

Informed Investor

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Protect yourself against unethical practices,
frauds, and scams



A Mutual Fund
Awareness Booklet



Association of
Mutual Funds in India

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Imposters Posing as AMC* Officials

Understand The Fraudsters

Understand how these fraudsters operate. They may:

<p>Claim to be officials of Asset Management Company (AMC)</p> 	<p>Ask for money on behalf of the AMC, usually cash or DDs</p> 	<p>Assure you, the investment will be done on your behalf</p> 
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Protect Yourself

What you can do to protect yourself. You should:

<p>Check their ID and call the AMC to confirm it</p> 	<p>Never give cash. It is not acceptable as a mode of payment</p> 
<p>Never give blank or bearer cheques. Only crossed cheques in favour of the mutual fund scheme</p> 	<p>Never share personal details like PAN & bank details with unknown individuals</p> 

*Asset Management Company/Mutual Fund Company

Pass-back: Unethical Practices

Understand This Unethical Practice

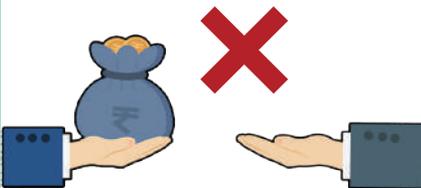
Some intermediaries:

<p>Offer pass-back* on brokerage charges</p> 	<p>Entice you into investing in non-performing schemes</p> 	<p>Lure you into making more investments</p> 
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*Pass-back is rebating commission back to investor.

Protect Yourself

What you can do to protect yourself. You should:

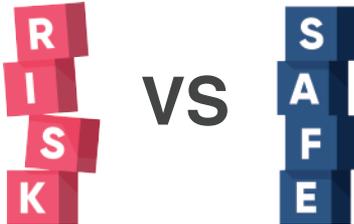
<p>Never accept pass-back brokerage from an intermediary</p> 	<p>Avoid investments suggested in lieu of pass-back or higher incentive</p> 
<p>Always match the suggested scheme with your risk appetite</p> 	

Mis-selling

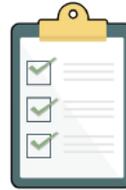
Understand This Unethical Practice

Some intermediaries/AMCs:

Recommend schemes mismatched to your risk profile and requirements



Do not communicate complete scheme related information



Do not communicate the exit load



Provide incorrect information regarding redemption before the completion of the lock-in period



Take your signature on a blank application form, and subscribe to a fund other than that was discussed



► Mis-selling

Protect Yourself

What you can do to protect yourself. You should:

Read all scheme-related documents, terms and conditions, carefully before investing



Understand the lock-in period concept and applicable exit load before investing



Never leave blank signed forms with an intermediary/AMC



Fill in important details yourself— bank account & contact details, fund name, option, SIP tenure, amount, etc



False Promises

Understand This Unethical Practice

Some intermediaries/AMC:

<p>Tell you that a scheme provides guaranteed or fixed returns</p> 	<p>Do not mention the downside risk of a scheme</p> 
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Protect Yourself

What you can do to protect yourself. You should:

<p>Know that no scheme can offer guaranteed returns</p> 	<p>Read all scheme-related documents before investing</p> 	<p>Understand the product, risk type, asset allocations</p> 
<p>Ask the intermediary/AMC about the downside risk of a scheme</p> 	<p>Understand the scheme risk-o-meter</p> 	<p>Report the intermediary/AMC who promises guaranteed returns*</p> 

*Refer page 47



Unauthorized Addition or Change of Broker Code

Understand This Fraudulent Practice

Someone impersonating a RTA*/AMC employee may:

Put an ARN code or switch transactions where the distributor code is left blank

DISTRIBUTOR INFORMATION:

Distributor / Broker ARN

Claim brokerage on such transactions



Protect Yourself

What you can do to protect yourself. You should:

