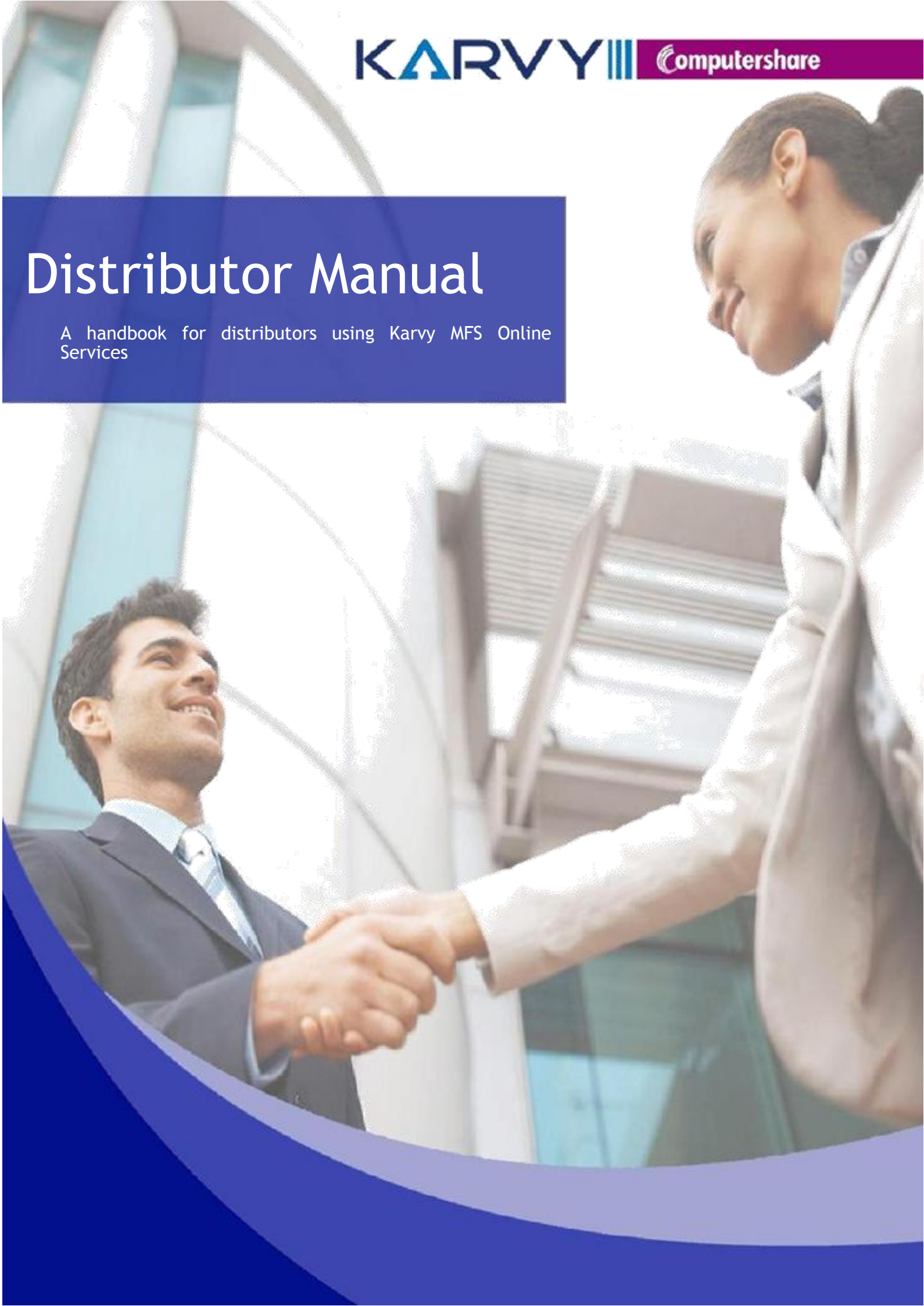


Distributor Manual

A handbook for distributors using Karvy MFS Online Services



What does the handbook offer?

