FINKART
INVESTOR

User Manual For Investors

Version 4.3.78

Contents

Index	Page
Introduction	1
Benefits	1
Getting Started	1
Steps To Use The App	1
Sign Up	2
Login Options	2
Portfolio Dashboard	2
Detailed Portfolio	3
My Profile	3
Change Language Option	3
Transact in My Folios	4
Additional Purchase	4
New Purchase	4
Redemption Robo	5
Redemption	5
Insta Cash Redemption	5
Switch	6
SIP Registration	6
SWP	7
STP	7
Transact In Minor Folios	7
Transaction History	8
Dividend	8
eNACH	8
NAV	9
SIP Calendar	9
Link Family Folios	9

Statements

Consolidated Account Statement	10
Account Statement	10
Pause/ Cancel Systematic Transaction	11
Notifications	11
WhatsApp Opt In/ Out	11
Capital Gains By Email ID	12
CAN Based Account Statement	12
Grand Fathering NAV Statement	12
Rate Us	13
Invite Friends	13
Settings	13
Raise A Query	14
Non-Login Services	14
Locate Us	14
Missed Call Services	15
Convenient SMS Service	15
Consolidated Account Statement	15
Know The Status Of Your Transaction	16

Introduction

KFintech wanted to give their investors and distributors an additional service by providing a Mobile application. KFinKart is a Mobile App which is a one stop shop where all the Services are facilitated in a single touch. This document provides a blueprint summary of KFinKart Mobile App.

Benefits

There are many ways in which KFinKart can help both investors and distributors.

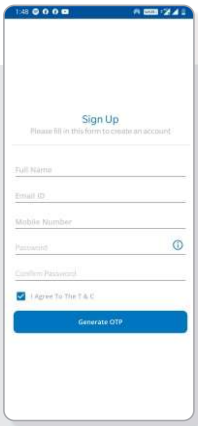
- Easy access
- Any time access
- One-touch access
- Increase access
- Transacting capabilities on the go
- Invest, track and manage all types of MF investments across 24 funds
- Quick payment options using eMandate, UPI and net-banking
- Add family folios in your profile and track all family investments through a single app

Getting Started

Any user needs a smart phone device with internet access in order to download and install this application. The app is available on Play Store and App store for no extra cost. After installing KFinKart the App icon will appear on the screen, which is ready for use.

Steps To Use The App

- Click on the icon to launch the app
- On the Login Page you will see the "Sign Up" button
- User needs to complete registration first in order to use the app
- Press the "Sign Up" button, which will take you to the registration page
- User needs to input all the required details for registration



Sign Up

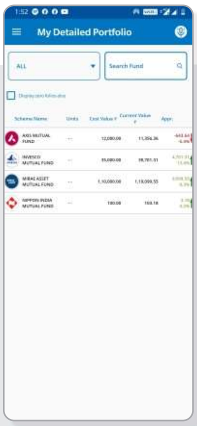
After providing all required information for registration, user needs to press "Submit" Button. User needs to enter Email ID registered with his investments and a Password of choice and "Submit". A new investor can sign up with any Email ID.

Login Options

User can setup Fingerprint/ Pattern/ PIN

Portfolio Dashboard

If the user enters email ID registered with his investments, all the investment information will be auto-fetched on login. User can view asset class wise (Equity, Debt, Liquid) investments of himself/herself and also of his family if there are linked family folios. User will be redirected to folio level details from asset class wise. Alternately user can go to Fund-wise AUM to view holdings at fund level.



Detailed Portfolio

User can view detailed portfolio for self and of family. There are three levels of details available. At the first level user can view fund level investment details. The second level has scheme level holding details with latest NAV. Third level has folio level details for the particular scheme. User can transact (additional purchase, redeem and switch) at the folio level through the quick links provided.

My Profile

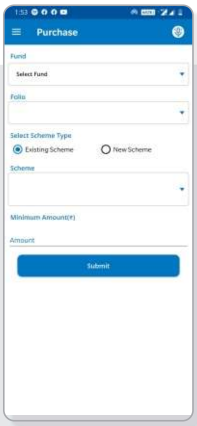
User can save his details for initiating New Purchase transactions quickly. All the Demographic, FATCA and Communication details provided in My Profile will automatically be used for processing New Purchase request. User will have an option to select the nominees and banks available in My Profile at the time of New Purchase.