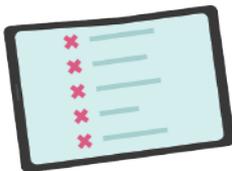
Fill out the form yourself



Ensure its complete in all aspects before signing



Strike out columns/sections that are not applicable



Check your account statement regularly for missing or wrong details



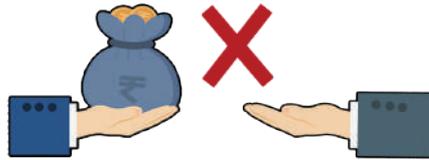
* RTA: Registrar and Transfer Agent

Undisclosed Deduction of Transaction Charges

Understand This Fraudulent Practice

Some intermediaries:

Do not mention that they have opted-in for transaction charges with the AMC



Protect Yourself

What you can do to protect yourself. You should:

Understand all hidden charges before making an investment through an intermediary



Review your account statement immediately to check for any unauthorized charges



Incorrect Updation of Bank Details

Understand Why This Happens

Hand-written forms sometimes lead to errors in data entry



Investors do not attach cheque leaf to enable RTAs to cross verify



The cheque leaf does not have the investor's name printed



▶▶ Incorrect Updation of Bank Details

Protect Yourself

What you can do to avoid this. You should:

Always use AMC-specific forms

A sample of an AMC Name Application Form. The form has a header with 'AMC Name' and 'Application Form'. Below the header, there are several sections with labels like 'Investor Details', 'Investment Details', and 'Bank Details', each followed by a grid of input fields.

Fill the form yourself, in legible handwriting and block letters



Check the form once before submission



Attach a copy of relevant documents with the investment application and change of bank details



Ensure your name is mentioned in the same format across PAN, KYC, bank details, demat account, mutual fund folio



Check your statement & confirmation received from the RTA for the accuracy of details



Fraudulent Change of Static Details - Email, Mobile, Bank, etc

Understand This Fraudulent Practice

Some intermediaries:

Keep signed transaction slips taken on trust basis



Change static details like email id, mobile number, bank details, etc



Put their own contact details in your folio without your consent



Forge your signature and change static details in your folio



Then, make unauthorized financial transactions on your behalf



▶▶ Fraudulent Change of Static Details - Email, Mobile, Bank, etc

Protect Yourself

What you can do to protect yourself. You should:

Fill the form yourself and sign after thoroughly checking it



Fill in & sign transaction slips as and when the transaction needs to be done



Never leave blank signed slips/forms and personal confidential documents with an intermediary



Ensure all static details are your own and not of an intermediary



Monitor your investment/account statement regularly for accuracy of details



Notify the AMC in case of an unauthorized change or missing details

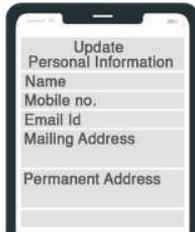


► Fraudulent Change of Static Details - Email, Mobile, Bank, etc

Protect Yourself

What you can do to avoid this. You should:

Update your latest mobile numbers
& email id's with all the KRA*
to receive real-time alerts



Check SMS/emails received
from Mutual Fund/AMC for
unauthorized changes



Never share login credentials/OTP
with an intermediary



Check transaction details
thoroughly if any link is received
from an intermediary



Immediately report back
suspicious SMS/emails to AMC



Adopt digital modes to conveniently
monitor your investments



* KRA: KYC (Know Your Client) Registration Agency

Fraudulent Bank Account and KYC Updation

Understand This Unethical Practice

Intermediaries/Fraudsters:

Change the bank details using bank account proof



Modify KYC details by forging your signature



Protect Yourself

What you can do to protect yourself. You should:

Fill up your KYC form yourself



Update your own details
—email and mobile
—to receive alerts on unauthorized updation



Self-attest immediately below your image for supporting documents like id proof, without leaving a blank space



Copies of bank account proof, old or new, should only be handed at AMC/RTA office

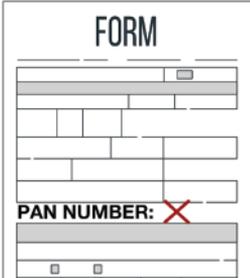


Fraudulent Addition of Nominee or Joint Holder Details

Understand This Fraudulent Practice

Some intermediaries:

Fill the form on your behalf
and mention incorrect PAN



FORM

PAN NUMBER: X

Fill a nomination or addition
of joint holder without your consent



Change nomination digitally/through
blank signed forms



▶ Fraudulent Addition of Nominee or Joint Holder Details

Protect Yourself

What you can do to protect yourself. You should:

