

## **Process Note: New Module for Online Account Setup**

We're thrilled to announce our newly upgraded Module for online account setup. This version makes the process faster and more user-friendly, with a clean, intuitive design that simplifies registration. Enhanced security features ensure your information is protected. Clients will experience a smoother and more efficient process from start to finish. We've focused on making account creation as straightforward as possible. Enjoy a hassle-free setup with our latest improvements. We're committed to delivering a seamless experience for everyone.

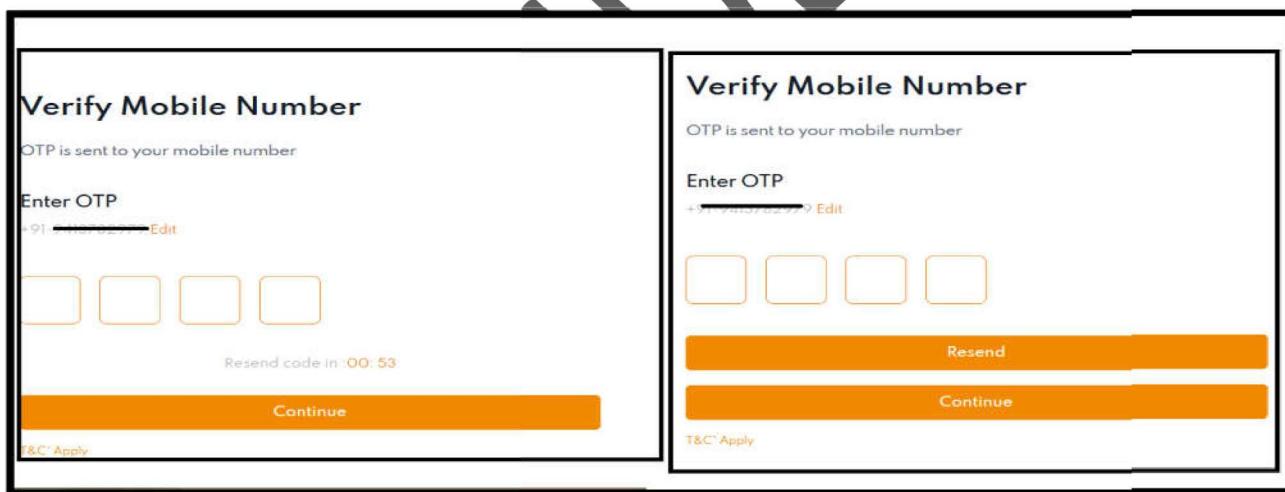
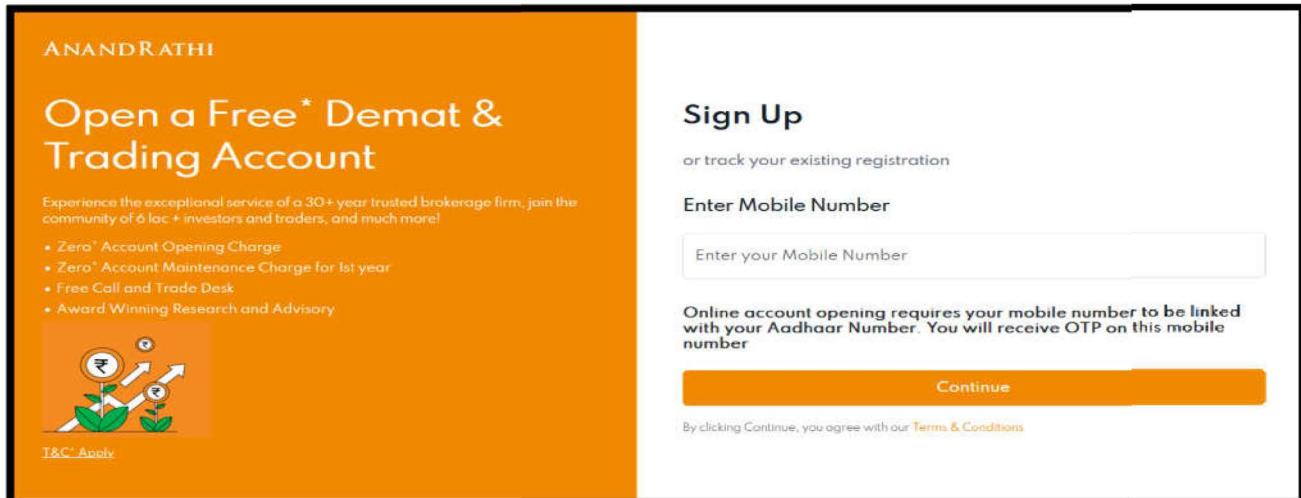
Client can open an account by visiting the official website of Anand Rathi (<https://www.anandrathi.com>) and clicking on the "Open Demat Account" option.



