

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested 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 below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for amin or, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its 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.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

F. In case of Non-Individuals, additional documents to be obtained from Non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only). Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees
HUF	<ul style="list-style-type: none"> • PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorized signatories list with specimen signatures
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate • Authorized signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead • Authorized signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

- Residence/Driving License/Flat Maintenance bill/Insurance Copy.
- 2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- 3. Bank Account Statement/Passbook - Not more than 3 months old.
- 4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
- 6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- 7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
- 8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIs, Mfs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. 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).
2. 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.

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

SUPPLEMENTARY KNOW YOUR CLIENT (KYC) FORM

(Complete the relevant section legibly in black/ dark coloured ink and in BLOCK LETTERS.)

1. EXISTING UNIT HOLDER INFORMATION															*Mandatory	
Unitholder's Name _____															Folio No. _____	

2. FIRST APPLICANT'S INFORMATION* [Please shade (●)]															PAN		● KYC	
N A M E _____																		
<input type="radio"/> Mr. <input type="radio"/> Ms. <input type="radio"/> M/s.																		
Status*		<input type="radio"/> Resident Individual		<input type="radio"/> Minor		<input type="radio"/> NRI (Repatriable)		<input type="radio"/> NRI (Non-Repatriable)		<input type="radio"/> Sole Proprietorship		<input type="radio"/> HUF						
<input type="radio"/> Partnership Firm		<input type="radio"/> Limited Partnership (LLP)		<input type="radio"/> Listed Company		<input type="radio"/> Unlisted Company		<input type="radio"/> Body Corporate		<input type="radio"/> Bank/FI		<input type="radio"/> Insurance Company						
<input type="radio"/> Government Body		<input type="radio"/> AOP/BOI		<input type="radio"/> Trust		<input type="radio"/> Society		<input type="radio"/> Provident Fund		<input type="radio"/> Superannuation/Pension Fund		<input type="radio"/> Gratuity Fund		<input type="radio"/> FII				
<input type="radio"/> Occupation* <input type="radio"/> Pvt. Sector		<input type="radio"/> Public Sector		<input type="radio"/> Govt. Service		<input type="radio"/> Business		<input type="radio"/> Professional		<input type="radio"/> Agriculturist		<input type="radio"/> Retired		<input type="radio"/> Housewife				
<input type="radio"/> Student		<input type="radio"/> Others _____																
Gross Annual Income*		<input type="radio"/> Below 1 Lac		<input type="radio"/> 1-5 Lacs		<input type="radio"/> 5-10 Lacs		<input type="radio"/> 10-25 Lacs		<input type="radio"/> >25 Lacs - 1 Crore		<input type="radio"/> >1 Crore						
Net-worth in ₹ _____		as on D D M M Y Y Y Y (Not older than 1 year)																
Please shade (●)*		For Non - Individual Investors* (Is the entity involved in / providing any of the following services)																
<input type="radio"/> Politically Exposed Person		Foreign Exchange / Money Changer Services													<input type="radio"/> Yes <input type="radio"/> No			
<input type="radio"/> Related to Politically Exposed Person		Gaming / Gambling / Lottery Services [eg. casinos, betting syndicates]													<input type="radio"/> Yes <input type="radio"/> No			
<input type="radio"/> Not Applicable		Money Lending / Pawning													<input type="radio"/> Yes <input type="radio"/> No			
Any other information [Please specify]: _____																		

3. SECOND APPLICANT'S INFORMATION* [Please shade (●)]															PAN		● KYC	
N A M E _____																		
<input type="radio"/> Mr. <input type="radio"/> Ms.																		
Status*		<input type="radio"/> Resident Individual		<input type="radio"/> NRI (Repatriable)		<input type="radio"/> NRI (Non-Repatriable)		<input type="radio"/> Others _____		<input type="radio"/> Others _____		<input type="radio"/> (Please Specify)						
Occupation*		<input type="radio"/> Pvt. Sector		<input type="radio"/> Public Sector		<input type="radio"/> Govt. Service		<input type="radio"/> Business		<input type="radio"/> Professional		<input type="radio"/> Agriculturist		<input type="radio"/> Retired				
<input type="radio"/> Housewife		<input type="radio"/> Student		<input type="radio"/> Others _____														
Gross Annual Income*		<input type="radio"/> Below 1 Lac		<input type="radio"/> 1-5 Lacs		<input type="radio"/> 5-10 Lacs		<input type="radio"/> 10-25 Lacs		<input type="radio"/> >25 Lacs - 1 Crore		<input type="radio"/> >1 Crore		Net-worth in ₹ _____				
Other Details*		<input type="radio"/> I am Politically Exposed Person		<input type="radio"/> I am Related to Politically Exposed Person		<input type="radio"/> Not Applicable												

4. THIRD APPLICANT'S/ GUARDIAN/ POWER OF ATTORNEY INFORMATION* [Please shade (●)]															PAN		● KYC	
N A M E _____																		
<input type="radio"/> Mr. <input type="radio"/> Ms.																		
Status*		<input type="radio"/> Resident Individual		<input type="radio"/> NRI (Repatriable)		<input type="radio"/> NRI (Non-Repatriable)		<input type="radio"/> Others _____		<input type="radio"/> Others _____		<input type="radio"/> (Please Specify)						
Occupation*		<input type="radio"/> Pvt. Sector		<input type="radio"/> Public Sector		<input type="radio"/> Govt. Service		<input type="radio"/> Business		<input type="radio"/> Professional		<input type="radio"/> Agriculturist		<input type="radio"/> Retired				
<input type="radio"/> Housewife		<input type="radio"/> Student		<input type="radio"/> Others _____														
Gross Annual Income*		<input type="radio"/> Below 1 Lac		<input type="radio"/> 1-5 Lacs		<input type="radio"/> 5-10 Lacs		<input type="radio"/> 10-25 Lacs		<input type="radio"/> >25 Lacs - 1 Crore		<input type="radio"/> >1 Crore		Net-worth in ₹ _____				
Other Details*		<input type="radio"/> I am Politically Exposed Person		<input type="radio"/> I am Related to Politically Exposed Person		<input type="radio"/> Not Applicable												

5. DECLARATION															
<p>I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I have read and understood the contents of the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and addenda issued by Union Mutual Fund (formerly Union KBC Mutual Fund) and the terms and conditions and policies on the website.</p>															
Signature					Signature					Signature					
Sole/ First Applicant/ Guardian					Second Applicant					Third Applicant					

NOTE

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP) status which were forming a part of uniform KYC form is now captured in the application form of the Fund. Also, the detail regarding nature of services viz. Foreign Exchange/ Gaming/ Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.