The website of Karvy Mutual Fund Services www.karvymfs.com is an integrated and client focused website catering to the mutual funds segment of the financial services industry. It addresses the twin issues of business development and client servicing which are the objectives of any mutual fund. We take pride in presenting to you some of the key highlights of the website and the distributor services being offered.

Key highlights of the website

Dedicated website

24*7 access from any location Continuous innovation

Convenience, comfort & customization Speedy data retrieval & processing capability

Tightly integrated web services with operations built on the experience of a host of reputed clients

Distributor services

The distributor services manual places you in the lead by enabling you to utilize the range of services in the distributor login of www.karvymfs.com. The manual provides you with complete information support that includes client information, transaction information, business information and overall market information with subscription to vital reports. The manual provides you with an in-depth knowledge of building customized reports that are convenient to use and are an indispensable tool for the distributors. The manual present focused explanation of the core features and also the complexities of the online, mail back and subscription services provided on the website. We are confident that the present edition of the manual would satisfy the need of a handbook in utilizing the services provided by www.karvymfs.com.

Introduction

To support the services for investors & distributors on diverse fronts with respect to the various funds serviced by Karvy, we have provided a host of services on our website www.karvymfs.com.

For the distributor fraternity, we have enabled a host of login based services, some of them shaped by the responses/feedbacks that we have been receiving from distributors. The whole objective of enabled services is to provide ready, pre/post-processed information that would go a step further in business decision making for the distributor. In the following sections, we attempt to provide an insight to the various services, which should help a distributor garner more information about his clients and help him get a complete overview of the business done with adequate MIS reports to support various requirements.

We have also provided host of services on the website for your investors which include, online viewing of statement of accounts held by investor, portfolio valuation and consolidated account summary at fund level/across funds for all Karvy serviced Mutual Funds. Add - on services like Chartbusters, subscription reports and mail back services under which vital reports are categorized on the basis of their nature and usage bring in the ease of finding information, just a click away. Various enrichments to the Distributor Services provided on the website have all been a result of your constant feedback and encouragement and hence we request your valued comments, so as to enable us to continue with the constant up gradations to the services.

Login Based Services

Subscription Reports

Using the subscription reports services, you can subscribe for any of the reports mentioned below, which would be triggered to the email id(s) registered with us, based on the frequency selected by you, delivered regularly and periodically to your mailbox. The reports are placed under two categories - **Monthly** and **Regular** on a periodical basis. The subscription services allows you to receive data on a regular basis, without you having to actually visit the site and request for a Mail back on a periodic basis. Any customization preference of reports registered would be applicable to the subscription services also.

- Monthly Reports

MFSD 302 - Market Size Estimation

This report gives you an insight to the various Mutual Funds. On subscription, this report will be sent to your registered email - id in the Second Week of every month.

MFSD303 - Ranking Report

This report gives an insight in your ranking across Equity, Debt and Cash schemes for a given period across Karvy serviced funds. This report will be sent to your registered email - id in the first week of every month.

- Regular Reports

MFSD301 - Daily NAV

This report gives you the NAVs on a daily basis, of the fund schemes that you have selected across the industry. To get the daily updates, you can subscribe for this Report.

MFSD307 - Transaction Report

On subscription for this report, you can receive the same to the registered email address either in an Excel or DBF Format based on the selected periodicity.

MFSD308 - NAV Report

This report allows you to subscribe for NAV of the desired fund (s) in a given period. You are allowed to select fund (s) of your choice and receive the report by email either in an Excel or a DBF format based on the selected periodicity.

MFSD309 - Dividend & Bonus Information

You can subscribe for Dividend and Bonus details declared by the funds for any given period. You have the choice of receiving the report by email either in an Excel or a DBF format based on the selected periodicity.

MFSD310 - Client Wise AUM report

You can subscribe for AUM report and will receive the client AUM details based on the frequency.

MFSD311 - Investor Master Information

You can subscribe for this report and receive the master details of your active clientele. You have the choice of selecting fund (s)/ scheme (s) and receive the report by email in excel or DBF format based on the selected periodicity.