## **Step1:- Client Registration Form-**

### **Mobile Verification**

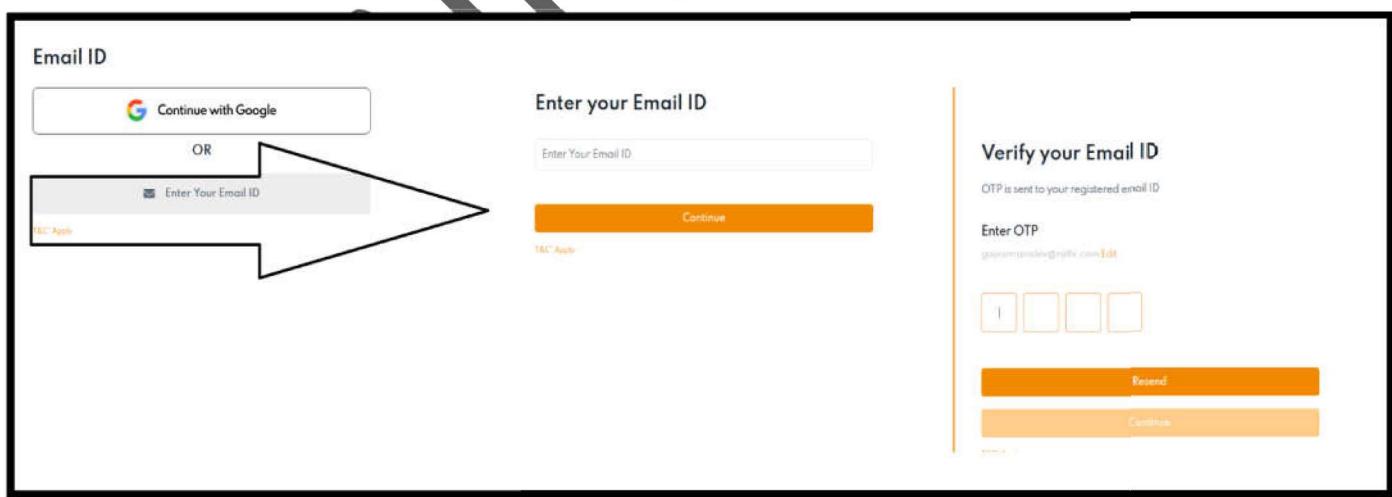
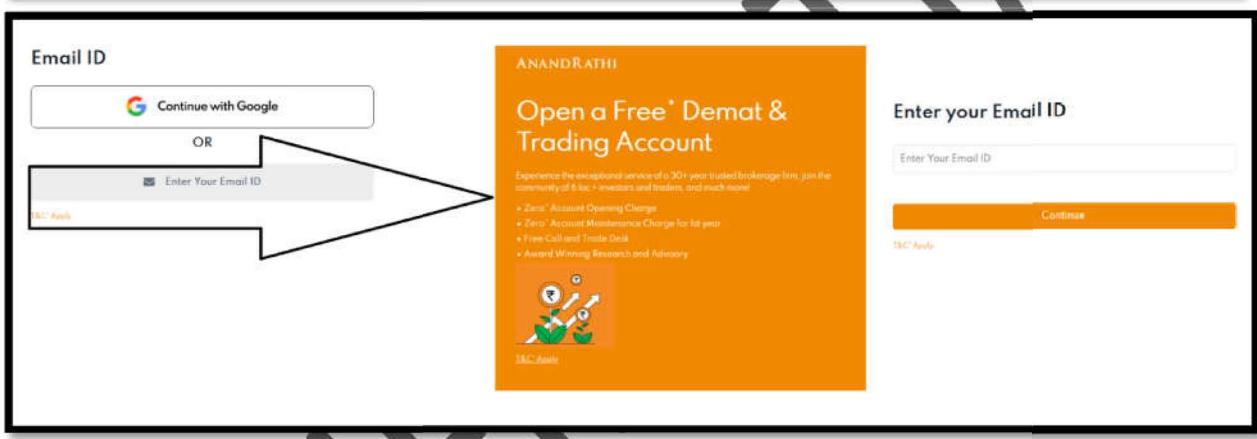
- To begin the new account registration process, clients will need to provide their mobile number and email address. Each will receive a separate OTP for verification.
- Upon successful entry of the mobile number/Email id, if it's found to be incorrect, the user can modify it by clicking the "Edit" button. This will allow them to update and request a new OTP for verification.
- The Resend OTP button becomes active after 60 seconds. If the client hasn't received the OTP within this time ,the CLIENT can click on the Resend button to send the OTP again