Change Language Option

There are 10 vernacular languages except English which is supported in the app. The user can select the language of his/her choice and the app labels will change into the language selected.

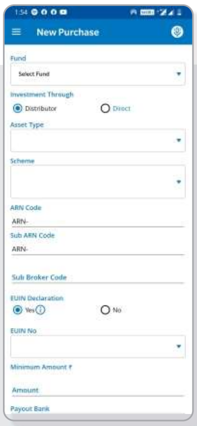
Transact In My Folios

User can transact in self folios or family folios (if family folios are linked). Currently additional purchase, redemption, switch, new purchase and SIP are supported.



Additional Purchase

An investor may choose the AMC, folio and scheme to transact. He/She may choose to invest in an existing scheme or a new one. He/she also has to select the broker details, EUIN and declaration in case he/she goes for regular schemes. Amount, mode of payment and the bank name needs to be specified before he clicks on Next.



New Purchase

User has to select AMC and scheme to transact. User can select Regular or Direct mode of investment. If Regular mode is selected distributor details will be captured. User can add nominees (at max 3). Nominees list will be fetched from My Profile.
User can select the payment mode which can be Net Banking or KOTM. If the payment mode is Net Banking, user will be able to select Bank fetched from My Profile bank accounts list.

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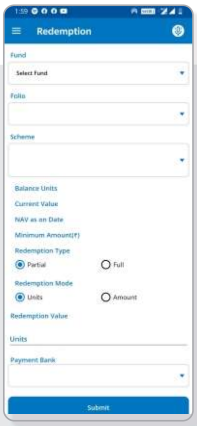
Redemption Robo

This feature will assist the investor to select the best scheme to redeem from by calculating amount receivable based on exit load, short term and long term gains applicable in the folio.

This feature is enabled for My Portfolio (personal) as well as Minor Portfolio.



Redemption

Investor has to select the AMC, folio and the scheme from which he/she has to redeem.
He/She has to define the redemption type and mode. In case the redemption is not full, he/ she has to enter the amount or units to redeem. Once he / She clicks on Generate OTP, one time password gets generated on his / her registered mobile number.

Insta Cash Redemption

This feature is only available for the folios which support instant redemption to bank account.

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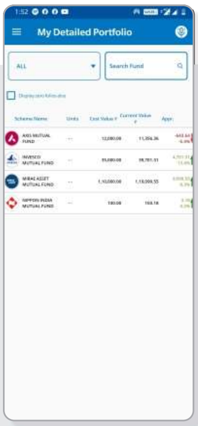
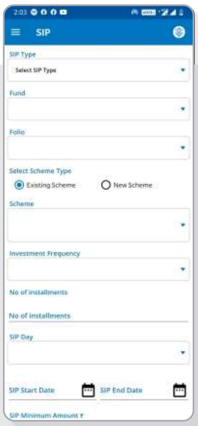


Switch

Investor has to select the category of mutual fund and select the scheme where he has to switch.

He/She has to select the EUIN declaration and define the switch type and mode, before entering the amount or units, where the switch is not full.

Once he click on Generate OTP, one time password gets generated on his registered mobile number.



SIP Registration

This feature provides user register for a systematic investment plan in an existing or a new scheme. A user to avail this feature has to login to his account with his login and password registered with KFinKart. After logging in click on the Transact now" button. Then click on "SIP Registration to initiate the process.
Update the required Scheme details, broker details and Investment details shown in the screen shot. Once all the fields are updated click on "Submit" to expedite the SIP Registration process.

There are 3 types of SIP registration in the portal:

- SIP registration in existing folio
- SIP registration in new folio
- SIP registration in new folio with payment

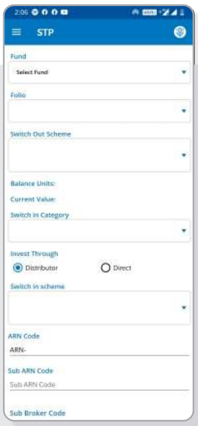
User can select the mode of registration of SIP for recurring payments as:

1. ISIP (biller registration in net-banking)
2. KOTM (eMandate)

SWP

This feature allows investor to systematically withdraw funds from their existing investments. The withdrawal frequency can be monthly, quarterly, half-yearly or yearly.

There are two types of withdrawal options – Fixed or capital appreciation where a fixed amount (subject to availability of funds) or the amount appreciated during the period will be withdrawn respectively.



