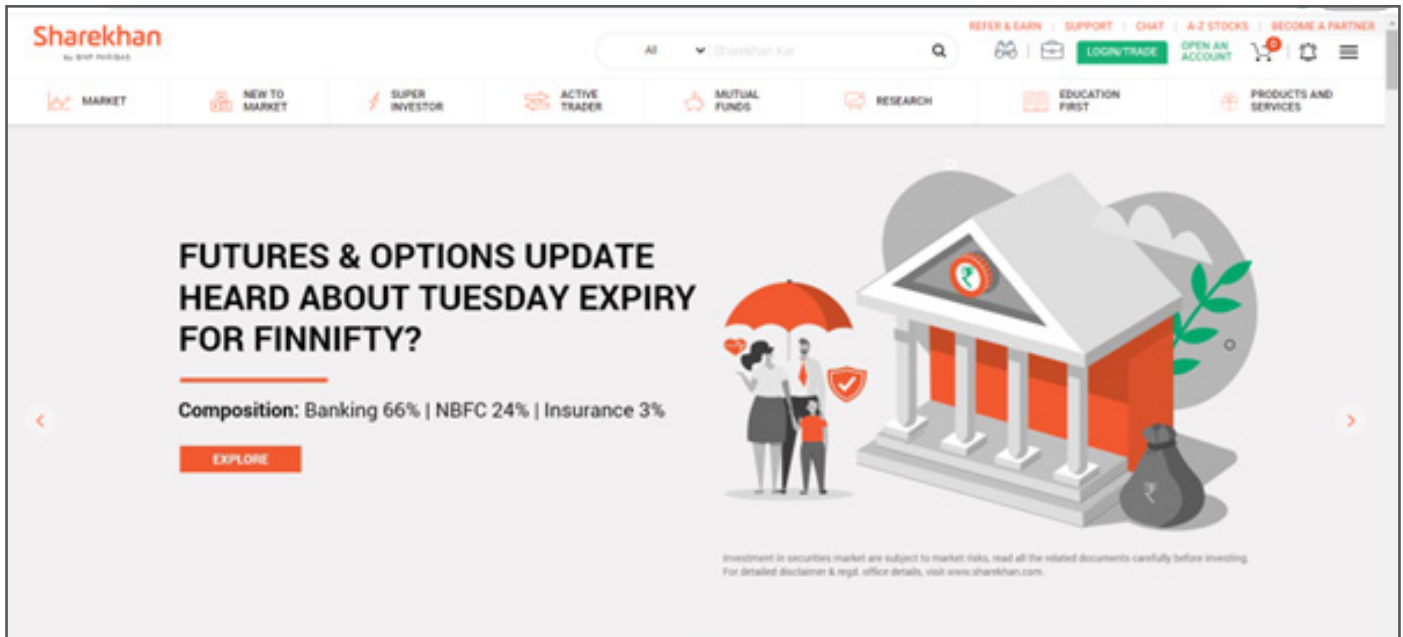


Account Opening Flow at Sharekhan – Do-It-Yourself (DIY) Mode

This document combines a detailed, step-by-step write-up on the procedure to open a Sharekhan account via the Do-It-Yourself (DIY) mode along with a flowchart of the steps.