### **Email Verification**

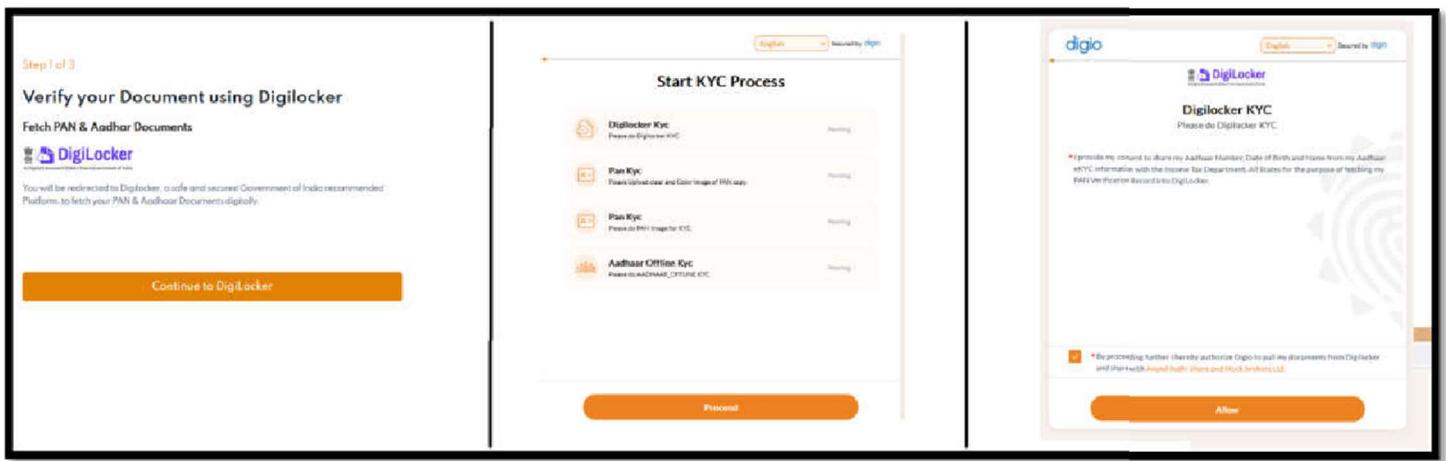
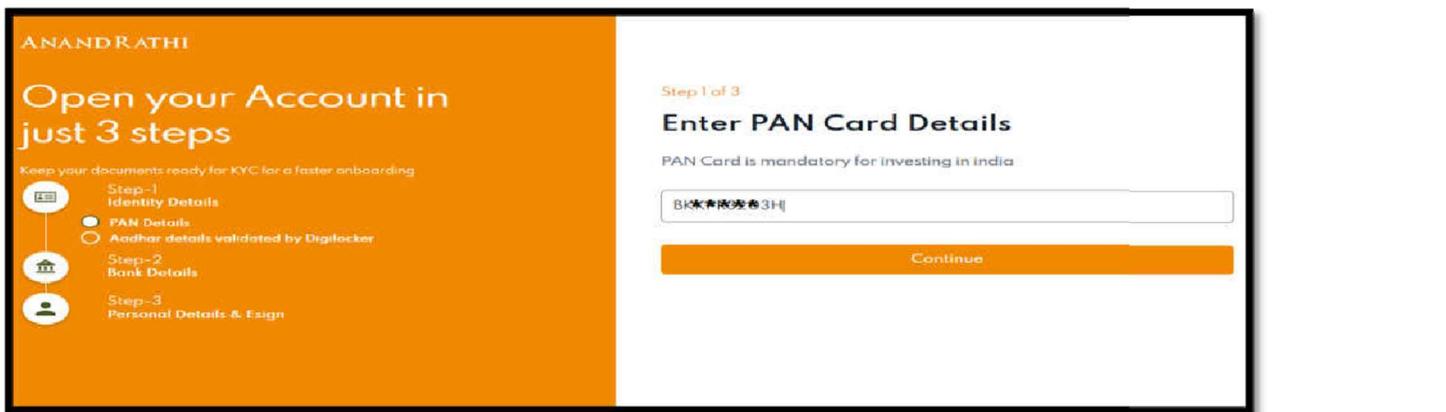
- After successful mobile verification, the system fetches the client's active email ID through the Decentro API, if available and linked with the mobile number, and displays the auto-fetched email ID to the client for confirmation. The client may either confirm the fetched email ID or choose to update or change it.
- The client then proceeds to the email verification step, where the following two options are provided:
  - I. **Continue with Google** – This option redirects the client to the Gmail authentication page for seamless email verification.
  - II. **Enter Your Email ID** – This option allows the client to manually enter an email address, and an OTP is sent to the provided email ID for verification.

**Clients can select their preferred method to complete the process, either through Google authentication or by entering an OTP.**



## **Step2:- Enter PAN number and select a Digilocker source to retrieve their KYC information.**

➤ After successful email verification, the client is required to enter their PAN number and is redirected to the **DigiLocker** source to retrieve their KYC information. If the PAN is available and linked with the client's mobile number, it is auto-fetched and displayed through the **Decentro API**. During this step, the client's details—including **PAN, Date of Birth, and Name**—are simultaneously verified with the **NSDL PAN database**.