STP

This feature allows the investor to systematically transfer funds from their existing scheme to another scheme in the same fund. The transfer frequency can be daily, weekly, fortnightly or quarterly.

There are two types of transfer options (based on selected schemes) – Fixed or capital appreciation where a fixed amount (subject to availability of funds) or the amount appreciated during the period will be transferred respectively.

Transact in Minor Folios

User can transact in minor folio added in the profile. In case, minor folio is not available, the same can be added by the user by uploading an age proof document like birth certificate, passport copy, or court-appointed guardianship proof.

The investor can then view the portfolio of the minor and can even initiate additional purchase, redemption and switch for them.

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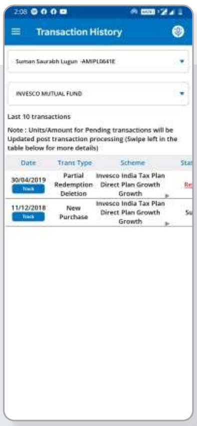
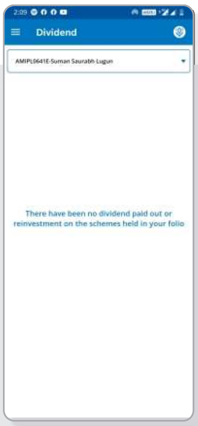


Transaction History

Upon selecting Transaction History in menu, last 10 transactions for the particular fund are listed. By default, transaction history will be displayed for the first fund alphabetically in the fund list.



Dividend

This feature will display the details of dividends accrued on the various schemes in the folios. It could either be dividend paid out or dividend reinvestment on the various schemes.

eNACH

User can register for eNACH for quick payment and auto-pay option for SIP. The process uses net-banking to authorize the registration and set up an mandate in less than 5 minutes. The mandate usually takes up to 48 hrs to register.

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NAV

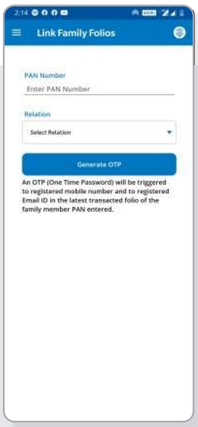
This feature provides the user latest and historical NAV at scheme level. User selects fund, asset class and scheme.

For the selected scheme NAV gets displayed. User can Select the period for which NAV has to be displayed.

SIP Calendar

This feature will display the dates of the various SIPs ongoing for the investor. The investor can check the same for the upcoming months by changing the month selection.

The investor can also configure the reminder and notification by selecting a particular SIP.



Link Family Folios

The investor can link his/ her family folios in the same login by adding the PAN of the relative. An OTP will be triggered to the registered mobile number of the relative based on which the relative can be added.

The investor can then view the portfolio of the family member and can even initiate additional purchase, redemption and switch for them.

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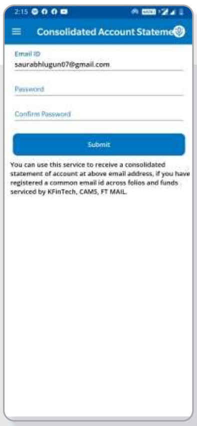
Statements



Consolidated Account Statement

This feature triggers an account statement for investments across funds serviced by KFintech, CAMS and FTAMIL.

- User has to input password to protect the statement
- On submitting, account statement is generated and sent to registered email ID with password protection

Account Statement

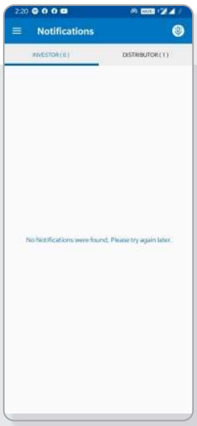
The investor can download folio based account statement by selecting fund and folio. The statement can also be downloaded for other family members linked to the profile.

Pause/Cancel Systematic Transaction

User can pause/ cancel various systematic transactions like SIP, SWP and STP using this feature.

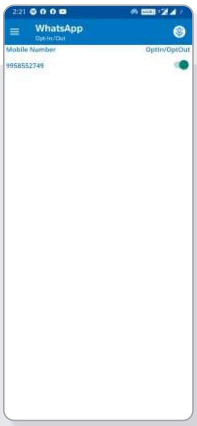
User has to select the fund and select the schemes for which systematic transaction has to be paused/ cancelled.