MFSD312 - Transaction wise Investor Master

You can subscribe for this report and receive your client's transaction details along with the master details. You have the choice of selecting fund(s)/ scheme (s) and receive the report by email either in an Excel or DBF format based on the selected periodicity.

MFSD313 - SIP Registration Report

You can subscribe for this report and receive your SIP registration details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD314 - SIP Registration Rejection Report

You can subscribe for this report and receive your SIP registration rejection details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD315 - Purchase Rejection Report

You can subscribe for this report and receive Purchase rejection details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD316 - Pre Process Rejections Report

You can subscribe for this report and receive Pre Process rejection details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD331 - SIP Termination Report

You can subscribe for this report and receive SIP. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD339 - KYC Report

You can subscribe for this report and receive your KYC report details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD345 - Redemption payout report

You can subscribe for this report and receive redemption payout details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MFSD347 - EUIN Remediation report

You can subscribe for this report and receive EUIN remediation pending details. You will receive the report by email either in an Excel or DBF format on selected frequency.

MailBack Services

The Mailback services tool aims to provide the more useful information support, tailor-made to suit your business requirements. Net AUM reports now are much more comprehensive, with 6 sub reports that allow you to view your AUM by City, Ageing of Assets, Status, Category, Sub-broker, and Transaction type. Even your Market Movement can be requested on these groupings, while Top 5 Investors, Top 5 Maximum Age of Investors, Top 5 Most Frequent Investors, Transaction wise Brokerage Reports and SIP information would all be tools to segment your clientele and identify the most valuable accounts.

Using the Mailback services, you can request for any of the reports mentioned below, which would be triggered to the email id(s) registered with us also providing the same report in our service

console option for downloading without waiting for the mail. Based on the selection criteria the report is generated and sent as an encrypted file, which can be extracted using the password input at the time of requesting the report.

Some of the reports have an option of customization which allows you the flexibility of selecting only the fields which you require in that particular report. Upon customization, all subsequent requests for desktop deliveries and online subscriptions would be triggered as per the customization preference selected.

The reports will be processed on our servers as per your request and will be delivered to you right in your mailbox and our service console.

- Procurement Services

MFSD201 - Transaction Report

You can request for a transaction report detailing the list of all your clients who have transacted in a given period. You have the choice of selecting fund(s) and receive the report either in an Excel /CSV or a DBF format. It is a Customized report.

MFSD211 - Investor Master Information

This service facilitates viewing the master details of your active clientele for a given Period. You have the choice of selecting fund(s)/scheme(s) and receive the report either in Excel /CSV or a DBF format. It is a Customized report.

MFSD218 - Rejections Report

Track your Rejections across fund(s) and scheme(s) in selected periods, in Excel /CSV or a DBF format.

MFSD221 - Transaction wise Investor Master

View your Transaction details along with the Investor Master Details by requesting this report. Available in Excel /CSV or a DBF format. It is a Customized report.

MFSD223 - Account wise Transaction Investor Master

View your Transaction details for specific account numbers along with the Investor Master details, by requesting this report. Available in Excel /CSV or a DBF format.

MFSD224 - Account wise Investor Master Details

This service facilitates viewing the master details for specific account numbers. You have the choice of selecting fund(s)/scheme(s) and receive the report either in Excel /CSV or a DBF format.

MFSD224 - Mailback SOA

This service facilitates downloading the BULK SOA upto 200 folios at fund level in single report which will be triggered to the distributor registered email id in PDF format.

- Brokerage Report

MFSD205 - Brokerage Report

You can now access information for your Brokerage Payments (All Brokerage Commissions) across the funds serviced by us. You have the choice of selecting fund(s)/scheme(s) and date(s). This service can be sought either in Excel /CSV or a DBF format. It is a Customized report.

MFSD206 - Brokerage Earnings Report

You can access valuable information of your brokerage earnings along with TDS details across the fund(s) for all brokerage commissions paid as on date. This

report is available in an Excel or DBF format. It is a Customized report.

MFSD207 - Investor Brokerage Reports

You can request for account wise brokerage payout details for the required fund(s) for a given period. You have the choice of receiving the report either in an Excel or a DBF format. It is a Customized report.

