



# PRD Document

## eKYC Suite for Balaji Equities Ltd.

A software solution provided by Cloudfaru Infotech Pvt. Ltd.

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## Document Introduction

This is an Account opening document for BALAJI EQUITIES LIMITED, eKYC Suite.

## Document Convention

This multi-level document contains modules and sub-modules with the user flow and actions the user may perform to understand the product better.

## Intended Audience and reading suggestions

This document is a draft for every individual that will be part of the product development life cycle and will be distributed to the business owner, development team, project management team, and testing team.

The document is drafted with a top-to-bottom approach; thus, it is suggested to have a top to down approach for reading the manuscript.

## Application Introduction

The eKYC process is developed for the user to help them create a Demat and trading account online, with the integration of the documents through Digi locker, providing them with the facility to create an account online.

## Modules and Utility

eKYC Suite application has three modules as defined below: -

### ❖ Client Module

Users shall be able to sign in to the platform and shall be able to create their Demat and trading accounts by linking their Digilocker account. Users will be able to complete the KYC process with ease.

### ❖ Admin Module

Admin shall be able to re-verify all the details user used to register in the KYC process and check the status of the stage on which the user is currently on.

### ❖ Modification Module

Users shall be able to login to the platform and request for Modifications. Clients can modify either all or any one of the below in this module.

Modifiable fields: Aadhaar, Mobile number, email ID, nominee details, address, bank details, FATCA, trading segments, account re-activation (Re-KYC) and account closure.

## Business Requirements

Balaji Equities Ltd. wanted an application that handles KYC, Re-KYC and Closure, where user shall be able to create the Trading & Demat Account with the help of KYC Verification, where Digi Locker API is also implemented. To complete the KYC flow, the user must complete the E-sign Process, which includes KRA E-Sign and equity E-sign, where they shall receive the PDFs in their registered e-Mail ID.

## Scope of the Project

### Flow of the Customer On-boarding Module

#### ❖ User Authentication Flow

1. Mobile Number Verification
  - a. OTP Verification
2. Email ID Verification
  - a. OTP Verification
3. User Registration
  - a. First Level User Registration with Password
  - b. After Successful Registration User login with Mobile Number & Password
4. PAN Verification
  - a. Through PAN and DOB
  - b. KRA Address Verification (Aadhar Auto fetching)
5. Segment Selection
  - a) BSE Segment
    - a. CASH
    - b. F&O
  - b) NSE Segment
    - a. CASH
    - b. F&O
  - c) MCX SEGMENT
6. Personal details
7. Proceed with fetching Aadhaar details
  - a. Login to Digi Locker account
    - i. Mobile Number
    - ii. OTP
    - iii. Digi Locker Pin
      1. In the case of new user Register on Digi locker
  - b. Consent collection - Allow Digi locker to share aadhaar related details with the application
  - c. Fetching aadhaar details
8. Penny drop transfer
  - a. Verifying the bank details of the applicant
9. Documents Upload
  - a. PAN upload
  - b. Bank proof upload
  - c. Income proof upload (in case if F&O segment is selected)
  - d. Signature upload

## 10. IPV (In person verification)

- a. Geo-location is captured – If client is trying to do KYC outside of India, application doesn't allow user to proceed any further.
- b. Live image is captured along with time and date stamp
- c. Live video is captured asking client to display their PAN Card – to confirm the liveness of the applicant

## 11. E-sign process

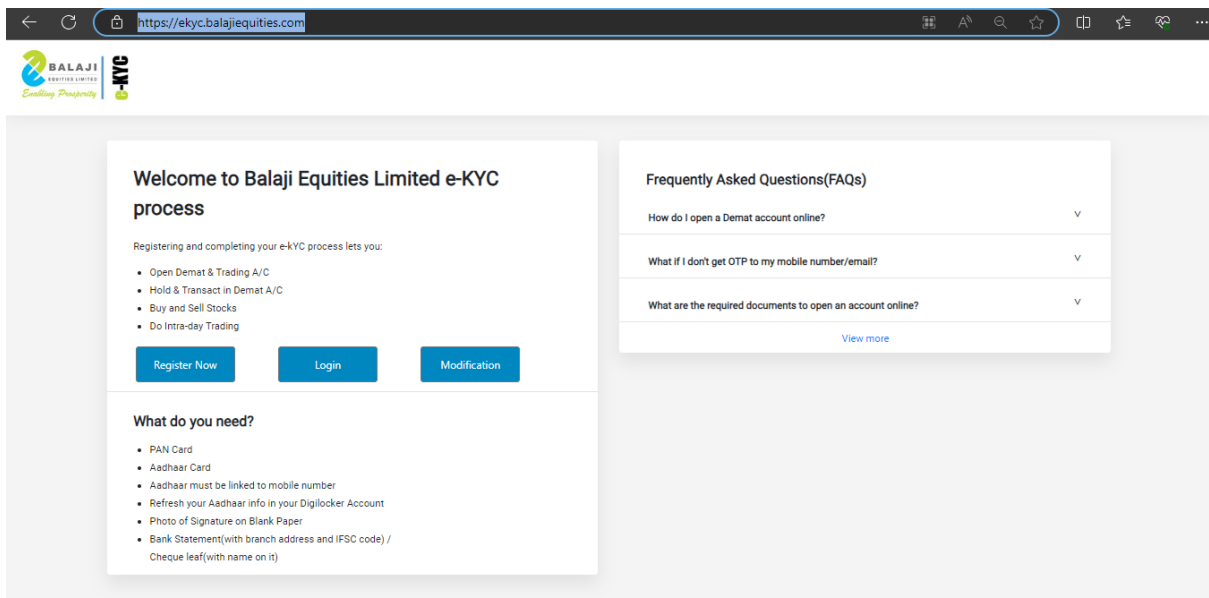
- a. E-sign on the application
- b. KRA E-sign

