

TRANSMISSION DOCUMENTS MATRIX - READY RECKONER

S No.	Documents Required for Transmission	Transmission to Surviving Joint Holders	Demise of Sole/All unit holders & Nominee/s registered.	Demise of Sole/All unit holders & Nominee/s NOT registered.	Demise of Karta of an HUF.
Basic Document					
1	Letter from the Nominee/s or the Claimant/s or new Karta addressed to the AMC/Fund/Registrar.	✓	✓	✓	✓
2	Death Certificate of deceased Unit Holder/s / Karta in original or Photocopy duly notarized.	✓	✓	✓	✓
3	KYC of Nominee/s or Claimant/s or Surviving Unit holders or HUF & New Karta, <u>Or</u> KYC of the Guardian (in case of nominee / claimant being a minor / of unsound mind).	✓	✓	✓	✓
4	New Bank Mandate details - duly attested by Bank Manager-(Annexure I) or Cheque copy with account number and holders' name printed on the cheque.	✓	✓	✓	✓
Legal Documents					
(Indemnity Bonds to be on minimum ` 20/- stamp paper and duly notarized. KYC acknowledgement address should match with the address mentioned in the Indemnity Bond.)					
1	Indemnity bond signed by Nominee/s (Annexure II) if the transmission amount exceeds 100,000		✓		
2 A	Indemnity bond signed by all legal heir/s confirming the claimant/s (Annexure III)			✓	
2 B	Individual Affidavit by the Legal Heir/s (Annexure IV)			✓	
2 C	Transmission value Less than ` 1,00,000: Document evidencing relationship of the claimant/s with the deceased unitholder/s. Transmission value ` 1,00,000/- or more: Notarised copy of the Probated Will OR Legal Heir / Succession / Claimant certificate by a competent court OR Letter of Administration, in case of Inestate Succession.			✓	
3 A	Indemnity Bond signed by all the coparceners appointing the new karta (Annexure V)				✓
3 B	Notarized copy of Settlement Deed OR Deed of Partition OR Decree of the relevant competent Court: (In case of no surviving co-parceners and the transmission value ` 1,00,000/- or more , OR where there is an objection from any surviving members of the HUF)				✓

List of Documents to be submitted in the below scenarios
A) Minor:

- I. On account of Minor in single folio by Guardian. Guardian needs to submit following documents.
 - a. Birth certificate of the minor or
 - b. School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - c. Passport of the minor or
 - d. Any other suitable proof evidencing the relationship
- II. Minor attaining majority - status change
 - a. Service request form duly filled and containing details like name of major, folio no, etc. letter should have the signature of existing guardian also.
 - b. New Bank mandate where account changed from minor to major
 - c. Signature attestation of the major by a manager of a schedule bank / bank certificate / letter
 - d. KYC acknowledgment of the major

B) Change in guardian allowed in case of following scenarios
I. Death of a guardian
II. With mutual consent of existing & proposed guardian
I. Death of a Guardian:

- a. Request letter from the new guardian
- b. Notarized copy or attested copy of death certificate of the deceased guardian.
The attestation may also be done by a special executive magistrate, or manager of a schedule bank
- c. No objection (NOC) letter from the existing guardian in case of change with mutual consent or court order
- d. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian.

II. New Guardian should submit any one of the following documents:

- a. Request letter from the new guardian.
- b. No objection (NOC) letter from the existing guardian in case of change with mutual consent or court order.
- c. KYC acknowledgment.
- d. Relationship evidence documents:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing the relationship
- e. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
- f. Bank attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the under guardian.

C) Transmission:
Transmission can be done in below scenarios:
C.1 Transmission to surviving unit holders in case of death of one or more unit holders

1. Letter from surviving unit holders to the Fund / AMC / RTA requesting for transmission of units,

2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
3. Bank Account Details of the new first unit holder as per Annexure 1 along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
4. KYC of the surviving unit holders, if not already available.

C.2 Transmission to registered nominee/s in case of death of Sole or All unit holders

1. Letter from claimant nominees to the Fund / AMC / RTA requesting for transmission of units,
2. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager,
3. Bank Account Details of the new first unit holder as per Annexure 1 along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
4. KYC of the claimant/s,
5. If the transmission amount is Rs One Lakh or more
6. Indemnity duly signed and executed by the nominee/s - Annexure II.

C.3 Transmission to claimant/s, where nominee is not registered, in case of death of Sole or all unit holders :

1. Letter from claimant/s to the Fund / AMC / RTA requesting for transmission of units,
2. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager,
3. Bank Account Details of the new first unit holder as per Annexure 1 along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
4. KYC of the claimant/s,
5. Indemnity Bond from legal heir/s - Annexure III.
6. Individual affidavits from legal heir/s - Annexure IV.
7. If the transmission amount is below ` One Lakh: any appropriate document evidencing relationship of the claimant/s with the deceased unit holder/s.
8. If the transmission amount is ` One Lakh or more: Any one of the documents mentioned below:
 - a. Notarized copy of Probated Will, or
 - b. Legal Heir Certificate or Succession Certificate or Claimant' s Certificate issued by a competent court, or
 - c. Letter of Administration, in case of Intestate Succession.

C.4 Transmission in case of HUF, due to death of Karta

HUF, being a Hindu Undivided Family, the property of the family is managed by the Karta and HUF does not come to an end in the event of death of the Karta. In such a case, the members of the HUF will appoint the new Karta who needs to submit following documents for transmission:

1. Letter Requesting for change of Karta
2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
3. Duly certified Bank certificate stating that the signature and details of new Karta have been appended in the bank account of the HUF - Annexure I
4. KYC of the new Karta and KYC of HUF, if not already available.
5. Indemnity bond signed by all the surviving coparceners and new Karta - Annexure V.
6. In case of no surviving co-parceners OR the transmission amount is ` One Lakh or more OR where there is an objection from any surviving members of the HUF, transmission should be effected only on the basis of any of the following mandatory documents:
 - a. Notarized copy of Settlement Deed, or
 - b. Notarized copy of Deed of Partition, or
 - c. Notarized copy of Decree of the relevant competent Court