<p>Always use AMC-specific forms</p> 	<p>Fill the form yourself in legible handwriting and block letters</p> 	<p>Ensure the form is complete, especially nomination opt-in or opt-out</p> 
<p>Strike out columns/sections on the form that are not applicable</p> 	<p>Attach self-attested copies of relevant documents mentioning the purpose to avoid misuse</p> 	<p>Review your account statement to ensure the accuracy of details</p> 
<p>Notify the AMC in case of wrong or missing details</p> 	<p>Never share login credentials/OTP with an intermediary</p> 	<p>Check transaction details thoroughly if any link is received from an intermediary</p> 

Misuse of Physical Documents Submitted

Understand This Fraudulent Practice

Some intermediaries:

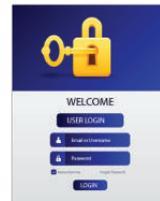
Misuse photocopies of your submitted documents for purposes other than intended



Commit identity thefts, steal your personal information—identity cards, bank account details, etc



Use your information or credentials to avail benefits from a financial institution



Protect Yourself

What you can do to protect yourself. You should:

Write the purpose and company name on documents when submitting



Sign across the body of photocopies to avoid misuse



Unauthorized Investment in ELSS

Understand This Unethical Practice

Some intermediaries:

Do not communicate or explain the three-year lock-in period concept



Do an unauthorized investment in ELSS on your behalf



Protect Yourself

What you can do to protect yourself. You should:

Be aware of tax benefits and applicability of the ELSS scheme, opt for it as required



Understand the ELSS scheme three year lock-in period, applies to SIP also



Monitor your investments and ask for regular updates from distributors /AMC

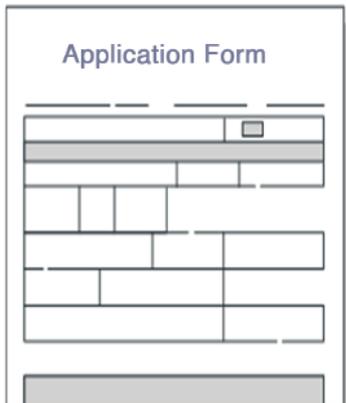


Unethical Practices & Frauds Against Senior Citizens

Understand This Fraudulent Practice

Some intermediaries:

Fill the form on your behalf



Mention incorrect or their own
details in the folio



Suggest high-risk schemes
unsuitable for age and risk appetite



Write a scheme of their choice
for higher brokerage



► Unethical Practices & Frauds Against Senior Citizens

Protect Yourself

What you can do to protect yourself. You should:

<p>Fill the form yourself</p> 	<p>Never leave blank signed slips with anyone</p> 	<p>Understand the risks involved in a scheme before investing</p> 
<p>Keep family members updated about the investment type and horizon</p> 	<p>Update correct nominee details in the folio</p> 	<p>Regularly review your account statement to ensure the accuracy of details</p> 
<p>Notify the AMC in case of wrong or missing details</p> 	<p>Never share login credentials/OTP with an intermediary</p> 	<p>Check transaction details thoroughly if any link is received from an intermediary</p> 

Fraudulent Purchase Using Investor's Money

Understand This Fraudulent Practice

Some intermediaries:

Take payment for the purchase either in cash, or online transfer to their own account



Make the purchase in their own name or family name



Issue a fake account statement that reflects the purchase entry



Protect Yourself

What you can do to protect yourself. You should:

Never pay in cash, or online transfer to a personal account



Make the payment only to the scheme account or approved account of the AMC



Immediately cross-verify the account statement received from an intermediary with the AMC



Update your latest mobile numbers & email id's with all the KRA to receive real-time alerts



Fraudulent Scheme Switch

Understand This Fraudulent Practice

Some intermediaries:

Keep signed transaction slips taken on trust basis



Switch between schemes for a higher brokerage without informing you



Forge your signature and make the switch



Put an ARN code on switch transactions where the distributor code is blank

DISTRIBUTOR INFORMATION:

