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1.0	28.07.21
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At the Intermediary -

1. To get the KYC done, the investor approaches an intermediary with the KYC application form along with copy of PAN and proof of address either in-person or online.

2. The intermediary collects the investor KYC information for new KYC creation. The form could either be a physical form, or a digital one. All the documents need to be self-attested by investor. If the applicant e-signs the documents, applicant's wet signature is also separately required, self-attested with e-sign. Cropped signature of the applicant pasted on the application form is not accepted unless it is also backed by applicant's e-sign.

3. The intermediary attests the application and all the supporting documents.

4. The intermediary enters the PAN details of the investor to check if the KYC record of the investor is registered in the KRA system.

5. If the KYC mode is 'Normal/Physical KYC' or 'Online KYC', In-Person Verification is mandatory. For such cases, 'IPV DONE' needs to be mentioned on the application form along with the employee details and signature of the person carrying out IPV and attested by intermediary. If the KYC mode is 'Digilocker' or 'Offline eKYC', both IPV and OSV are exempted.

6. The intermediary enters the data as per the KYC form in the KRA system and thereafter also uploads the images of KYC form and the supporting documents received; like Proof of Identity (PAN) and Proof of address (any address proof – Under SEBI norms).

7. Upon entering data and uploading images pertaining to the KYC record, the KYC data and document images are also made available to the KRA.

8. Once the documents are uploaded, the KYC request is raised in the KRA system and CVL sends a notification to the investor on the registered email address and mobile number entered in the KRA system.

Checklist:

Check Point	Normal KYC	Online Mode	Offline eKYC	Digi-locker KYC	eKYC Biometric	eKYC OTP
Wet Signature	✓	✓	✓	✓	✓	✓
e-Sign	×	✓	✓	✓	✓	✓
BVL for wet signature mismatch	×	×	×	×	×	×
IPV/VIPV	✓	✓	×	×	×	×
OSV documents	✓	×	×	×	×	×
Intermediary Attestation on application	✓	✓	✓	✓	×	×
Photo Cross Signature	✓	×	×	×	×	×