MFSD208 - Transaction wise Brokerage Report

You may request for the transaction wise brokerage for the fund(s) and scheme(s) of your choice in a selected period. This report is available in Excel format. It is a Customized report.

MFSD222 - Brokerage Report - Cheque number wise

You can now access information for your Brokerage Payments cheque number wise (All Brokerage Commissions). This service can be sought either in an Excel or a DBF format.

MFSD238 - Brokerage Summary Report

View Fund wise Brokerage Summary Data for selected period .Which is available in Excel and DBF format only.

MFSD249 - Brokerage Consolidated summary report

View consolidated Brokerage Summary Data for selected period .Which is available in Excel and format only.

MFSD250 - Snapshot for All funds report

View brokerage snap shot for selected period .Which is available in Excel and PDF format only.

- **SIP/STP Report**

MFSD227 - SIP & STP Expiring Report

View your SIP Investors Whose Plan Expire Shortly by request. This is available in Excel and DBF formats.

MFSD228 - SIP Rejections

View your SIP Rejections Report by request. This is available in Excel and DBF formats.

MFSD229 - Closed SIP / STP - Non operational

View your Closed SIP / STP - Non operational by request. This is available in Excel and DBF formats.

MFSD230 - SIP/STP Report

View your SIP/STP Report by request. This is available in Excel and DBF formats.

MFSD231 - SIP Termination Report

View your SIP Termination Report by request. This is available in Excel and DBF formats.

MFSD243 - SIP Registration Report

This Report provides the SIP's/STPs/SWP registered during the selected period. This is available in Excel & DBF format.

MFSD244 - SIP Registration Rejection Report

This Report provides the SIP's registered rejected during the selected period. This is available in Excel format.

- **Analytical Report**

MFSD202 - Net AUM Report

Know your Assets under Management (AUM) pertaining to your clientele as on any given date, for selected or all funds. Choose to have it presented City wise, by Ageing of Assets, Status wise, Category wise, Sub-Broker wise or Transaction Type-wise. Excel format.

MFSD203 - Client-wise AUM Report

This service facilitates viewing the master details of your active clientele and the AUM for a given period. You have the choice of selecting fund(s)/scheme(s) and receive the report either in Excel /CSV or a DBF format. It is a Customized report.

MFSD209 - CEO Summary

This service facilitates the distributor to view a snap shot of his performance as on any given date for his clientele. Access to qualified information like top 5 purchases, top 5 redemptions, top 5 performing sub brokers, AUM etc is facilitated through this service. Graphically depicted information is another feature. It is available in Excel.

MFSD210 - Recently Exited Investors

Get to know your clientele who have exited from fund(s)/Scheme(s) during the last three months. You can request this report for the last one, two or three months in an Excel or a DBF format.

MFSD219 - Average AUM Report

View your Average AUM plan wise and the ageing distribution of the AUM on each day of the selected month. This report is available in Excel format.

MFSD225 - Procurement Analysis

This report shows the procurement done by the distributor on various parameters like sub broker, city and slab wise. It is available in Excel.

MFSD226 - Brokerage Payout Analysis

This MIS report provides the brokerage information for different criteria like ageing, region and city wise, sub-broker wise and category wise. It is available in Excel.

MFSD245 - Redemption Payout Report

This report provides the redemption payout information which is available for download in Excel & DBF formats

- **General Report**

MFSD204 - Market Movement Report

Follow your Asset Movement across different funds and schemes, during a selected period of time. The sub-reports present the market movement City wise, by Ageing of Assets, Status wise, Category wise and Sub-broker wise also. Available in an Excel format.

MFSD212 - Top 5000 Profitable Investors

You can request for your top 5000 profitable clientele for a required fund for the last three months. You can request this report for the last one, two or three months for the fund(s) which details the list of top 5000 profitable clients. You have the choice of receiving the report either in an Excel or a DBF format.

MFSD213 - Dividend & Bonus Information

You can request for Dividend and Bonus details declared by the funds for any given period. You have the choice of receiving the report either in an Excel or a DBF format.