Distributor / Broker ARN

Like RTA Employee/Fraudster log into your online portal and place a switch on your behalf



Switch your funds from equity or international schemes to debt scheme to reduce payout time



► Fraudulent Scheme Switch

Protect Yourself

What you can do to protect yourself. You should:

Understand the logic and tax implications of a switch before authorizing



Fill all forms yourself, sign after a thorough check, strike off empty portions



Regularly monitor your investments and check your a/c statement pre & post investment



Never leave a blank signed slip with an intermediary



Sign a slip as and when needed, only after duly checking the transaction



Check communication received from Mutual Fund /AMC—SMS/emails



Immediately report back suspicious SMS/emails to AMC



► Fraudulent Scheme Switch

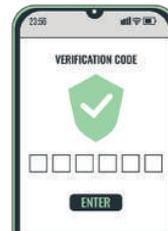
Protect Yourself

What you can do to protect yourself. You should:

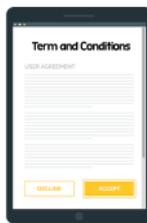
Check details completely before submitting OTP for electronic transactions



Never share login credentials/OTP with an intermediary



Read terms & conditions before submitting investment details on any website



Never use websites or apps that take permission to read the contents of emails



Check transaction details thoroughly if any link is received from an intermediary



Update your latest mobile numbers & email id's with all the KRA to receive real-time alerts



Delay in Allotment of Units

Understand Why This Happens

RTA is unable to match the transaction and payment details



This happens due to missing/incomplete/incorrect details in the application form



Funds are transferred to some other entity who is not authorized to collect the money and can be misused



► Delay in Allotment of Units

Protect Yourself

What you can do to avoid this. You should:

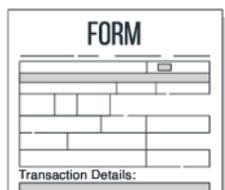
Always use AMC-prescribed application forms



Fill in all necessary details in the application form



Submit complete details of the fund transfer in the application



Submit details of cheque, passbook copy, etc as proof for physical transfers



Mention bank Unique Transfer Reference number (UTR) and NEFT/RTGS/IMPS transfers details



Transfer funds only to the AMC account directly or use AMC-approved modes of payment



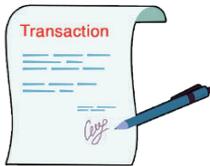
If the unit allotment doesn't happen for 5 days, the investor must raise a query with complete details of the place of submission of the transaction and funds transfer to AMC immediately.

Fraudulent Redemption

Understand This Fraudulent Practice

Some intermediaries or fraudsters:

Keep blank transaction slips/forms signed by you on trust basis or forge your signature



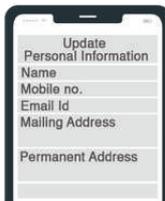
Keep confidential documents like cheque copy, bank statement /passbook, PAN, Aadhaar, etc



Get hold of your folio details & Statement of Accounts (SoA)



Update their own/others` email/mobile in your folio



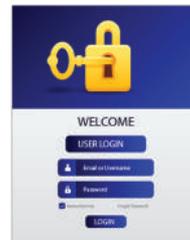
Thus, obstruct and divert emails/SMS alerts on unauthorized transactions



Change bank details in your folio and withdraw funds



Log into your online portal and make the redemption



► Fraudulent Redemption

Protect Yourself

What you can do to protect yourself. You should:

Never leave blank signed slips/forms with an intermediary



Sign transaction slips as and when the transaction needs to be done



Fill the form yourself, and sign after thoroughly checking it



Never leave personal confidential documents like cheque copy, bank statement/passbook, PAN, Aadhaar, etc with an intermediary



Never share important details like PAN, bank & folio details with any unauthorized person



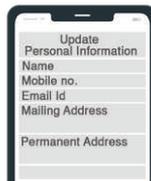
Write the purpose & company name on documents when submitting and sign across the body



Provide your own contact details—email, mobile to receive updates on unauthorized transactions



Update your latest mobile numbers & email id's with all the KRA to receive real-time alerts