➤ After successfully fetching data from Digilocker, a summary of the retrieved information will be displayed. The client reviews these details and clicks the "Continue" button to proceed to the next steps.

**Meri Pehchaan** NATIONAL SINGLE SIGN-ON

**Digiotech Solutions Private Limited**

You are about to link your DigiLocker account with Digiotech Solutions Private Limited application of Digiotech Solutions Pvt. Ltd. You will be signed up for DigiLocker account if it does not exist.

Enter Aadhaar Number\*

Please enter the following text in the box below:

ZTP7W

Unable to read the above image? [Try another](#)

**Next**

[Return to Digiotech Solutions Private Limited](#)

**Meri Pehchaan** NATIONAL SINGLE SIGN-ON

**Digiotech Solutions Private Limited**

UIDAI has sent a temporary OTP to your mobile ending in \*\*\*\*2979(valid for 10 mins).

Wait few minutes for the OTP.  
do not refresh or close!

**Continue**

[Return to Digiotech Solutions Private Limited](#)

**DigiLocker** **digio**

Please provide your consent to share the following with **Digiotech Solutions Private Limited**:

Issued Documents (2) **Select all**  Aadhaar Card (XXXXXX)  PAN Verification Record (XXXXXXXXXX)

Profile information **Name, Date of Birth, Gender**

Consent validity date (Today +30 days) **17-October-2024** **Edit**

Purpose **Know Your Customer**

Consent validity is subject to applicable laws.  
By clicking 'Allow', you are giving consent to share with **Digiotech Solutions Private Limited**.

**Deny** **Allow**

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Issued Documents (2) **Select all**  Aadhaar Card (XXXXXX)  PAN Verification Record (XXXXXXXXXX)

Profile information **Name, Date of Birth, Gender**

Consent validity date (Today +30 days) **17-October-2024** **Edit**

Purpose **Know Your Customer**

Consent validity is subject to applicable laws.  
By clicking 'Allow', you are giving consent to share with **Digiotech Solutions Private Limited**.

**Deny** **Allow**

**Step 1 of 3**

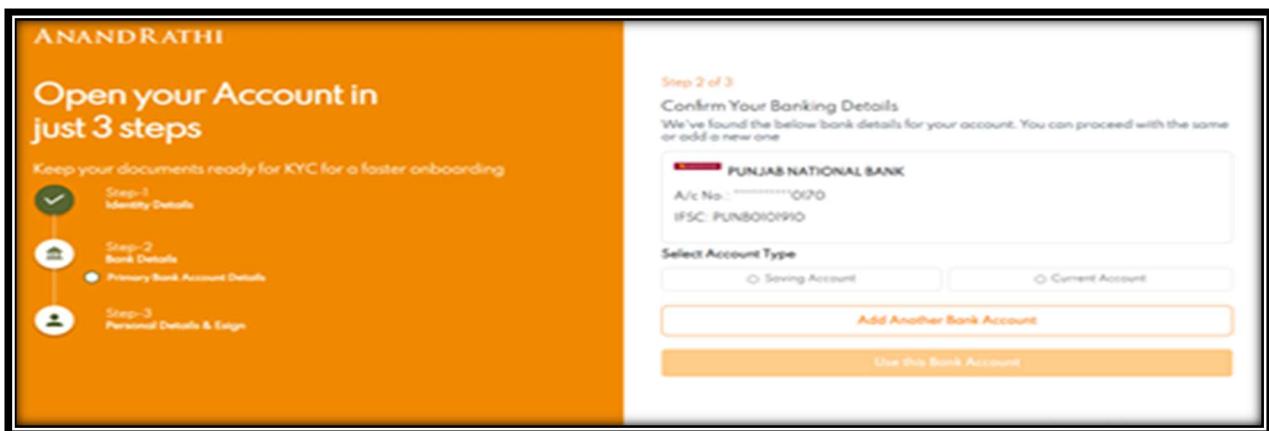
**Your Details as Fetched from Digilocker are :**

- GAURAV RAMDEV
- S/O **\*\*\*\*\***
- 2\*\*\*\*\*
- Male
- \*\*\*\*\***, Jodhpur, Jodhpur, Rajasthan, 342001, India

**Continue**

### **Step 3:- Enter Bank Detail**

- After successfully fetching KYC data from DigiLocker, if the client's primary bank account is linked and available, the account number (partially masked, e.g., **\*\*01234**) and **IFSC** are auto-captured via the Decentro API. The client is then required to **select the account type** (Savings or Current).
- If the auto-fetched details are confirmed by the client, the system initiates a **penny drop verification**.
  - If the penny drop is **successful** and the account holder name matches, the account is processed further.
  - If the penny drop **fails** or the name does not match, the client is required to **upload bank proof**.
- If no bank details are found via Decentro, the client must provide their bank details manually. They have the following two options:
  - **UPI with Reverse Penny Drop** – The client verifies their bank account through a reversible one-rupee UPI transaction.
  - **Add Bank Details Manually** – The client can manually enter their bank details.



