

## Know Your Client Procedure

As per SEBI Guidelines, KYC is mandatory. The following documents are collected at the time of agreement and checked for KYC

1. PAN -
  - a. PAN is checked against [https://kra.ndml.in/kra-web/jsps/pos/KYCClientInquiry\\_NEW.jsp](https://kra.ndml.in/kra-web/jsps/pos/KYCClientInquiry_NEW.jsp) to check if the KYC is enabled.
  - b. Detailed NDML check is performed if need be.
2. Aadhaar
  - a. Masked Aadhaar is collected as a preference, and if the client is okay she/he can share unmasked Aadhaar.
  - b. Aadhaar is used only for address check.

### Data Privacy

PAN and Aadhaar are stored internally by RIA, and are secured. They are not distributed out of the RIA's systems.