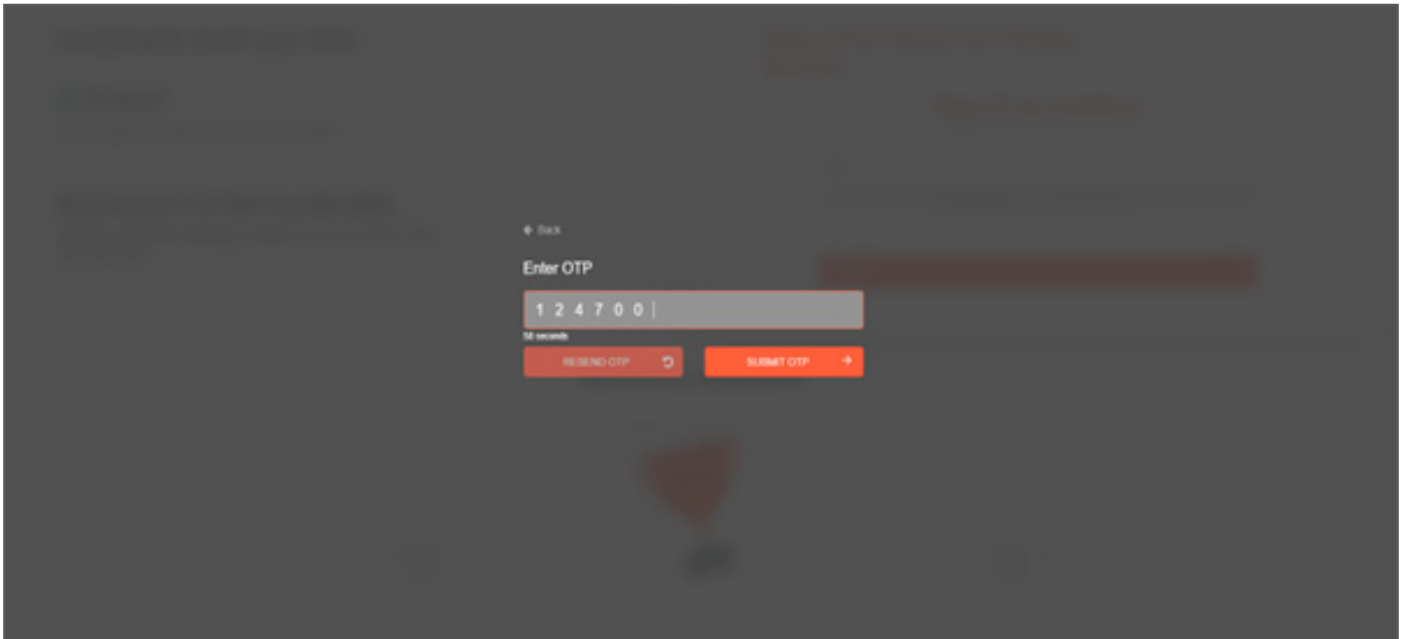
1. The potential customer visits the Sharekhan website www.sharekhan.com and clicks on the **OPEN AN ACCOUNT** button on the top-right of the screen.



2. This directs them to the Do-It-Yourself (DIY) account-opening journey landing page, where they have to enter the following details:
 - Full Name
 - Mobile Number
 - Captcha
 - Email ID
 - City

A screenshot of the Sharekhan DIY account-opening journey landing page. The page is divided into two main sections. The left section, titled 'Investments worth your time', features a green clock icon and the text '15 mins**' followed by 'Open a trading-cum-demat account in just 15 minutes'. Below this is a section titled 'Experience Full Service Benefits' with the text 'Research, Relationship Managers, Quality Service, Free Dial n Trade and much more'. The right section, titled 'Open a Free* Demat and Trading Account', contains a form with the following fields: 'Test account' (a blue button), a text field with the value '8800000000', a captcha image showing 'SSZHDQ', a text field with the value 'SSZHDQ', a text field with the value 'test123@gmail.com', a dropdown menu with the value 'MUMBAI', and a red 'START' button with a right arrow. Below the form is a link that says 'Resume Application'.

3. Once these are entered, the potential clicks on **START**. Mobile number verification is done at this stage via a One-time Password (OTP) sent on their mobile number.