**ANANDRATHI**

**Open your Account in just 3 steps**

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details

Step-2 Bank Details

Primary Bank Account Details

Step-3 Personal Details & Esign

**Step 2 of 3**

**Confirm Your Banking Details**

We've found the below bank details for your account. You can proceed with the same or add a new one.

**PUNJAB NATIONAL BANK**

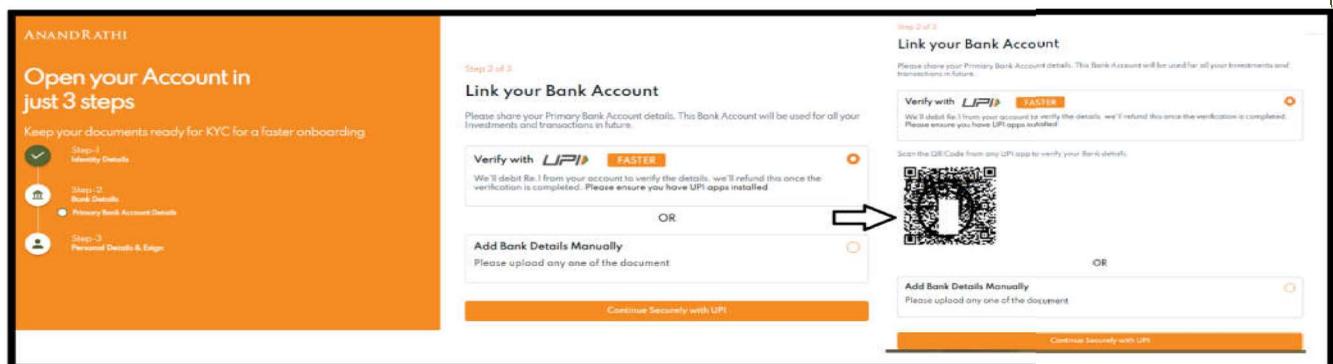
A/c No.: 01234  
IFSC: PUNB0101910

Select Account Type

Savings Account  Current Account

Add Another Bank Account

Use this Bank Account



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Step-2 Bank Details

Primary Bank Account Details

Step-3 Personal Details & Esign

**Step 2 of 3**

**Link your Bank Account**

Please share your Primary Bank Account details. This Bank Account will be used for all your investments and transactions in future.

Verify with **UPI** **FASTER**

We'll debit Re.1 from your account to verify the details. We'll refund this once the verification is completed. Please ensure you have UPI apps installed.

OR

Add Bank Details Manually

Please upload any one of the document

Continue Securely with UPI

**Step 2 of 3**

**Link your Bank Account**

Please share your Primary Bank Account details. This Bank Account will be used for all your investments and transactions in future.

Verify with **UPI** **FASTER**

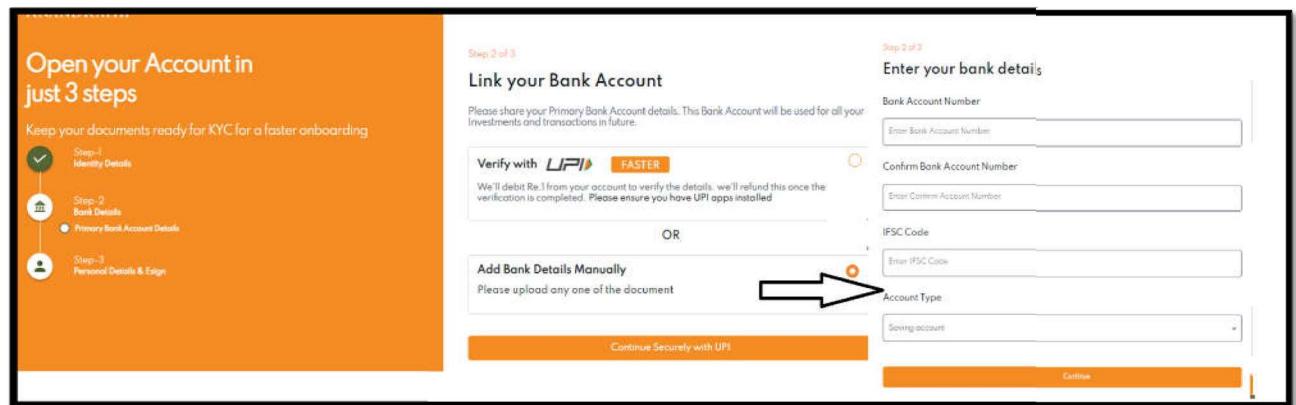
We'll debit Re.1 from your account to verify the details. We'll refund this once the verification is completed. Please ensure you have UPI apps installed.

