KYC enrollment?

This facility is only for those who have not initiated KYC enrollment yet. For those who have already initiated and have an acknowledgement and status from the KRAs, this process is not applicable

3. What do I need to get this process initiated?

Your Aadhaar Number, PAN Number and personal details such as Mobile Number and Email-id. Mobile number mandatory.

4. What if I don't have a PAN number?

At present, eKYC process works only for those who have a PAN number. However, if you don't want to wait, you can choose to approach one of the KRAs such as CAMSKRA to start your KYC process.

5. Where do I go to get eKYC done?

Please visit www.nsenmf.com to complete eKYC.

6. Can I submit a transaction for any amount after OTP-based eKYC?

SEBI, the regulatory body, has provided guidance to restrict investments to Rs 50,000 per annum per Mutual Fund for OTP-based eKYC. However, should you want to invest more than that, you need to present yourself for an In Person Verification or Biometric based authentication. For that you may visit any of the Points of Acceptance.

7. Can I make a purchase through online as well as physical paper documents?

Through OTP-based eKYC, you will be able to make investments only through your online account and through electronic payment from your bank account. However, should you want to invest through physical mode as well, you need to submit a document with your signature specimen at any of NSE / CAMS Investor Service Centers.

8. What is the benefit of using bio-metric based eKYC?

Bio-metric based transactions can be allowed for any amount unlike OTP based eKYC. All other terms and conditions will apply as per SAI/KIM. Your KYC will be updated as a normal KYC in KRA database.

9. What is the process of doing Bio-metric based eKYC?

Biometric based eKYC done through a scanning of your thumb impression and after verification, Bio key will be displayed on the screen. Bio key to be entered in the column provided, to proceed with the eKYC process.

10. Can I do the bio-metric based eKYC from home?

Bio-metric based eKYC facility is available in selected centers of CAMS. Investor has to visit CAMS to do bio-metric based eKYC.