

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.

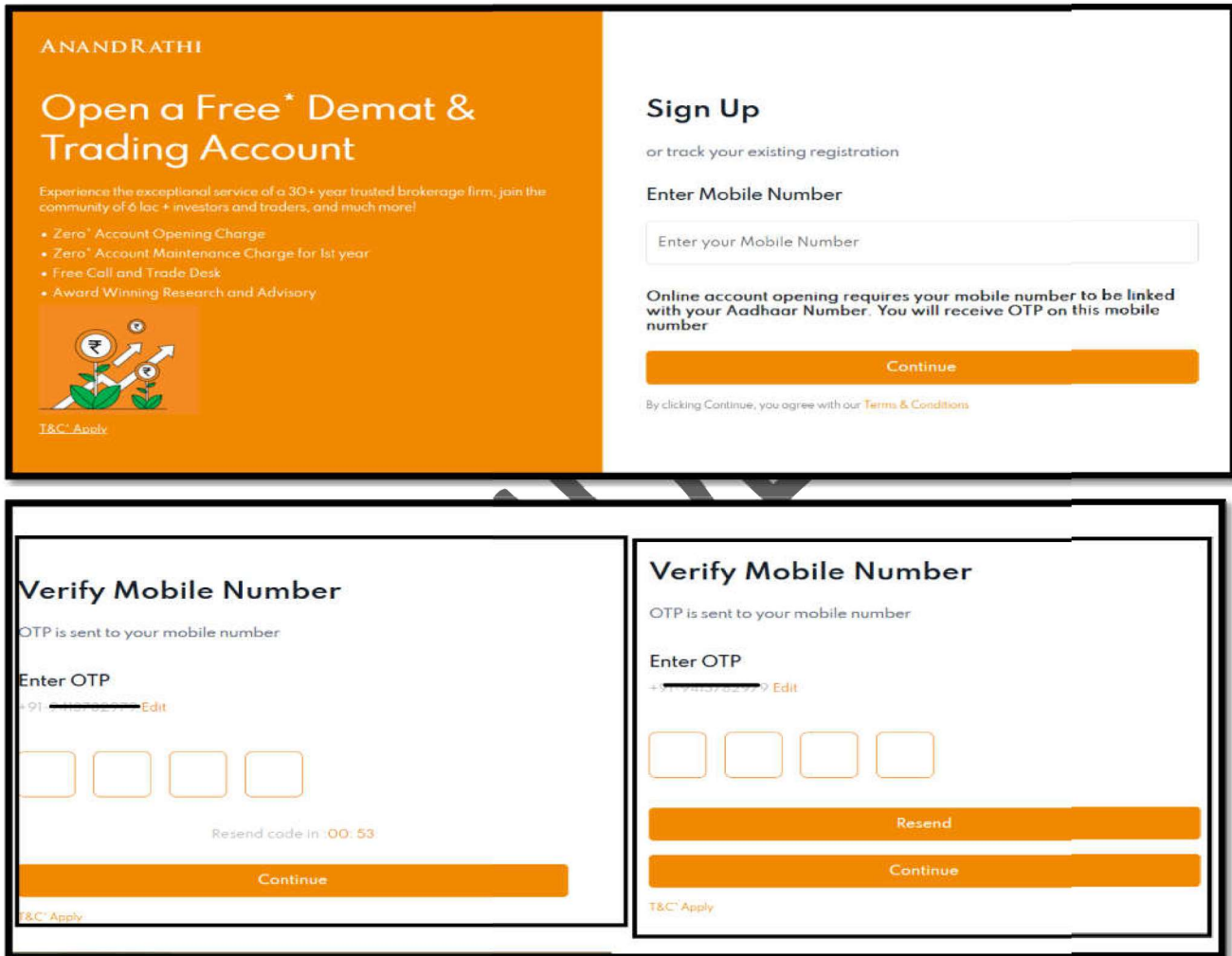
Client can open an account by visiting the official website of Anand Rathi (<https://www.anandrathi.com>) and clicking on the "Open Demat Account" option.



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



The image displays two screenshots of the AnandRathi mobile verification process. The first screenshot shows the 'Sign Up' page with a 'Continue' button. The second screenshot shows the 'Verify Mobile Number' page with a 'Resend' button.