4. Post validation of OTP, the potential lands on a webpage where they need to proceed step-by-step through 4 stages. These stages can be seen in the form of tabs by the potential on their screens as well; they are:
- PAN & Bank
 - Uploads
 - Other Information
 - E-Sign

PAN & BANK tab

5. On the **PAN & BANK** tab, the potential enters the following details:
- PAN
 - Date of Birth
 - IFSC Code of the Bank Branch
 - Bank Account Number
 - If they are known by any other name (Optional)

Sharekhan
Hello, Test account

PAN & Bank Uploads Other info E-Sign

PAN Details

XXXXXX 05/10/1980

☒ I am not known by any other name

Bank Details

XXXXXX

Search for IFSC Code STATE BANK OF INDIA DWARKA NAGAR 001700000001

☒ I agree to the [Terms & Conditions](#)

SAVE & CONTINUE →

6. The potential has to then click on a tickbox to agree to the Terms & Conditions. Next, they have to click on **SAVE & CONTINUE** to proceed to the next tab.

UPLOADS tab

7. On the **UPLOADS** tab, the potential is required to upload the following documents as part of the account-opening journey:
- Address Proof: Can choose 1 of 2 options:
 - DigiLocker process, where data is auto-fetched from the UIDAI site.
 - Manual Address Proof upload, where the potential needs to enter address details and upload 1 of these documents: Driving Licence / Passport / Voter ID.
 - PAN Card: If the potential has saved PAN document in their DigiLocker, then system will auto-fetch the digital PAN. Else, PAN Card to be uploaded manually.

PAN Card

XXXXXXXX

UPLOAD

- Bank Proof: Our system runs a Penny Drop Verification of the potential's bank account. If the Penny Drop fails, the potential needs to upload Bank Proof.
- Income Proof (only to activate the F&O segment): Upload 1 of the following:
 - Last 6 months' Bank Statement
 - Last 3 months' Salary slips
 - Latest Income Tax Return statement
 - Latest Form 16
 - Latest Net Worth Certification
- Signature: Draw the signature on screen (in case of DIY journey via smartphone) or upload signature.
- Take Selfie: Liveliness check is captured via a Selfie.

Important Note

In case of non-DigiLocker DIY journey, the potential has to click the **IN-PERSON VERIFICATION** button, which requires the potential to handwrite and display on screen a system-generated unique code and click on **RECORD** (whereupon a video of 10 seconds starts recording).

If the potential is aged 70 years or above, the in-person verification process is mandatory, irrespective of DigiLocker-enabled DIY journey.

8. The potential has to then click on a tickbox to agree to the Terms & Conditions. Next, they have to click on **SAVE & CONTINUE** to proceed to the next tab.

OTHER INFORMATION tab

9. On the **OTHER INFORMATION** tab, the potential is required to enter certain mandated personal details:
 - Sex
 - Marital status
 - Father's Name as per PAN or Aadhaar
 - Income details:
 - Annual Income
 - Proposed investment with Sharekhan
 - Income Source
 - City
 - Experience and Occupational details:
 - Occupation
 - Number of years of trading experience
 - The potential is required to specify if they are the Ultimate Beneficiary Owner of any listed company or Senior Managing Officer of any company

PAN & Bank Uploads **Other info** E-Sign

Personal Details

MALE

MARRIED

Arvind

Experience and Occupation

5-10 YEARS

PROFESSIONAL

Income and Other Details

5 - 10 LAKHS

UPTO 50 LACS

SALARY

Mumbai

Other Details (Optional)

SAVE AND CONTINUE →

- Nominee details: Up to 3 Nominees can be added

←

Nominee Details

You can add maximum 3 nominees and the cumulative share % of the nominee/s should be 100%

Nominee 1

Delete

XXXXXX

Spouse

Aadhaar Card

4321

Percentage share of the nominee

☒ Percentage
 ☐ Distribute equally

100

XXXXXX

XXXXXX

Address of the Nominee

☒ Same as customer

XXXXXX

- Other details (Optional):
 - Mother's name
 - Net worth
 - Net worth as on what date
 - Occupation and name & address of employer
 - Country

Other Details (Optional)

Deepa

90000000

05/05/2022

Should not be older than 1 year

Sharekhan Ltd

Lodha complex, 10th floor, Kanjurmarg East, Mumbai - 400058

India

SAVE AND CONTINUE →

10. The potential then clicks on the **SAVE AND CONTINUE** button to proceed to the next tab.

E-SIGN tab

11. The **E-SIGN** tab displays a summary of the details entered by the potential, such as:

- Name
- Email ID
- Mobile number
- Bank details

The potential has to verify their Email ID via an OTP sent on their Email ID.