## eKYC Suite Home Page

Link: <https://ekyc.balajiequities.com/>

## New Client Onboarding - User Journey

User journey starts with email, mobile verification first followed by User Registration.

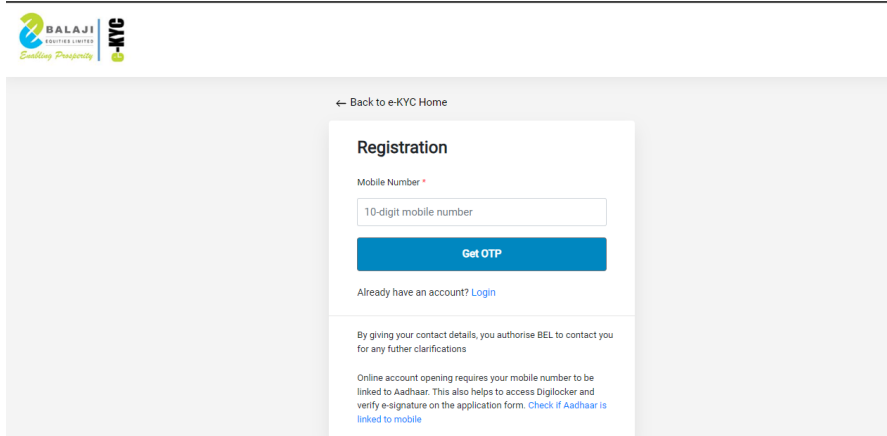


- \*\* If New User Click the → Register Now Button
- \*\* If Already Registered to check the client Details Click the → Login
- \*\* If Already Registered and need any updates Click the → Modification

## Registration

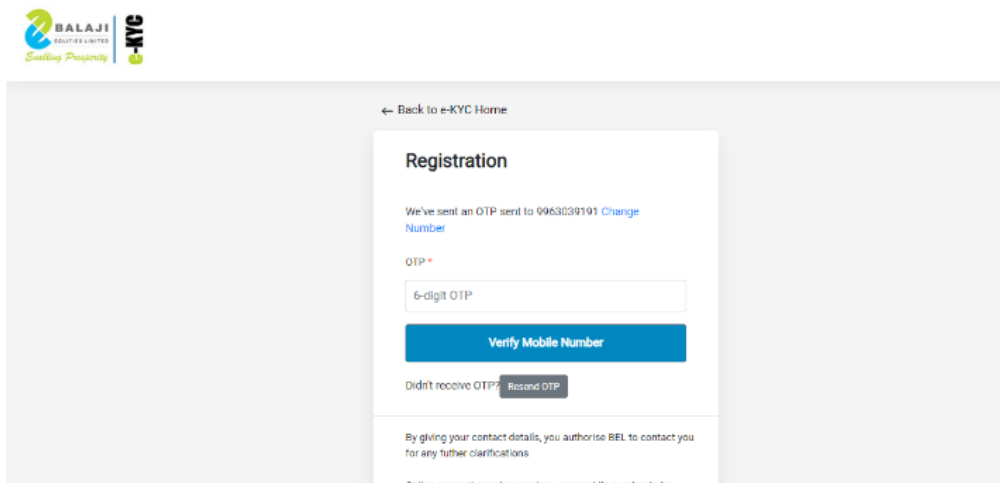
### Registration Process Starts

- a. Enter the 10 Digit Mobile Number in the Mobile Number Field
- b. The mobile number field shall not hold numbers more than 10 digits



The screenshot shows the 'Registration' screen of the BALAJI EQUITIES LIMITED e-KYC portal. At the top left is the logo with the tagline 'Enabling Prosperity'. A back arrow and 'Back to e-KYC Home' link are at the top. The main heading is 'Registration'. Below it, 'Mobile Number \*' is followed by a text input field labeled '10-digit mobile number'. A blue 'Get OTP' button is positioned below the field. Underneath, there is a link 'Already have an account? Login'. A disclaimer states: 'By giving your contact details, you authorise BEL to contact you for any further clarifications'. At the bottom, a note says: 'Online account opening requires your mobile number to be linked to Aadhaar. This also helps to access Digilocker and verify e-signature on the application form. Check if Aadhaar is linked to mobile'.