Sign Up
or track your existing registration

Enter Mobile Number

Enter your Mobile Number

Online account opening requires your mobile number to be linked with your Aadhaar Number. You will receive OTP on this mobile number

Continue

By clicking Continue, you agree with our [Terms & Conditions](#)

Verify Mobile Number
OTP is sent to your mobile number

Enter OTP

+91 9876543210 Edit

Resend code in 00:53

Continue

Verify Mobile Number
OTP is sent to your mobile number

Enter OTP

+9876543210 Edit

Resend

Continue


T&C Apply

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:
 - Continue with Google** – This option redirects the client to the Gmail authentication page for seamless email verification.
 - 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.

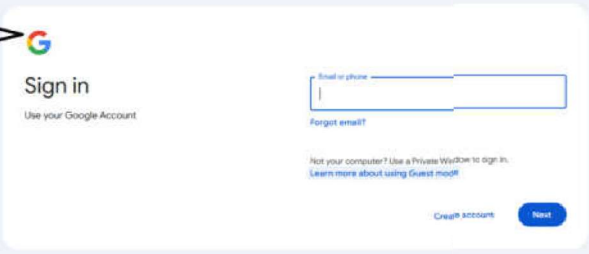
Email ID

 Continue with Google

OR

Enter Your Email ID

[T&C Apply](#)



Sign in

Use your Google Account

Email or phone

Forgot email?


Not your computer? Use a Private Window to sign in.
[Learn more about using Guest mode!](#)

[Create account](#) [Next](#)

English (United States)

[Help](#) [Privacy](#) [Terms](#)


Email ID

 Continue with Google

OR

Enter Your Email ID

[T&C Apply](#)




ANANDRATHI

Open a Free* Demat & Trading Account

Experience the exceptional service of a 30+ year trusted brokerage firm, join the community of 8 lac+ investors and traders, and much more!

- Zero* Account Opening Charge
- Zero* Account Maintenance Charge for 1st year
- Free Call and Trade Desk
- Award Winning Research and Advisory




[T&C Apply](#)

Enter your Email ID

Continue

[T&C Apply](#)

Email ID

 Continue with Google

OR

Enter Your Email ID

[T&C Apply](#)

Enter your Email ID

Continue

[T&C Apply](#)

Verify your Email ID

OTP is sent to your registered email ID

Enter OTP

gsanandtrading@anrth.com [Edit](#)

Resend

Continue

[Terms & Conditions](#)

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**.

ANANDRATHI

Open a Free* Demat & Trading Account

Experience the exceptional service of a 30+ year trusted brokerage firm, join the community of 6 lac+ investors and traders, and much more!

- Zero* Account Opening Charge
- Zero* Account Maintenance Charge for 1st year
- Free Call and Trade Desk
- Award Winning Research and Advisory



T&C Apply

Open Your Demat & Trading Account in 3 Simple Steps

STEP 1

Identity Details

- PAN Details
- Aadhaar details validated by Digilocker

STEP 2

Bank Details

- Primary Bank Account Details

STEP 3

Personal Details & Esign

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

Continue

ANANDRATHI

Open your Account in just 3 steps

Keep your documents ready for KYC for a faster onboarding

Step-1
Identity Details

- PAN Details
- Aadhaar details validated by Digilocker

Step-2
Bank Details

Step-3
Personal Details & Esign

Step 1 of 3

Enter PAN Card Details


PAN Card is mandatory for investing in India

Continue

Step 1 of 3

Verify your Document using Digilocker





Fetch PAN & Aadhar Documents



You will be redirected to Digilocker, a safe and secured Government of India recommended Platform, to fetch your PAN & Aadhaar Documents digitally.


Continue to Digilocker

Start KYC Process

 Digilocker Kyc Fetch on Digilocker KYC	Waiting
 Pan Kyc Fetch Validated and Color Image of PAN card	Waiting
 Pan Kyc Fetch on PAN Image for KYC	Waiting
 Aadhaar Office Kyc Fetch on ANANDRATHI_OFFICE KYC	Waiting

Proceed

digio


 Digilocker
Please do Digilocker KYC

*By providing my consent to share my Aadhaar Number, Date of Birth and Name from my Aadhaar eKYC information with the Income Tax Department, All States for the purpose of fetching my PAN Verification Record from Digilocker.

By proceeding further, I hereby authorize Digio to pull my documents from Digilocker and then fetch Anand Rathi Share and Stock Services Ltd.

Allow


- 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

Digitech Solutions Private Limited

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


Please enter the following text in the box below:



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

Next

[Return to Digitech Solutions Private Limited](#)

**Meri Pehchaan**
NATIONAL SINGLE SIGN-ON




Digitech 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 Digitech Solutions Private Limited](#)



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

Issued Documents (2)

Aadhaar Card (*****2979)

PAN Verification Record (*****2979)

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 **Digitech Solutions Private Limited**.

