

Q1. What is an Unclaimed amount?

Mutual Funds make payments to the investors on account of Redemptions, Maturity proceeds or IDCW. These payments are issued to the investors either electronically to the registered bank account or through physical cheque despatched to the registered address of the investor as per available records.

Whenever the payments issued by Mutual Funds are not credited to the bank account or realized by the investor due to reasons such as change in bank account, bank account closure, incomplete bank account in records, cheque not received or encashed by the investor, address not updated in the records etc, such amounts are treated as unclaimed amounts.

If the investors are not KYC compliant, the payments cannot be made to them. Hence, such payments are directly credited to unclaimed scheme on the date of payment.

Q2. How will investors come to know if they have any unclaimed amounts lying with Mutual Funds?

The information of unclaimed amount is made available to the investor on the websites of Asset Management Company (AMC) and Computer Age Management Services (CAMS), who are the Registrars and Transfer Agents (RTA) of the Fund. Investors can visit www.camsonline.com or http://www.camsonline.com/InvestorServices/COL_ISUnclaimedStatus.aspx

Investors can also logon to MF Central at www.mfcentral.com The investor has to log-in with user ID, password or OTP and provide required details for viewing the unclaimed amount.

Information on unpaid / unclaimed amount is also included as part of Consolidated Account Statements (CAS) sent to investors.

Mutual Funds also send periodic reminders / communications to investors informing them about unclaimed amount.

Q3. What is Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) and how it can help in identifying unclaimed amounts?

MITRA is a Service Platform for investors to trace inactive as well as unclaimed mutual fund investments. An inactive folio is where no investor initiated transaction (financial or non-financial) has taken place in last 10 years but unit balance is available in the folio.

MITRA can be accessed by visiting MF Central website www.mfcentral.com and clicking on the link of "MITRA" available on the home page. Here, the investors can search for their unclaimed or inactive investment by providing input of various search parameters. If the search inputs matches with the inactive and unclaimed records, investors will be shown the name of Mutual Fund in which they have such investments. Thereafter, the investors can contact the respective Mutual Fund or the RTA in order to claim the unclaimed amounts. The claim process and FAQs are also available on MITRA.

Q4. What is the process of claiming unclaimed amount by the investor?

The investor can download the form available on AMC's website and submit the duly signed form to the AMC/RTA's office. After verification of records and matching of signature, the unclaimed amount is paid from the Unclaimed IDCW and Redemption Scheme (UDRS) along with the applicable appreciation.

Investor can reach out to Computer Age Management Services (CAMS), who are the Registrars and Transfer Agents of the Fund. for queries in the claim process. Contact details of our RTA are available on their website under "Contact Us" section.

CAMS <https://www.camsonline.com/contactus>

Q5. In case of non-receipt of unclaimed amount, where can the investor lodge the complain?

The investor can contact the Computer Age Management Services (CAMS), who are the Registrars and Transfer Agents of the Fund. JioBlackRock Mutual Fund contact centre and lodge the complaint, in case the payment/rejection communication is not received within 7 working days. The details of contact centre and email ID of AMC where the complaint can be lodged is available on AMC's website under "Contact us" jioblackrockamc.com/contact-us. In case the complaint is not solved by the AMC/RTA within the stipulated time or to the satisfaction of the investor, the same can be escalated to SEBI's SCORES portal.

Q6. Where do Mutual Funds invest the unclaimed amounts till it is claimed by the investor?

Mutual Funds are permitted to invest the unclaimed amounts in call money market, money market instruments or in a separate plan of Overnight scheme/ Liquid scheme/ Money Market Mutual Funds which generally carry much reduced capital risk and also

provide returns. The separate plan specifically floated by Mutual Funds for deployment of unclaimed amounts is known as Unclaimed IDCW/ Redemption Scheme (UDRS).

Q7. How is the appreciation in unclaimed amounts passed on to the investors?

As the investments are in Liquid / Overnight schemes appreciation is in the form of daily NAV declared by the AMC. While such appreciations are passed on to investors for a period of 3 years from the date of unit creation, beyond 3 years, these appreciations are passed on to investor education fund.

Q8. How often is the allotment done in Unclaimed IDCW/ Redemption Scheme UDRS?

Allotment is done on a weekly or fortnightly basis depending on bank's providing information on unpaid instruments.

Q9. How can the investors avoid their dues becoming unclaimed?

The investors should keep their records such as PAN/ KYC, address, bank account details etc. updated with the RTA/AMC in which they have investment, all the time. Whenever they apply for redemption of units, Investors should check their bank account for credit of amount. In case the amount is not received within 3 working days in case of electronic credit (where complete bank account details including CBS A/c number and IFS code) and through cheque within 5-7 working days, investors should contact the nearest office of RTA/AMC..

Standard Operating Procedure (SOP) for claim process

1. In order to claim the unclaimed amount, the investor can contact us or our Registrar and Transfer Agent (RTA) office or visit our website and download the form. The form can be submitted at any of the RTA/AMC offices. The RTA will verify the signature and other details and will process the application if everything is in order. In case of deficiency in the form/signature mismatch, RTA will issue communication to the investor informing the reason for rejection and the action to be taken by the investor.
2. The payment from unclaimed scheme is treated similar to redemption hence the applicable Net Asset Value (NAV) is applied based on the date and time of receipt of form. The pay-outs are also made within 2-5 days.
3. **Redemption payments – Methodology of valuation**
 - a. **Scenario A** – For the payments released within 3 years: Redemption processed from Unclaimed IDCW and Redemption Scheme (UDRS) as per applicable NAV of the Unclaimed scheme, including the appreciation received by the scheme.
 - b. **Scenario B** – For the payments released after 3 years: Appreciations are passed on to investor education fund and redemption is processed basis value as at the end of 3 years from date of unit creation in unclaimed scheme.
 - c. **Scenario C** – Subsequent transaction or update on the folio: Subject to receipt of any additional information that could help clear unclaimed amount, redemption is auto-processed from unclaimed schemes and proceeds are passed on to investor.
