

## Account Opening Flow at Sharekhan – Physical Mode via a Tablet Device

This document contains the step-by-step procedure to open a Sharekhan account via the Physical mode using a Tablet device. It also contains a flowchart of the account opening process.

1. After being assigned a lead, the Sharekhan Sales Executive makes a call to the potential customer and sets up a physical meeting after enquiring about their convenience.
2. The Sales Executive and potential meet physically to get a Sharekhan account opened.
3. Next, the Sales Executive conducts Account Sign-up of the potential and proceeds for Tablet Account Opening.

### The Tablet Account Opening steps

- A)** The tablet journey starts with logging basic information like:
- Date of Birth
  - Place of Birth
  - Segments that potential wants to activate
  - Former/Alias name (if any)
  - Name of Father/Spouse
  - Mother's name (Optional)
- B)** We then move on to the following Uploads:
- PAN Card
  - Financial Proofs (mandatory to activate F&O segments)
- C)** In the next steps, the potential enters their contact details and verifies them via OTP:
- Mobile number (along with Relationship; that is, who does the number belong to)
  - Email ID (along with Relationship; that is, who does the ID belong to)
- D)** The next step is Permanent Address Proof submission, which can be done in 3 ways:
- Fetched using Aadhaar Number via Digilocker.
  - If potential is KRA registered, KRA address details can be fetched in the following 2 ways:
    - i. Through Offline KYC
    - ii. Using Aadhaar XML
  - By manually entering the Address, in which case the proof of CKYC is mandatory
- E)** The Correspondence Address is entered next, or can be set as Same as Permanent Address
- We accept the following Address Proofs for upload:
- Aadhaar Card
  - Driving Licence
  - Electricity Bill
  - Letter of Allotment by Authorities
  - NREGA Job Card
  - Valid Passport
  - Pension Payment Order
  - Piped Gas Bill

- Postpaid Mobile Bill
- Property or Municipal Tax Receipt
- Telephone Bill
- Voter ID
- Water Bill
- Other Government Documents

F) We now move to the Occupational details section of the journey. The following needs to be entered:

- Primary Occupation (from a dropdown)
- Nature of Business (mandatory in case of Service)
- Employer Name (mandatory in case of Service)
- Establishment Address (mandatory in case of Service)
- Designation
- Whether the potential is an Ultimate Beneficiary Owner of a listed company
- Gross Annual Income
- Net Worth and the as-on date
- Source of Wealth
- Whether the potential is a Politically Exposed Person (PEP)
- Whether you want to set up a Nominee or not
  - i. If the potential wants to opt for a Nominee, up to 3 can be set up. These Nominee details are required to be entered: Share of each Nominee in Percentage, Nominee Government-issued ID Card details, Nominee Name, Date of Birth and Relationship with Applicant, Address (can be set up as Same as Permanent Address).
  - ii. If the potential does not opt for a Nominee, an SMS will be triggered to them with an undertaking to opt out. Account Opening journey will proceed once confirmed.

G) We now move to the Occupational details section of the journey. The following needs to be entered:

- IFSC Code
- Branch Name
- MICR
- Account Type
- Account Number

We accept the following Address Proofs for upload:

- Personalized cheque leaf
- Bank Statement
- Passbook with IFSC and MICR

H) The potential's specimen signature is uploaded and a liveness check video is recorded and uploaded as well.

I) The Sales Executive then selects the preferred Sharekhan Servicing Branch after consulting the potential.

J) The potential then agrees to the Terms & Conditions and we move lastly to the 2 E-Signature steps (KYC E-Sign and KRA E-Sign):

- **KYC E-Sign Process:** A PDF is generated by the system that specifies the details of the potential, which can be E-Signed by the potential through the NSDL site using Aadhaar verification via OTP.
- **KRA E-Sign Process:** This is also done through the NSDL site, where they can proceed to use Aadhaar verification via OTP. Once done, the E-Signature process is completed.

K) The tablet then generates the Client Registration Form with all of the potential's details, which can be viewed by the potential.

### Once the tablet steps are completed

4. The KYC details are verified by teams at the Sharekhan Head Office (HO).
5. If the KYC is found to be valid and after due processes, the Sharekhan account is opened.
6. The Password is dispatched to the customer.

### Account Opening Flowchart – Physical Mode via a Tablet Device

