E-kycaccountopeningprocess:

OURCOMPANYSalesexecutivepersonallymeetstheclient(individual/ResidentIndividual)whileopeningth eaccountandobtaintherequisiteKYCinformation.**Throughe-kycappONLYINDIVIDUAL /soleaccount,areopened.** Givenbelowarethe**step–by-step**accountopeningprocess:

1. Salespersonmeetstheclientpersonally.
2. Salesperson enterclient'sPANandDOB in thee-kycapplication.
3. If clientis existingKRAcomplied client–his dataisfetchedfrom CVL–KRA siteand will getpopulatedon ekycapp.
4. Client's**BASICDATA**Like–Fullname,father'sname,gender,nationalityisfetchedfromCVLKRA.
5. Mother'sname(CKYCcompliance)isenteredmanuallyintheappbysalesexecutive.
6. CorrespondenceaddressofclientalsofetchedfromKRAsite.
7. If client wants to keep correspondence and permanent address same – he can opt for "same"option. Otherwise, in case of any difference – the client provides separate address proof.Salespersonwilltake photoofother addressproofanduploadonekycapp.

8. Data fetched from KRA is non –editable at the time of account opening. If client wishes tomodify his KRA data he cannot do the same on e-kyc app. Once the account is opened – clientcansubmitphysicalmodification formandcanupdate hisdata.

9. Client's email ID is also fetched from KRA site. In case of no email ID on KRA/– client gives newemail ID . Client will get the OTP on his email. Client will inform the OTP to sales person and thesameisverifiedon e-kycapp.

10. Upon completion of KRA data : client's **TRADING account** details (as per KYC norms) like – trading preference in cash, FO, brokerage details, contract note preference, trading type etc.,income details, **FATCA declarati**on are entered in the app. (There is a provision in app, "taxresidentother than India"–refer**annexure1**screenshootfromekycapp.)

11. **DEMAT account** opening option is given to the client: In case client wants to open DP accountwith OUR COMPANY he can give his prefe**rence. Oth**erwise, in case if client is having existingDPaccountwithsome other broker hewillprovidethatdata.

12. Client has to map **BANK account** details – for which he provides Bank account details to salesexecutivelikeBankname,accountnumber,IFSCcode,MICRcode.Bankdetailsproofissubmitted.

13. NominationForm**:**Client canfilledminimum oneand maximum threeNomineedetails onscreen

14. Occupation and income range details are also asked from client and the same is punched in theapp.

Onceallldata isprovidedintheekycapplication, salesexecutivewill haveto**CLICKandUPLOAD**–**ORIGINAL**proofsforvetting ofKYCbyKYCprocessingdepartment.

1. Clientlive photo–Throughlive photoLinkalongwithgeotagging.
2. OriginalPANPhoto.
3. OriginalAddressphoto.
4. Bank(Cheque)photo.
5. Signaturesample–photo
6. *IPV*.

* In –person Verification (IPV): In order to comply with the Regulatory norms for in case of the client isNon-KRA compiled, our employee will do OSV with as like present scenario. once the KYC is approvedby the KYC processing depart*ment.* (Please note, sales person login in app th*rough hi*s unique user IDandpassword.UponcompletionofIPVhisnameappearsasIPVpersoninthee-kyc.LikeaSTAMP)however we are obtaining wet stamp of OSV and IPV from our employees on the copies ofuploadeddocuments.

OUR COMPANY, sales executive will now show the Account Opening form containing entire termsand condition, Dos and Donts, Rights and Obligations, Tariff sheetas prescribed by the Regulatorto the client as well as client is also able to view the same on client's registered email id. Client canreadthesame inappitselfandsalespersonwill**SUBMIT**thedetailswiththeconsentofclient.

EkycscrutinybyKYCdepartment.

Kyc processing department – will have a unique user ID and password tagged under: "KYC" bucket. Therole of KYC processing team is to checkonline ekyc details submitted by sales executivealongwithdatawhichwassubmittedandproofs(photos)clickedagainstit.

> - **ApprovedKYC:**a messageissentto salesexecutiveregardingKYCapproval.Simultaneously,aSMSissendtoclient'sregisteredmobilen umber abouthisuniqueclientcode (UCC.)
> - **RejectedKYC:**incaseofanydiscrepancyinthesubmitteddataanduploadedphotosarejection alertissenttothe salesexecutivefor necessaryaction.

E–SIGNATURE:

E-signature is digital signature of client which is affixed on approved KYC's. Before e-sign, client canview the KYC details in pdf format on sales person ekyc app itself. The e-sign is done through OTPverification. An OTP is sent to client's mobile number. Client will give the OTP to sales person. UponOTP verification an e-kyc pdf will be generated and pdf will be e-signed by client. (Name of client, dateand time will appear on e-sign mark.) A digital e-signature is affixed on mandatory placeslike KRA Page,Trading Declaration, Trading preference, OUR COMPANY Declaration, OUR COMPANY Tariff Sheet,Trading Disclosures as prescribed by Regulator. Also, e-sign on ID proof, Address Proof, PAN, IPV,PowerofAttorneyPage,Signature specimen isdone.

For E-Sign Option – Client has to only quote his VID (Provided by UIDAI Site) in UIDAI Site to get OTPfore-sign,thiswillbe generatedthrough CVLe-sign services.

However, if VID is not quoted – It will not be e-signed and client has to submit the physical KYC copydulysignedbyhim.

ValidationofeSignature: Whilee-Signingwearevalidatingbelowparameters.

- ClientName
- AadharNolast4 digitno
- Pincode

Post **account opening**: sales executive will obtain following signature of the client on Digital accountopening form; wet signatures are obtained on annexure only. Account is opened only after verificationof all details and proofs received through ekyc app. Also, ekyc details are get converted into kyc pdf.whereinalldetailsarereflected.

1. **PowerofAttorney:**(POA):clientisrequiredtomandatorydowetsignatureonPOApageaswell.
2. **Declaration:**clientwilldowetsignatureondeclaration–whichwillconfirmthatclientwishestoopen ekycfor account opening process.

3. **Rights and Obligation booklet:** As per Regulatory norms – sales executive will give a separatebooklet "CLIENT INFORMATION BOOKLET". This book contains OUR COMPANY , SEBI andCDSLregistrationnumbers,OfficeAddress,Detailsofcomplianceofficer,grievancesemailID

FollowingmandatorytradingandOURCOMPANYcompliancesarealsoprovidedtotheclient:

1. Rights&ObligationofStockBrokers,Sub–BrokersandClients.
2. RiskDisclosure DocumentGuidance Note.
3. Policies&Procedure(MandatoryDocument)and
4. NoticeonImportant Issues(Non-Mandatory).

AsperSEBI**CIR/MIRSD/12/2013datedDecember04,2013:**

5. Rights and Obligations of Beneficial Owner and Depository Participant asprescribedbySEBIandDepositories