The screenshot shows the 'E-Sign' tab selected in a navigation bar. Below the navigation bar, a green checkmark icon and the text 'Success! Email Verified Successfully' are displayed. A summary box contains the following details:

- Name: XXXXXXXX XXXX
- Email: XXXXXXXX XXXX
✓ VERIFIED
- Mobile: XXXXXXXX XXXX
✓ VERIFIED
- Bank Details
XXXXXXXX XXXX XX XXXX
XXX XXXXX XXXX

At the bottom right of the summary box, there is a red button with the text 'I HEREBY CONFIRM ALL THE DETAILS →'.

12. Post email verification, the potential clicks on the **I HEREBY CONFIRM ALL THE DETAILS** button, whereupon the Risk Disclosure Document (RDD) is sent to their verified email ID.

13. The potential has to conduct two E-Signature steps – **KYC E-Sign** and **KRA E-Sign**

- A. **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. Once done, the potential clicks on the **PROCEED WITH KYC E-SIGN** button.

The screenshot shows the 'E-Sign' tab selected in a navigation bar. Below the navigation bar, a back arrow icon and the text 'E-Sign' are displayed. A message box contains the following text:

To successfully finish the account opening procedure, let's proceed to E-Sign your submission.

Below the message, there is a large icon of a PDF document. Underneath the icon, there is a link that says 'Download Application PDF' with a download icon. At the bottom of the message box, there is a red button with the text 'PROCEED WITH KYC E-SIGN →'.



Sharekhan Limited has requested to Digitally sign the document
Transaction ID: UKC:eSign:4748:20230406123011816 dated 2023-04-06T18:00:11

Please click on the checkbox and enter Aadhaar/Virtual ID

☒ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –

1. Use my Aadhaar / Virtual ID details (as applicable) **e-Sign Account Opening, CMC, etc, for/with Sharekhan Limited** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **e-Sign Account Opening, CMC, etc, for/with Sharekhan Limited.**
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

SEND OTP

CANCEL

NSDL e-Gov is now

B. KRA E-Sign Process: The potential is once again redirected to the NSDL site, where they can proceed to use Aadhaar verification via OTP. Once done, the E-Signature process is completed.

PAN & Bank

Uploads

Other info

E-Sign

KRA E-Sign

To successfully finish the account opening procedure, let's proceed to E-Sign your submission.

PROCEED WITH KRA E-SIGN →



Sharekhan Limited has requested to Digitally sign the document
Transaction ID: UKC:eSign:4748:20230406123011816 dated 2023-04-06T18:00:11

Please click on the checkbox and enter Aadhaar/Virtual ID

☒ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –

1. Use my Aadhaar / Virtual ID details (as applicable) **e-Sign Account Opening, CMC, etc, for/with Sharekhan Limited** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **e-Sign Account Opening, CMC, etc, for/with Sharekhan Limited.**
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VID/Aadhaar:

SEND OTP

CANCEL

NSDL e-Gov is now

14. The DIY journey now displays the application status of the potential, along with the Form Number and completion stage of the application.



The account-opening process is now done from your end and we've started verification, which takes a few minutes. Once done successfully, you'll receive your Login ID & Password on your regd. email ID & mobile no.

Application Status

Form No. 63911

✓ New


Fri, 07 April 2023, 01:01 PM

✓ Form submitted

Fri, 07 April 2023, 05:12 PM

✓ All Set! You are ready to trade!

Attachments



KYC

E-Signed
Fri, 07 Apr 2023

Last Steps

1. Post successful verification by Sharekhan's backend teams, the account is opened and the potential receives the Sharekhan Welcome Kit, Trading ID and Password in a secure email on their Registered Email ID.
2. The Unique Client Code (UCC) being generated is the last step. The potential is now a Sharekhan customer and can start trading.