



# IT'S TIME TO SAY...

**I DO**

- **KNOW THE SCHEME BEFORE YOU INVEST.**

Please read important scheme related documents of the scheme you are investing in. If required, please do speak to your Advisor/Bank/Distributor.

- **LET YOUR DETAILS BE COMPLETE.**

- ▶ Ensure your PAN is linked with your Aadhaar.
- ▶ Update personal information like Name as per PAN, Date of Birth (DOB), Mobile No., Email ID, Bank Account Details (including IFSC) for KYC records and Mutual Fund investments. This will also help in processing of unclaimed dividend (IDCW) and redemption amounts (if any), receivable by you.

- **BE KYC COMPLIANT.**

Validate your KYC with PAN & e-sign with Aadhaar in your KRA (KYC Registration Agency) records. KYC can be validated through the website/app of any Mutual Fund House or through your Distributor. Once your KYC is "Validated", you will be able to transact seamlessly across Fund Houses and avoid the need for multiple KYCs with each Fund House.

- **GET IT UPDATED.**

In case of any change/discrepancy in your contact details, please update the same immediately in your KRA records through your Distributor, Fund House or Registrar & Transfer Agent (RTA) like CAMS/KFintech. This will enable you to protect your investments.

- **SMALL BUT AN ESSENTIAL STEP.**

Ensure you register your nominee(s) for all your investments in Mutual Funds to be prepared for any unforeseen circumstances.

- **KNOW YOUR LIABILITY.**

Be sure to know the applicable "Exit Load" and "Capital Gains Tax" implications before you submit a request for redemption/switch transaction.

- **BE A DIGI INVESTOR.**

- ▶ Access your complete portfolio across Mutual Funds through [www.mfcentral.com](http://www.mfcentral.com)
- ▶ You can also use digital platforms (website/app) of respective Fund Houses/RTA to view and transact in Mutual Funds with various payment options like Net Banking, RTGS, OTM, UPI, etc. Do keep in mind that investment through Demand Draft (DD)/Pay order is not accepted.

- **BE SURE. BE SAFE.**

Authorise any OTP based transaction only after reviewing the complete transaction details. Any representative of your Fund House will never ask you for your OTP. Do not share your KYC documents/personal information with any unauthorised individuals or entities to avoid identity theft or frauds.

## AN INVESTOR EDUCATION AND AWARENESS INITIATIVE BY SBI MUTUAL FUND.

Investors should deal only with registered Mutual Funds, details of which can be verified on the SEBI website (<https://www.sebi.gov.in>) under 'Intermediaries/Market Infrastructure Institutions'. Please refer to the website of Mutual Funds for the process of completing one-time KYC (Know Your Customer) including the process for change in address, phone number, bank details, etc. Investors may lodge complaints on <https://scores.sebi.gov.in> against registered intermediaries if they are unsatisfied with their responses. SCORES facilitates you to lodge your complaint online with SEBI and subsequently view its status.

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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**