MFSD214 - Top 5 Investors

Request for the listing of your Top 5 Investors, ranking based on the largest assets under management. Choose it for required fund(s)/scheme(s) in an Excel format & DBF Format.

MFSD215 - Top 5 Maximum Age of Investors

This report provides a top 5 listing of your investors based on the ageing of their investments and selection of fund(s)/schemes(s) in an Excel format.

MFSD216 - Top 5 Most Frequent Investors

This report lists the top 5 most frequent investors in the selected fund(s) and scheme(s) and can be requested in Excel format.

MFSD217 - NAV Report

You can request for NAV of the desired fund(s) in a given period. You have the choice of selecting fund(s) of your choice and receive the report either in an Excel or DBF Format.

MFSD241 - Pending Process transaction Report

This report will provide an option to view the transactions list which is pending to be processed. This is available in Excel / DBF format only.

MFSD232 - PAN Report

View your Missing PAN details Report by request. This is available in DBF format only.

MFSD233 - Consolidate Report

You can request for a consolidate report detailing the list of all your clients who have transacted in a given period. You have the choice of selecting fund(s) and receive the report either in an Excel or a DBF format.

MFSD235 - Active / Inactive Investors Report

View your Active-In Active Investors Report by request. This is available in Excel / DBF format only.

MFSD236 - Pre-Process Rejection Report

View your investor transactions which have been rejected Pre-Process. This is available in Excel format only.

MFSD237 - Transaction Wise TI-TO Report

View your TI TO transaction wise Report by request. This is available in Excel & DBF format only.

MFSD239 - KYC Report

View your KYC status folios Report for one Month Period without any amount restriction which is available in Excel and DBF format only.

MFSD240 - INV KYC Report

View your investor KYC status folios Report for since inception or for specific selected period for all fund or selected funds which is available in Excel and DBF formats.

MFSD241 - Pending Process Transaction Report

View your investor transactions which are pending to be processed. This is available in Excel / DBF format only.

MFSD242 - BSE/NSE Report

View your investor transactions which are transacted on exchange Platform which is in the format of normal MFSD201 report. This is available in Excel / DBF format only.

MFSD246 - Folio Wise Transaction Report

This report provides the Folio Wise transaction Level data which will be in the format of MFSD201/MFSD203 & MFSD211. This is available in Excel /CSV & DBF format only.

MFSD252 - Non commercial Transaction Report

This report provides Non commercial transaction data for all funds. This is available in Excel & DBF format only.

MFSD253 - Missing information Report

This report provides the missing information data of the investor in RTA records. This is available in Excel format only.

- **Special Reports**

MFSD247 - Special Reports

EUIN Report

This report provides the list of folios with Valid & Invalid EUINs. This is available in Excel & DBF format only.

RUD Report

This report provides the list of folios for which is Return Undelivered. This is available in Excel & DBF format only.

PAN KYC Report

This report provides the KYC status at a PAN level. This is available in Excel & DBF format only.

MFSD247 - Mailback BULK SOA

This report provides an option to download the 200 SOA's in single request.

Service Console

This service is one of the best and advanced options which Karvy is providing to distributors. This enables the distributor to download the requested report. Through this module we are providing the historic reports for one week from current date.

Chart Busters

Fund wise Weekly Business Activity

This option provides to view the Fund wise Weekly business done under your distributor code.

Top 10 Investors by Asset Class

You can view your Top 10 Investors in any selected fund - Asset class wise.

Top 10 Investors by Fund House

You can view your Top 10 Investors across the Karvy serviced funds

Top 10 Switches

You can view your Top 10 switch transactions in any selected fund.

Top 10 SIPs

You can view your Top 10 switch transactions in any selected fund.

Top 10 Subscriptions of the Week

You can view your Top 10 subscriptions of the week by Asset class wise (Liquid/Equity/Deb)

Top 10 Redemptions of the Week

You can view your Top 10 Redemptions of the week by Asset class wise (Liquid/Equity/Deb)

User Management

We appreciate the importance of confidentiality of data and how critical this is for the distributors. Karvy Mutual Fund Services has now developed a facility using which, the Distributor can create group of users (Maximum 200 Users) and allow user access to the various reports depending on the requirement of the user. This facilitates restricted user access to the reports. The users when logged in, can access only those reports that have been assigned to them by the distributor. This adds another facet to the security of data. This feature allows you to create users and assign reports to them. This also provides information about the number of users created by you and the remaining number of users that can be created.