Check communication received from Mutual Fund/AMC —SMS/emails/physical letters



► Fraudulent Redemption

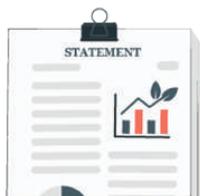
Protect Yourself

What you can do to protect yourself. You should:

Immediately report back suspicious SMS/emails to AMC



Check your account statements pre and post investment



Track all your holdings through Consolidated Account Statement (CAS)



Ensure your folio has the correct bank and nominee details



Ensure correct & updated details mobile/email/address, etc are recorded with RTA/AMC



Immediately report any discrepancies in the investment details to the RTA/AMC



Never share login credentials/OTP with an intermediary



Check transaction details thoroughly if any link is received from an intermediary



Adopt digital modes to monitor your investments regularly



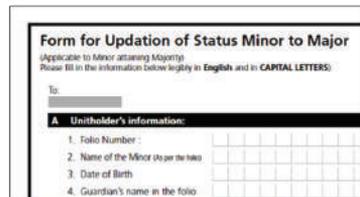
It is mandatory for AMCs/RTAs to send consolidated account statement for transacting folios and dormant statement for non-transacting folios. Contact the RTA/AMC in case of non-receipt/changes in the consolidated account statement

Fraudulent Redemption at Minor Attaining Majority (MAM)

Understand This Fraudulent Practice

Investments in the name of minors are prone to frauds if the status is not changed immediately. Fraudsters:

Complete Minor Attaining Majority process using bank attestation as the minor's signature is not in the records



Form for Update of Status Minor to Major
(Applicable to Minor attaining Majority)
Please fill in the information below legibly in English and in CAPITAL LETTERS

To: _____

A. Unitholder's information:

1. Folio Number :	
2. Name of the Minor (as per the folio)	
3. Date of Birth	
4. Guardian's name in the folio	

Complete Minor Attaining Majority process using affidavit for change of name when the investment was made using a nickname



Redeem funds to a fraudulent account, post the Minor Attaining Majority process



► Fraudulent Redemption at Minor Attaining Majority (MAM)

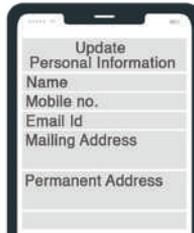
Protect Yourself

What you can do to protect yourself. Guardians should:

Never share investment or profile details with unknown individuals



Update their mobile/email in the minor's portfolio



Check the Statement of Accounts (SoA) thoroughly for the accuracy of details



Occasionally, check the unit balance and other details



Pay attention to communication received from AMC/RTA



Check AMC/RTA communication for change of bank/email/mobile, units redeemed, etc



Immediately report any unauthorized transaction/change to AMC/RTA



Not delay the MAM process when the child becomes major



Should attest the signature of the minor instead of the bank for MAM



Delay in Redemption or Refund Proceeds

Understand Why This Happens

The bank details in your folio are incorrect or not updated



Bank details of some other person were added to your folio to divert funds



Your bank details were changed fraudulently, diverting funds to other accounts



Your contact details were changed so you wouldn't get alerts on fraudulent transactions



► Delay in Redemption or Refund Proceeds

Protect Yourself

What you can do to protect yourself. You should:

Provide correct & updated bank details in the application



Ensure the first holder of investment is a holder in the bank account



Provide bank proof with details of holders for the account



Provide all bank account related detail, especially where the investor is not the first holder



Provide proof of bank account type if you are an NRI



Before submitting a redemption request, ensure that your bank details are correct and not changed



Before submitting a redemption request, ensure correct details, mobile/email/address etc are recorded on RTA/AMC records



In case you don't receive the payout by the end of the day on the scheduled payout day, you must immediately raise a query with the AMC. The query must contain complete details viz date & place of submission of the transaction, and the bank account where you were expecting the credit.

Transactions Not Authorized by Investor*

Understand This Fraudulent Practice

Some intermediaries:

Take blank signed slips from you on trust basis and keep them



Use the slips to change the email or mobile number in your folio



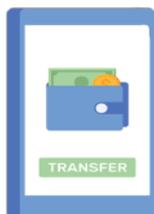
Update their own/others` email/mobile in your folio



Thus, obstruct and divert important transaction emails/SMS alerts



Submit transactions without your knowledge



Route transactions under different ARN without your knowledge

DISTRIBUTOR INFORMATION:

Distributor / Broker ARN

*These unauthorized transactions may include fraudulent purchase, redemption, scheme switch, and change of scheme details & amount.