An OTP will be triggered to the user to confirm the transaction. On successful verification, systematic transaction will be paused/ cancelled.



Notifications

User will receive in-app notifications on transaction status post the processing. User can view the units effected and the transaction amount.



WhatsApp Opt In/Out

Now, user can receives updates about their investments in WhatsApp also. User has the option to opt in/out of the option from this feature.

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Capital Gains By Email ID

The investor can opt to receive capital gains statement based on their Email ID.

The investor has to create password for the document and select the date range. Based on that, capital gains statement will be triggered to the email ID of the investor. The file will be password protected with the same password created earlier.

CAN Based Account Statement

The investor can obtain consolidated account statement of their holdings with KFintech based on the Common Account Number (provided by MFU).

The investor has to create password for the document and select the date range. Based on that, account statement will be triggered to the email ID of the investor. The file will be password protected with the same password created. earlier.

Grand Fathering NAV Statement

The investor can obtain statement of the grand fathered NAV based on their holdings with KFintech over mail.

The investor has to create password for the document and select the date range. Based on that, statement will be triggered to the email ID of the investor. The file will be password protected with the same password created earlier.

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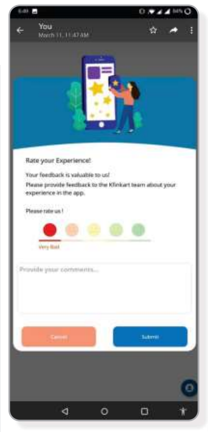

Rate Us

This feature will take the user to the play store to rate the application and/or provide any reviews.

Invite Friends

User can invite their friends to download and install the KFinKart app using this feature. User can send the dear ones the link using various share options like WhatsApp, Facebook, Gmail etc.

Settings

User can set up PIN and pattern for easy login into the app. Fingerprint login access can also be enabled/disabled from here.

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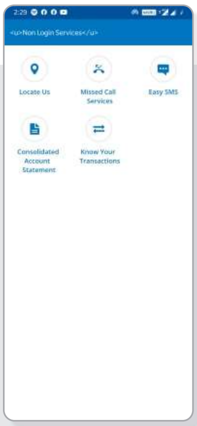
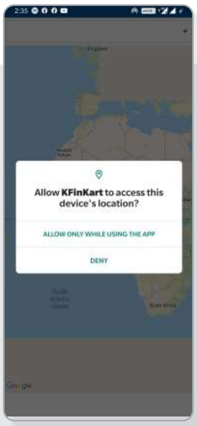
Raise A Query

User can send any query or provide feedback through this feature based on specific funds to the investor support center. The user has to type in their query/feedback and the same will be worked upon by the executives.



Non-Login Services

- Locate Us
- Missed Call Services
- Convenient SMS Service
- Consolidated Account Statement
- Know Your Transaction



Locate Us

User can find the contact person and address of the nearest Investor Service Center (ISC) based on city selected. The result will open in the map with an option to call the contact person or to find direction.

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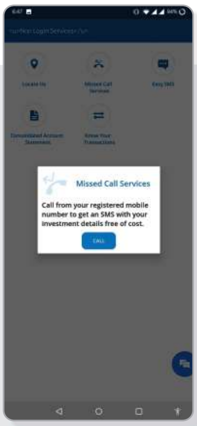
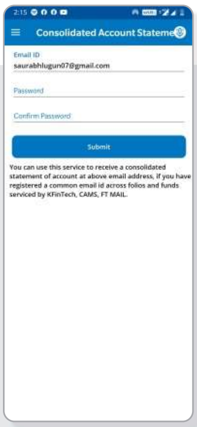


Missed Call Services

Give a Missed Call at 09212993399 to receive the investment value on your registered mobile number.

Convenient SMS Service

Click on the button to send SMS to get investment value to registered mobile number. This feature will auto-redirect the user to default messaging app in the mobile.



Consolidated Account Statement

User can use this service to receive a consolidated account statement in the mail. This will provide a consolidated statement across funds and folios available with KFintech, CAMS, FTMAIL based on the common registered Email ID.

Know The Status Of Your Transaction

The option Know the status of your transaction helps you to know the status any of your individual transaction carried out under any of the KFintech serviced Mutual Funds. It Provides data up to 120 days. For security reasons we will be providing the transaction date and Price applied and the status of the transaction. If you wish to download the transaction level report please use the option provided under Investor Transaction Report in our website which will be triggered to your registered mail ID.