Deny


Allow

**Meri Pehchaan**
NATIONAL SINGLE SIGN-ON

Digitech Solutions Private Limited

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




Please enter the following text in the box below:



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

Next

[Return to Digitech Solutions Private Limited](#)



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

Issued Documents (2)

Aadhaar Card (*****2979)

PAN Verification Record (*****2979)

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 **Digitech Solutions Private Limited**.


Deny


Allow


Step 1 of 3


Your Details as Fetched from Digilocker are :

 GAURAV RAMDEV

 S/O [Arun Kumar Ramdev](#)

 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
- Step-3 Personal Details & Enter

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.: ****0070
IFSC: PUN0001910

Select Account Type
☐ Savings Account ☐ Current Account

[Add Another Bank Account](#)
[Use this Bank Account](#)

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
- Step-3 Personal Details & Enter

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 Rs. 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](#)

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
- Step-3 Personal Details & Enter

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 Rs. 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

Step 3 of 3
Enter your bank details

Bank Account Number

Confirm Bank Account Number

IFSC Code

Account Type

[Continue Securely with UPI](#) [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.

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.

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.

Step 2 of 3

Income Proof

Fetch Bank Statement directly from Bank **FASTER** ☐

You will have to enter an OTP to fetch your Bank Statement

OR

Upload Documents Manually ☐

Continue

We have sent an OTP to your registered mobile number

+91 9443700070

Enter OTP

Resend OTP in 28 sec

Confirm

By confirming, you are accepting T&C of CAMSfinserve platform. CAMSfinserve is an RBI Licensed Account Aggregator.

Powered by CAMSfinserve

Link Accounts

Banks

HDFC Bank

Deposit - Savings (Already Linked)

XXXXXXXXXX3946

Consent Details Find More Accounts

Consent can be submitted only for Linked Account(s)

Reject Submit Consent

Powered by CAMSfinserve

Step 2 of 3

Income Proof

Fetch Bank Statement directly from Bank **FASTER** ☒

You will have to enter an OTP to fetch your Bank Statement

OR

Upload Documents Manually ☐

Continue

Step 2 of 3

Income Proof

Please select any one of the options:

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

If you select any of the following documents, you will have to additionally upload your Bank Account Proof

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.

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

●

Click a Selfie

○

Upload Signature

○

Other Personal Details

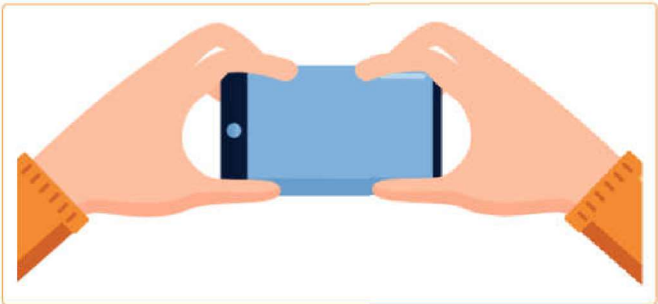
○

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.

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

●

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.

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

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 SAMBANDIL

Marital Status

☐ Single

☒ Married

Continue

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

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

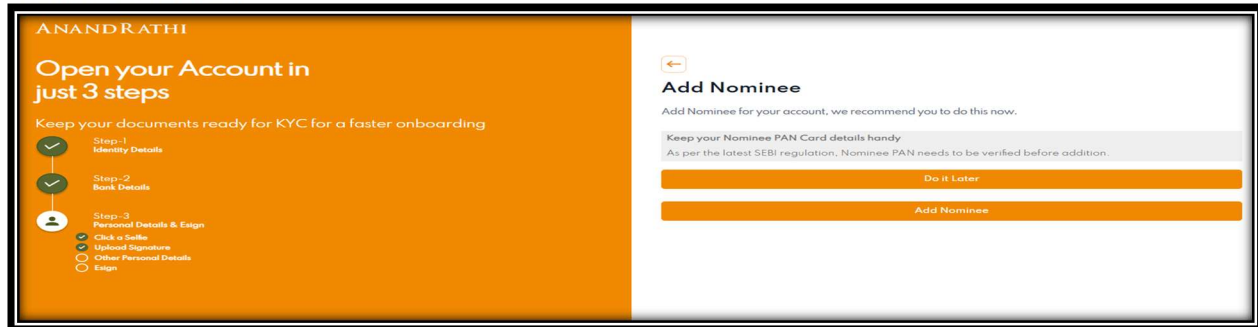
Trading Experience (In years)

