### FAQ's on Aadhaar e-KYC Process

#### 1. What is AadhaareKYC?

Aadhaar based e-KYC is an electronic, 100% paperless process for first time investors to Mutual Funds to complete their KYC formality using their Aadhaar Number.

### 2. Who can do eKYC through Aadhaar?

All first time investors (Resident and Non Resident Individuals) who have not completed their KYC can do an e-KYC using their Aadhaar Number.

#### 3. 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

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

At present, e-KYC process works only for those who have a PAN.

#### 5. What are the steps involved to complete the eKYC through Aadhaar?

The 3 step process is:

- 1. Investor needs to enter his PAN, Mobile, Email, and Aadhaar Number, submit for OTP generation.
- 2. OTP is triggered to the mobile number registered in Aadhaar. The investor needs to enter the OTP and the eKYC application form gets auto-populated with the investor UIDAI data.
- 3. On successful verification with UIDAI you will be redirected to the Invesco Mutual Fund's Website and then you ninvest up to Rs. 50,000/-per annum per Investor.

#### 6. Who sends the OTP and how would I receive it?

The OTP is sent by UIDAI to the registered mobile number and/or email id as available in the Aadhaar database.

#### 7. I haven't received my OTP as yet. What should I do?

The OTP sent by UIDAI might be delayed on account of network congestion. In the event of non-receipt you may use the regenerate OTP button or restart the process.

#### 8. Where do I go to get e-KYC done?

Click <u>here</u> to complete e-KYC and account opening.

# 9. Do I need to submit the physical KYC application form or the physical copy of the Aadhaar Card?

No. This is 100% paperless process for completing your eKYC process. You do not need to submit the physical KYC application form or copy of the Aadhaar Card/PAN card.

# 10. Is there amount restriction on investment for investors completing their eKYC through Aadhaar?

SEBI Regulation mandates that first time investors who complete their e-KYC using Aadhaar with the One Time Password (OTP) based verification method, may invest upto Rs 50,000/- per annum, per Investor. However, if you wish to invest more than this limit, you can visit any of your nearest Investor Service Centre and complete the In Person Verification (IPV) Process.

Please click on the link <a href="https://www.invescomutualfund.com/contact-us">https://www.invescomutualfund.com/contact-us</a> to locate your nearest Investor Service Centre.

#### 11. What happens after I get e-KYC done?

You will be able to purchase units in the Scheme of Invesco Mutual Fund. However as part of e-KYC verification process your name in PAN database would be matched with Aadhaardetails provided by UIDAI and in case of any mismatch, **Invesco Mutual Fund** will approach you for additional documents.

In case of any discrepancy in the documents, the investment and e-KYC would be rejected and the amount would be refunded to your registered bank account.

#### 12. How do I check my KYC status?

You can visit the websites of any KYC Registration Agency (KRA) and verify the status online.

# 13. Can I submit physical transaction request at the Investor Service Centers (ISC) for folios created using Aadhaar based e-KYC?

e-KYC initiated through the website is a paperless process without any requirement for submission of specimen signature. You would need to visit any of your nearest Investor Service Centre, sign the e-KYC form and complete In Person Verification (IPV) Processto enable physical transaction.

### 14. Can I make a purchase through online as well as physical paper documents after e-KYC?

Noyou will be allowed to transact through online mode only.