▶ Transactions Not Authorized by Investor*

Protect Yourself

What you can do to protect yourself. You should:

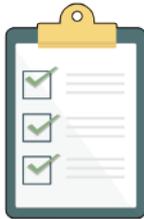
Never share signed blank or partially filled transaction slips/forms with anyone



Sign the application only after checking all details like email, mobile, nominee, bank details



Ensure mandatory fields in application/redemption forms are not left blank



Cross-verify the details post all transactions, even when done with your consent



Ensure transactions were processed as per your request, and all details were captured



Never share important details like PAN, Bank and folio details with any unauthorized person



▶▶ Transactions Not Authorized by Investor*

Protect Yourself

What you can do to protect yourself. You should:

Check details of all online transactions before submitting



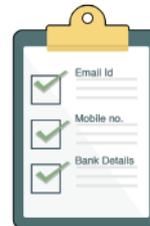
Check details of online transactions initiated by distributor/AMC officials



Check AMC/RTA SMS/emails for alerts received on transactions



Keep your mobile number, email, and address updated in AMC records



Immediately, report alerts on transactions not initiated by you to the AMC/RTA



Alerts Received on Unauthorized Transaction

Understand This Event

You receive a communication alert on your email/mobile



A non-commercial/commercial transaction was done on your behalf



You did not do or authorize this transaction



Protect Yourself

What you can do to protect yourself. You should:

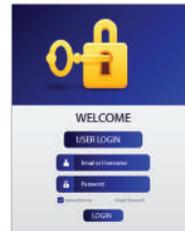
Report alerts on changes in profile or transactions not authorized by you



Report alerts on unauthorized activity to the call centre or branch of the AMC



Change password periodically to avoid misuse of login credentials and hacking



Signature Forgery Cases

Understand This Fraudulent Practice

Fraudsters:

Replicate and forge your signature on documents

Signature 
Date _____

Change static details in your account—mobile, email id, etc



Obstruct and divert important transaction email/SMS alerts



Transact on your account without your authorization



Add fake nominee/joint account holder details to your folio



Divert your funds to their own account



► Signature Forgery Cases

Protect Yourself

What you can do to protect yourself. You should:

Not reveal your signature to anyone



Never allow anyone to sign on your behalf



Keep your signature unique to prevent easy replication



Adopt digital transactions



Fraudulent Transmission of Units, in Case of Holder`s Death

Understand This Fraudulent Practice

In case of the primary unit holder`s death, some intermediaries:

Use the blank signed investment form submitted



File a nomination form by forging their signature



Use incomplete signed form submitted by investor/senior citizen



Transmit their units by registering or changing nomination



Use a fraudulent legal nomination



▶▶ Fraudulent Transmission of Units, in Case of Holder`s Death

Protect Yourself

What you can do to avoid this. You should:

Add only immediate relatives as nominees or joint holders in mutual fund folios



Keep the nominees or family informed of nomination and investment details



Update nominee and family on subsequent changes in nominee details



Check profile details periodically including nominee details



Inform the AMC, in case of unauthorized changes in details



Mention inheritance of Mutual Fund corpus in your will to avoid legal disputes



In an event of death, the legitimate nominee in the folio should report the incident at the earliest by depositing necessary documents and initiate the transmission of units.