Select Trading Experience

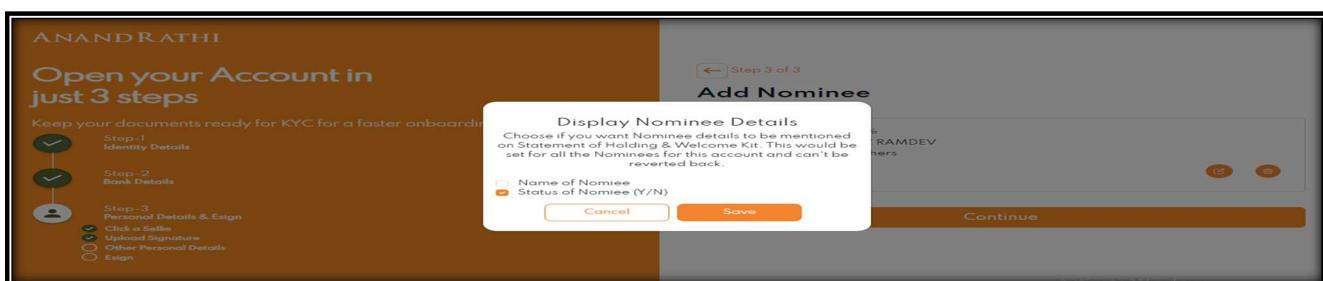
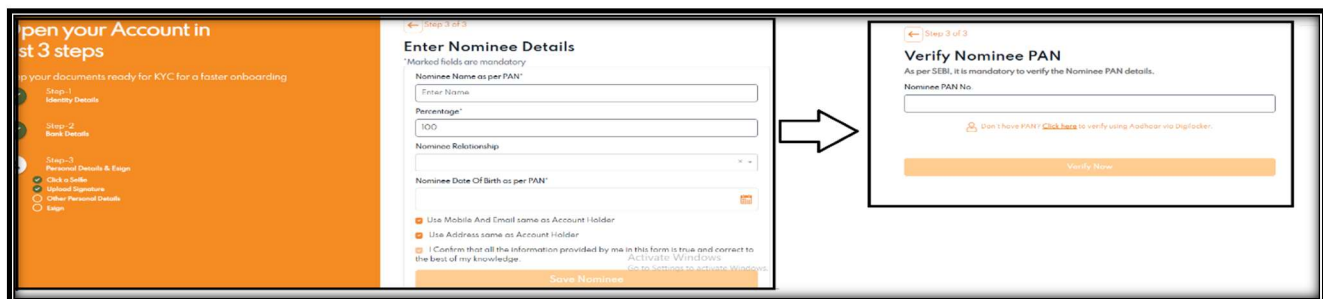
Continue

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**

The screenshot shows the 'Open your Account in just 3 steps' process. Step 1 (Identity Details) is complete. Step 2 (Bank Details) is in progress. Step 3 (Personal Details & Sign) is pending. The 'Brokerage Plan' section shows 'Please Select the Brokerage Plan'. The 'DP Plan' section shows 'Please Select the DP Plan'. Below these, the 'T & C as given below' section includes checkboxes for 'Indian Citizen', 'Tax Resident only in India', 'DDPI', 'MTF', 'Politically Exposed or Related', and 'Settlement for Fund/Security'. The 'Settlement for Fund/Security' section has radio buttons for 'Quarterly' and 'Monthly'. At the bottom, there are 'Continue' and 'Activate Windows' buttons.

- **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.

The screenshot shows a pop-up box titled 'DP Plans'. It compares 'DP Plan 1 (BSDA_N)' and 'DP Plan 2'. The table below summarizes the details:

DP Plan 1 (BSDA_N)	DP Plan 2
A/C Opening	A/C Opening
Zero	Zero
Annual Maintenance	Annual Maintenance
1st Year AMC will be free, From 2nd Year onwards AMC will be levied.	1st Year: Zero
For valuation below ₹4.00 Lac	2nd Year Onwards: ₹450.00
For valuation ₹4.00 - 10.00 Lac	
Zero	
For valuation above ₹10.00 Lac	
DP Plan 2	

Below the table, there is a consent statement: '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](#)'. An 'Accept' button is at the bottom.

- **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"

The screenshot shows a pop-up message with the text: 'Please connect with nearest branch to open your account offline.' and an 'Ok' button. The background shows the 'MTF' section of the account opening process, with a toggle for 'Settlement for Fund/Security' set to 'Quarterly' and 'Monthly' options.

➤ **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.

➤ **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 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).