OR

Add Bank Details Manually

Please upload any one of the document

Continue Securely with UPI



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OR

Add Bank Details Manually

Please upload any one of the document

Continue Securely with UPI

**Step 2 of 3**

**Enter your bank details**

Bank Account Number

Enter Bank Account Number

Confirm Bank Account Number

Enter Confirm Account Number

IFSC Code

Enter IFSC Code

Account Type

Savings account

Continue

- On the bank details page, if verification is successful and the client's name matches the bank records, the process moves forward. If verification fails, the client will need to re-enter their bank details.
- If bank details fail verification or the name doesn't match, the client will need to upload a bank proof. Once the proof is uploaded, they can click "Continue" to proceed with the process.

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## Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details

Step-2 Bank Details

Primary Bank Account Details

Step-3 Personal Details & Esign

Step 2 of 3

### Bank Proof

Please select any one of the options:

- Bank Statement (Last 3 Months) Download
- Cancelled Cheque Download
- Passbook (Last 3 Months) Download

**Continue**

#### Step 4:- Segment Selection for Trading

- By default, the Equity, SLBS, and Mutual Fund segments are enabled. The client can select multiple segments by toggling the switch buttons next to each option. If the client wants access to all segments, they can simply toggle the "All Segments" button to enable everything at once.
- By default, the commodity category is set to "Other." To choose a specific commodity category, the client can click on "Click Here" below the Commodity segment and select their desired option from the list provided.

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## Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details

Step-2 Bank Details

Primary Bank Account Details

Step-3 Personal Details & Esign

Step 2 of 3

### Select Segments

As per SEBI guidelines, income proof is mandatory to activate F&O, Commodity and Currency Segments.

All Segments

- Equity, SLBS and Mutual Funds
- F & O - Derivatives
- Commodity
- Currencies

\* Commodity includes NCDEX, MCX, BSE & NSE whereas Others segment covers NSE & BSE. For exchange opt-out of any respective segment, open your account offline.

Zero Cost Segment Activation & Zero Account Opening Charges

**Continue**

**Activate All Segments**

**Commodity Categories**

Segment	Equity	SLBS	Mutual Funds	F & O	Commodity	Currencies
Equity	On	On	On	On	On	On
SLBS	On	On	On	On	On	On
Mutual Funds	On	On	On	On	On	On
F & O	On	On	On	On	On	On
Commodity	On	On	On	On	On	On
Currencies	On	On	On	On	On	On
Others	On	On	On	On	On	On

**Activate All Segments**

## **Step 5:- Income proof selection for Derivative segment**

- When the client selects the derivative segment, the next step is to update their income proof. This can be done in two ways: by fetching bank statements via OTP or by uploading documents manually.
- Choosing the first option directs the client to an Account Aggregator platform. After OTP confirmation, all bank accounts linked to the registered mobile number will be displayed. The client can select the relevant account(s) and click "Submit Consent" to proceed.
- When the client clicks "Submit Consent," an SMS notification is sent to their mobile number. At the same time, the client is redirected to a user interface where they receive confirmation that the bank statement has been successfully fetched.
- Selecting the second traditional option takes the client to the next step, where they need to collect the required documents. The client can then upload these documents through the provided options, depending on the proof they have.

The image displays three screenshots of the CAMSfinterv platform interface, illustrating the process for selecting income proof.

- Left Screenshot (Income Proof Selection):** Shows the 'Income Proof' step with two options: 'Fetch Bank Statement directly from Bank' (selected, marked 'FASTER') and 'Upload Documents Manually'. A large orange 'Continue' button is at the bottom.
- Middle Screenshot (OTP Verification):** Shows a user entering an OTP for bank statement retrieval. The screen includes a placeholder phone number '+91 9412345678', an 'Enter OTP' field with a progress bar, and a 'Confirm' button. A note at the bottom states: 'By confirming, you are accepting [T&C](#) of CAMSfinterv platform. CAMSfinterv is an RBI Licensed Account Aggregator.'
- Right Screenshot (Link Accounts):** Shows the 'Link Accounts' screen with a 'Link' button and a list of accounts. One account, 'HDFC Bank', is listed with the status 'Deposit - Savings (Already Linked) X0000X000X9946'. Buttons for 'Consent Details' and 'Find More Accounts' are also present.

The image displays two screenshots of the CAMSfinterv platform interface, illustrating the process for selecting income proof.

- Left Screenshot (Income Proof Selection):** Shows the 'Income Proof' step with two options: 'Fetch Bank Statement directly from Bank' (selected, marked 'FASTER') and 'Upload Documents Manually'. A large orange 'Continue' button is at the bottom.
- Right Screenshot (Document Options):** Shows the 'Income Proof' step with a note: 'Please select any one of the options:'. It lists several document types under 'Recommended':
  - Bank Statement (Last 6 Months)
  - Salary Slip (Last 3 Months)
  - IT Return (Last Financial Year)
  - Passbook (Last 6 Months)
  - Form No 16
  - DP Holding Statement

## **Step 6:- live Photo Capture and Signature Draw/Wet Signature Upload**

- On this page, the client captures a live image.
- Location and camera access are mandatory for capturing the live photo. If access is denied under any circumstances, the system does not allow the live photo to be captured and only Indian geo location can be consider.