Non-receipt of Account Statement

Understand Why This Happens

You don't get the statement of accounts on monthly basis or when triggered



Sent by the salesperson but not triggered from AMC /RTA official mail id



Protect Yourself

What you can do to avoid this. You should:

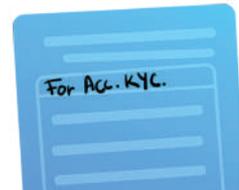
Ensure your correct email id and mobile is updated in AMC Folio/ KYC records



In case of non-receipt, contact the customer care of AMC/RTA to verify the details



Update KYC records whenever there is a change in contact/address details



Ensure you receive Statement of Account (SoA)/ Consolidated Account Statement (CAS) after every transaction



In case of SoAs through email, check the junk mail folder for receipt



NRI Investor Transactions

Protect Yourself

Are you an NRI investor? Here is what you can do to protect yourself. You should:

Keep your latest contact details, like mobile numbers and emails, updated in the AMC folio



Do this to receive important alerts and communication regarding your investments



Avoid giving any original documents, like a passport, to any representative



Use secure online mediums to transact



Ensure your mobile numbers are also available on Whatsapp



Use Whatsapp for sending OTP, alerts, & transaction confirmations



Disputes in Joint Holdings

Protect Yourself

Do you hold joint investments with others? Here is what you should know. You should:

Inform the AMC regarding any dispute with other holders immediately



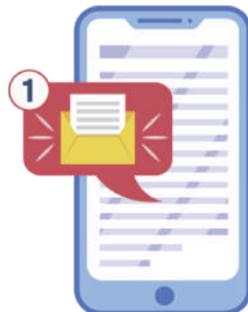
Do this immediately to avoid any misuse of funds



Update contact details of joint holders for existing as well as new folios



Send confirmation messages to all holders



Online Investments Through Third-Party Apps

Frauds While Using Third-Party Apps

Fraudsters:

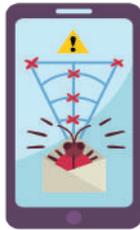
Make fake apps look like authentic apps



Cheat you into sending money to a fake account



Plant malware on your device through fake apps



Hack your device for confidential data and passwords



Transfer your funds to their own account

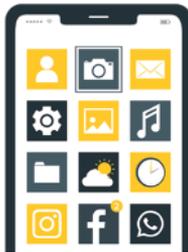


▶▶ Online Investments Through Third-Party Apps

Protect Yourself

What you can do to protect yourself. You should:

Only use trustworthy apps



Only download apps from the official store



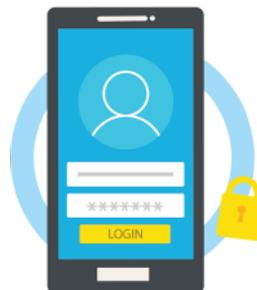
Use secure HTTPS sites for financial transactions



Avoid using public networks for financial transactions



Keep a secure password



Fraudulent Digital Transactions

Understand This Fraudulent Practice

Fraudsters:

- Ask you for personal details or verification codes/OTP
- Send you fraudulent clickable links similar to AMC or intermediaries
- Claim they are from AMC/Intermediary's office. Ask you for OTP
- Send phishing links to collect confidential details

Protect Yourself

What you can do to protect yourself. You should:

- Never share login credentials, OTP, Internet Banking ID, URN with anyone
- Not open/reply to any unknown e-mail from any unauthorized person
- Verify email Ids. Fraudsters can create Ids similar to AMC/Intermediary
- Don't click on links shared from personal accounts of AMC representatives/intermediaries
- Always check the website URL when making online payment
—RTGS/NEFT/Click to pay, etc
- Keep email/mobile number updated in AMC records to receive OTP
- Change the password periodically
- Set secure passwords, not like birth date
- Set secure secret question, never with easy answers known to many



SCORES: SEBI Complaints Redress System

Investor Grievances Redressal Through SEBI Complaints Redress System

There may be occasions when you have a complaint against a listed Mutual Fund or a company or any other intermediary registered with SEBI. SEBI has provided a centralized web based complaints redress system on its portal, named 'SCORES'.

In case you have a complaint related to any issue such as non-transfer of securities and non-payment of dividend with listed companies etc., you should first approach the concerned company/ intermediary/Mutual Fund against whom you have a complaint.

If you are not satisfied with their response, you may then lodge a complaint with SEBI through SCORES to get your complaint redressed. SCORES facilitates you to lodge your complaint online with and subsequently view its status.

SEBI takes up the complaints registered via SCORES with the concerned company / mutual fund / intermediary for timely redressal.

To log on to SCORES System, please visit <http://scores.gov.in/>
Or scan the QR code



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to be better informed, while
investing for your future goals.





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