Channel Partner

Considering the advanced technology, huge demand from the business and as a part of our continuous effort to provide top level services to our channel partner we have introduced web based transaction reporting for all channel partners who want to transact online. We have provided a link (Channel Partner) after logging in through distributor services for utilising these services.

Module Features

Transactions upload:

Channel partner can use this option to upload transactions through our website (select wise and upload respective files)

We provide upload feed file format for reporting transactions through Asset Management Company

Channel partners will be get online email support in case of any challenges while uploading transactions (Sdtieups@karvy.com)

For better understanding we have an option of generating log file once the uploading is completed (to know success / failure records)

Annexure upload:

Channel partner has been given an option of uploading annexure 1 & 2 which acts an index to identify transactions

Channel partner will upload these annexure as a part of daily operations

Channel partner has an option to view sample format of these annexure through this option for better understanding

Channel partner has an option of downloading process document and follow it for successful uploading

Images upload:

Channel partner has a facility of uploading Images through this option like client Account opening form along all other relevant documents to process the transactions

Investor level documents

Channel partner has been given bulk image upload option (folder upload)

Transaction level documents can be uploaded through the same option by selecting a separate option for example (physical transaction slip in case of additional purchase etc)

Log details:

Channel partner has an option of downloading log details by selecting the trade date (only 15 days data can be viewed)

Reports:

1. **NAV Report:** Channel partner can download NAV for all scheme's (Fund wise)
2. **Confirmation file:** Channel partner can download confirmation feed file for uploading in to

their database for updating respective investor's portfolio details (only processed transactions of previous trade date or as date selected by the channel partner)

3. **Redemption funding:** Channel partner has an option of downloading report which gives redemption details like mode of dispatch etc (fund wise)
4. **Dividend funding:** Channel partner has an option of downloading report which gives dividend details like mode of dispatch etc (fund wise)
5. **RECO File:** Channel partner has an option of generating RECO file for all LIVE / Non LIVE folio's separately for reconciliation of available units etc (fund wise)
6. **Document status report:** channel partner has an option of downloading report with the tagging status of images uploaded by them on a daily basis.

Queries

Investor Query

You can view the investor account statement based on entry of account number, application number, entry of a part of the investor's first name and cheque number of the investment made and the PAN Number of the investor.

Client wise Commission Details

You can view the Commission details earned on an account based on entry of account number

Account level Profitability

You can view the Capital Gain or loss on a particular account, either Short Term or Long Term based on entry of account number

Dispatch

You can view the POD details of single folio for all transaction types

Distributor commission

This report provides you to view the scheme/plan wise brokerage payment details for the selected period for selected brokerage type. Additionally it provides the folio level details on selection of the scheme.

Missing Information

This option provide you the list of folio in excel format with details and remarks column will contains the details of missing information, so that you can collect the information from investor and send to Karvy for updating.

Distributor Payout

This option provides you the summary on brokerage payouts during the selected period for selected period in PDF format., this report provide you the date of instruments, month, cheque bank, cheque number, gross brokerage, STT, Educes, recovery if any, and net brokerage amount

Brokerage Dispatch

This option provide to view the information of your brokerage payment during the selected period for selected fund, this report provides the information such as warrant amount, MICR no. from and to date, dispatch from, consignment number and type of brokerage

Capital Gains Statement

This option provides to download the capital gain statement for the single folio for selected fund and for selected date, this report is available in PDF format.

PAN Details

This option is to view the PAN number of his clients by inputting folio and selecting the fund.

Multiple Account statements

To download the multiple account statement of your clientele by uploading the folio at once, you can download up to 20 folios at once. In case of multiple broker codes under any folio those folio account statement cannot downloaded for such folio you can view by using investor query option.