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## Open your Account in just 3 steps

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Step-1 Identity Details

Step-2 Bank Details

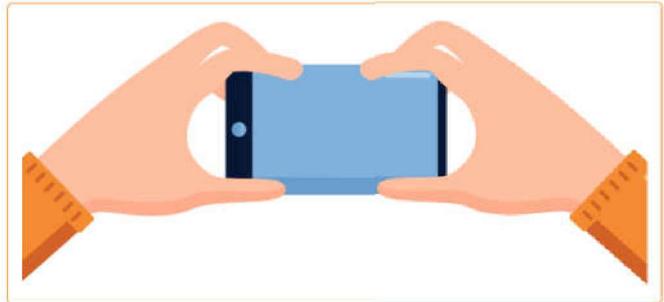
Step-3 Personal Details & Esign

- Click a Selfie
- Upload Signature
- Other Personal Details
- Esign

Step 3 of 3

### Click a Selfie

Your face should be within the rectangle box. Take a clear photo of yourself and make sure you are in a well-lit area. Remove specs and head gears



Continue

- The client has two options: they can upload a wet signature or draw their signature directly on the screen. Both methods are available for their convenience.

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## Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details

Step-2 Bank Details

Step-3 Personal Details & Esign

- Click a Selfie
- Upload Signature
- Other Personal Details
- Esign

Step 3 of 3

### Submit your Signature

Validate your information with a Signature

Draw

Upload



Save and Continue

## **Step 7:- Personal Detail**

- The next step requires entering personal details for regulatory compliance, with confirmation from the CLIENT. Please provide the following information: Annual Income, Employment details, a selection between Father or Spouse for reference, Marital status, highest Qualification, and Trading experience level.
- The Father's name will be fetched from DIGILOCKER. If it cannot be retrieved, the CLIENT must manually enter the Father's name.

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### Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details

Step-2 Bank Details

Step-3 Personal Details & Esign

- Click a Selfie
- Upload Signature
- Other Personal Details
- Esign

Step 3 of 3

#### Personal Details

We need few details to complete your account creation process

Father Name

ANANT SAMBANDH\*\*\*

Marital Status

Single  Married

Continue

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### Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details

Step-2 Bank Details

Step-3 Personal Details & Esign

- Click a Selfie
- Upload Signature
- Other Personal Details
- Esign

Step 3 of 3

#### Personal Details

We need few details to complete your account creation process

Annual Income Range

Select Income Range

Employment Type

Select Employment Type

Qualification

Select Qualification

Trading Experience (In years)

Select Trading Experience

Continue

## Step 8:- Nominee Detail

- The CLIENT can add up to three nominees, allocating a total of 100% among them. They have the option to either "Add Nominee" or "Do it later" to opt out of selecting a nominee. The CLIENT can choose nominees based on their personal preferences.
- If the CLIENT clicks "Do it later," a system alert message appears asking, "Are you sure you want to opt out?" Clicking "Yes" marks the nominee as opted out. Clicking "No" keeps them on the same page for nominee selection.

- When the CLIENT chooses to "Add Nominee," they are directed to a new page to input details such as Nominee Name, Date of Birth (DOB), Address, Mobile , Email id & Percentage Allocation (ensuring the total is 100% if multiple nominees), and Relationship. If the nominee is a minor, guardian details are also required.
- After entering the nominee details, the nominees are displayed in **summary cards**, allowing the **client** to review each nominee's information. The client may **edit or delete** nominee details as required. Once all information is verified as accurate, the client clicks the "**Continue**" button.
- Upon clicking "**Continue**," a **confirmation pop-up** is displayed for the **name to be shown on the Statement of Holding and Welcome Kit**. The client must confirm whether they want to **display the Name of Nominee or only the Status of Nominee (Y/N)**.

## **Step 8:- Brokerage Plan, DP Scheme Selection, DDPI, MTF PEP Declaration and Settlement of Fund/Security**

➤ The CLIENT will select their **Brokerage Plan** and **DP Scheme**

**Open your Account in just 3 steps**

Keep your documents ready for KYC for a faster onboarding

Step-1 Identity Details  
Step-2 Bank Details  
Step-3 Personal Details & E-sign  
Click & Sign  
Upload Signature  
Other Personal Details  
Logout

**Brokerage Plan**  
Please Select the Brokerage Plan

**DP Plan**  
Please Select the DP Plan

**T & C as given below**

Indian Citizen  
I was born in India, my nationality is Indian

Tax Resident only in India  
My sole country of tax residency is India. I have read and understood the FATCA Terms & Conditions and I accept the same.