Reports

Market Movement for folio

You can view the market movement of a selected account during a chosen period of time based on entry of account number

Top N Brokerage Earned Accounts

You can view your top N brokerage earned accounts for selected fund(s) during a chosen period for selected brokerage type(s).

Top N Transactions

You can view your top N brokerage earned accounts for selected fund(s) during a chosen period for selected brokerage type(s).

Brokerage Cheque No

You can view brokerage details based on entry of the cheque number of the brokerage cheque received

Old and New Account Numbers

You can download the old and new folio details of migrated funds from other R&Ts

Broker Annexure

This option is to download the Broker annexure which is received from respective unit / AMC along with cheque.

Pre- Process Rejections

This option provides the Pre-process rejection details, by giving application number, cheque number or account number.

Market Size Report

The Aggregate Figures in this report contains the sum of all Mutual Funds for whom one of CAMS or Karvy is the Transfer Agent.

CAS:

It provides the consolidated Account statement of your investor for the folios pertaining to your broker code.

Debit Card Status:

It provides the status of the debit card details.

FMP_ULIP reports:

It provides the data for the FMP & ULIP schemes along with the folio details which are going to expire/mature in next 6 months.

PAN Portfolio:

It provides the portfolio of an investor for the given PAN no under the respective broker code.

Brokerage Snapshot:

It provides the snapshot of the brokerage for all funds for the respective broker code. It has to be generated for a month.

Brokerage Rates:

It provides the brokerage rates at fund level for the selected period.

Control Centre

Report Usage History

This feature provides the status of Mail backs requested along with details of the file name, size of the attachment & the dispatch time. It also shows the details of the Mail back reports requested in the recent past.

Distributor profile

This section provides you the medium to update details pertaining to your contact details, contact persons & other important details with us. We would advise you to use this section whenever any changes happen at your end with respect to the details available in this section.

Change Password

You are requested to use this service frequently, which ensures that unauthorized persons do not have access to your data.

Information Centre

Product Codes

The updated list of product codes assigned for various funds' scheme/plans are available as a download in the login. You are requested to periodically check for any new product codes in this section.

Legal Documents

This section provides you the information about the requirement of legal Documents for changes such as Addition of Joint Holder, Error in the name of the unit holder, Change of order of Holding, Third Party Payment (Currently available for Liquid Funds only) Mis - placed / Lost - Dividends /Redemption Warrants, Change of Minority Status of Unit Holder, Change of name, Guardian, Appointment of nominee, Pledge of Units, Death of Single holder and Death of all Joint holders.

Registration Form

Distributor can download the registration form and submit it for getting karvymfs portal login credentials.

AMFI Code of Conduct

This section clarifies and lists in detail, the implementation of AMFI guidelines on the Code of Conduct.

Revised Self Declaration

This section provides the format for Declaration of Self Certification for Corporate ARMFA who does not have sub brokers.

DSS News Letter

This section provides the DSS News Letter month wise.

Support Centre

Distributor Manual

The distributor services manual places you in the lead by enabling you to utilize the range of services in the distributor login. The manual provides you with total information support that includes client information, transaction information, business information and overall market information.

The manual provides you with an in-depth knowledge of building customized reports that are convenient to use and are an indispensable tool for the distributors. The manual present focused explanation of the core features and also the complexities of the online subscription services, Mail back services and service console information provided on the website. We are confident that the present edition of the manual would satisfy the need of a handbook in utilizing the services.

Post your query

This is a facility that helps you to post your query, select the query criterion and input the details in the provided text box. The query store in the mailbox of centralized distributor care team, team will forward to respective person for clarification.

NCT query

This is a facility that helps you to request for a custom report, if you have a specific requirement beyond all these reports. You can request for an Adhoc customized report, which is not available on the website. The selection criterion is based on selection of fund(s), selection of required columns & the period. Based on the request, the request is processed offline and sent to the registered email id as per our records.

Feedback

Using this section, you can send us a feedback on the various services being provided by us and your satisfaction with respect to the same. You can also provide us with valuable inputs on further service enhancements.

Escalation Matrix

Distributor can follow the escalation matrix to route their queries.