DDPI  
Demat Debit and Pledge Instruction in favour of Anand Rathi Share & Stock Brokers Ltd.

MTF  
Margin Trading Facility (DDPI is mandatory for MTF facility)

Politically Exposed or Related  
I am not a politically exposed person nor am I related to anyone who is politically exposed person

Settlement for Fund/Security  
Quarterly      Monthly

Continue      Activate Windows  
Go to Settings to activate Windows

➤ **DP Scheme Selection:**

- Upon clicking on the **DP Scheme**, a pop-up box will appear displaying the details of both schemes.
- The CLIENT must review and provide consent that DP Plan 2 (i.e., GREAT\_N) will be applicable in case of non-eligibility of BSDA.
- The page will include a link to the Terms & Conditions, where the CLIENT can click to view and download the DP Tariff Sheet for their reference.

**DP Plans**

**DP Plan 1 (BSDA\_N)** ⓘ

A/C Opening: Zero  
Annual Maintenance: Zero  
1st Year AMC will be free. From 2nd Year onwards AMC will be levied.  
For valuation below ₹4.00 Lac: Zero  
For valuation ₹4.00 - 10.00 Lac: ₹100.00  
For valuation above ₹10.00 Lac: DP Plan 2

**DP Plan 2 (Great\_N)** ⓘ

A/C Opening: Zero  
1st Year: Zero  
2nd Year Onwards: ₹450.00

I hereby provide my consent that DP Plan 2 (Great\_N) will be applicable, incase non-eligibility for DP Plan 1(BSDA\_N) & I have read detailed charges. [Term & Conditions of Account Charges](#)

Accept      Tax Resident only in India

➤ **PEP (Politically Exposed Person) Declaration:-**

- The **PEP toggle** is set to **OFF by default**
- If the client toggles the option to **ON**, a pop-up message will appear stating: *"Please connect with nearest branch to open your Account offline"*

MTF ⓘ

Please connect with nearest branch to open your account offline.

Ok

Politically Exposed or Related  
I am not a politically exposed person nor am I related to anyone who is politically exposed person

Settlement for Fund/Security  
Quarterly      Monthly

Continue      Activate Windows  
Go to Settings to activate Windows

➤ **DDPI and MTF Selection:-**

- On clicking “ON” on the DDPI toggle, four DDPI options—Settlement, Pledge, Mutual Fund, **and Tendering**—are **enabled by default**. The client may **select any one or more options** based on their requirement.

Step-3 Personal Details & E-sign

- Click a Selfie
- Upload Signature
- Other Personal Details
- Esign

Indian Citizen  
I was born in India, my nationality is Indian

Tax Resident only in India  
My sole country of tax residency is India. I have read and understood the Fatca Terms & Conditions and I accept the same.

DDPI Demat Debit and Pledge Instruction in favour of Anand Rathi Share & Stock Brokers Ltd.

Settlement  Pledge

Mutual Fund  Tendering

MTF Margin Trading Facility (DDPI is mandatory for MTF facility)

Politically Exposed or Related  
I am not a politically exposed person nor am I related to anyone who is politically exposed person

Settlement for Fund/Security  
 Quarterly  Monthly

Activate Windows

Continue

➤ **Settlement of Fund/ Security Selection:-**

- The client can select the **settlement frequency for funds and/or securities** as per their requirement. The client may choose **either Monthly or Quarterly**.

Step-3 Personal Details & E-sign

- Click a Selfie
- Upload Signature
- Other Personal Details
- Esign

Indian Citizen  
I was born in India, my nationality is Indian

Tax Resident only in India  
My sole country of tax residency is India. I have read and understood the Fatca Terms & Conditions and I accept the same.

DDPI Demat Debit and Pledge Instruction in favour of Anand Rathi Share & Stock Brokers Ltd.

Settlement  Pledge

Mutual Fund  Tendering

MTF Margin Trading Facility (DDPI is mandatory for MTF facility)

Politically Exposed or Related  
I am not a politically exposed person nor am I related to anyone who is politically exposed person

Settlement for Fund/Security  
 Quarterly  Monthly

Activate Windows

Continue

**Step 9:- E-Sign Account Opening Form for Final Confirmation**

- In the final step, the client clicks on “**Proceed to E-Sign**.” Upon clicking, the client is redirected to complete the **e-sign process using Aadhaar authentication**. This e-sign includes confirmation of the **KRA, Account Opening Form**, and **DDPI** (if opted).

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Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

- Step-1 Identity Details
- Step-2 Bank Details
- Step-3 Personal Details & Esign

Click a Selfie  Upload Signature  Other Personal Details  Esign

**e Sign with OTP Aadhaar**

Enter the Aadhar number and OTP received on Aadhaar linked mobile number

E-sign your Account opening form & DDPI  
You'll be redirected to NSDL to complete the e-sign process

Proceed to eSign

\*\*\*\*\*THANK YOU\*\*\*\*\*