- c. Users shall receive an OTP once send OTP button is clicked.
- d. Users shall click on the Send OTP to move to the Next Screen



The screenshot shows the 'Registration' screen after the OTP has been sent. The heading 'Registration' is at the top. Below it, a message reads: 'We've sent an OTP sent to 9963039191 Change Number'. The 'OTP \*' field is followed by a text input field labeled '6-digit OTP'. A blue 'Verify Mobile Number' button is below the field. A 'Resend OTP' button is located below the main button. The same disclaimer as in the previous screenshot is present at the bottom.

- e. Users shall be able to enter the OTP in the OTP field.
- f. The OTP field should not hold more than 6 characters.
- g. Users shall be able to click on the resend OTP button to resend the OTP on the entered mobile number.
- h. Once receive the OTP enter and click verify Mobile Number

## Verify Email Address



← Back to e-KYC Home

### Registration

Email \*

**Get OTP**

By giving your contact details, you authorise BEL to contact you for any further clarifications

Online account opening requires your mobile number to be linked to Aadhaar. This also helps to access Digilocker and verify e-signature on the application form. [Check if Aadhaar is linked to mobile](#)

1. Sign in with your Email id (Ex. XXX@gmail.com)
  - a. Users shall be able to enter the email address in the “Email \*” field
  - b. The Email Id field shall not include more than 50 characters
  - c. Users shall be able to click on the Get OTP
  - d. Users shall receive OTP in the email id entered
  - e. Users shall be able to enter the OTP in the enter OTP field and click Verify Email



← Back to e-KYC Home

### Registration

We've sent an OTP sent to [suresh123@gmail.com](#) [Change Email](#)

OTP \*

6-digit OTP

**Verify Email**

Didn't receive OTP? [Request OTP](#)

By giving your contact details, you authorise BEL to contact you for any further clarifications

Online account opening requires your mobile number to be linked to Aadhaar.

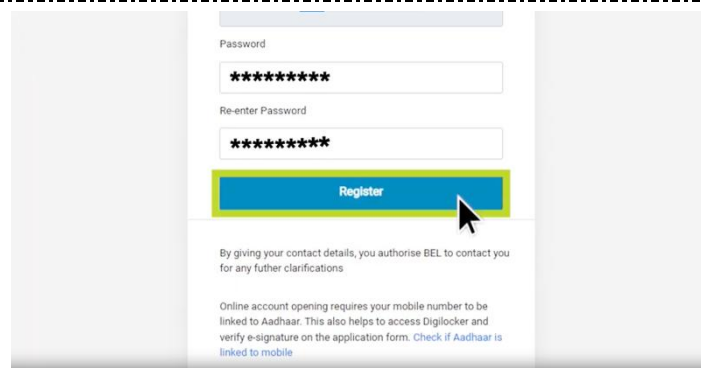
## Email Validations

1. A validation message “Please Enter a valid Email” shall appear when the user enters the wrong format for the email id.
2. Email ID shall be at mot 35 characters with special characters included
3. A validation message “Please enter an email address” shall be displayed when the user clicks the Get OTP button without entering an email address
4. A validation message “Email address already Exist” shall be displayed when the user enters an email id that is registered to any other account

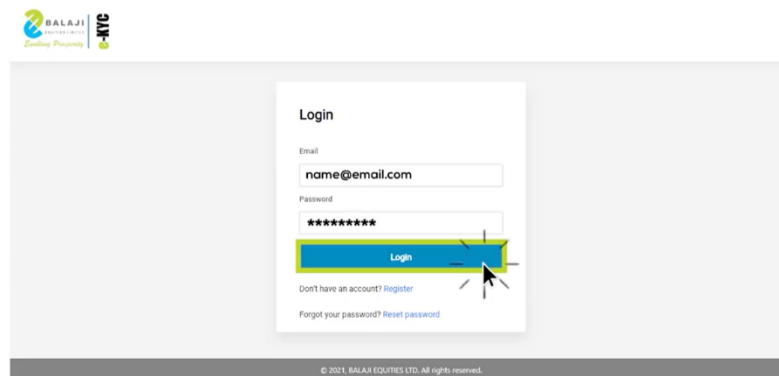
## User Registration

- f. After Successful Validation of your Email Address
- g. Need to be Give Strong Password for your account login

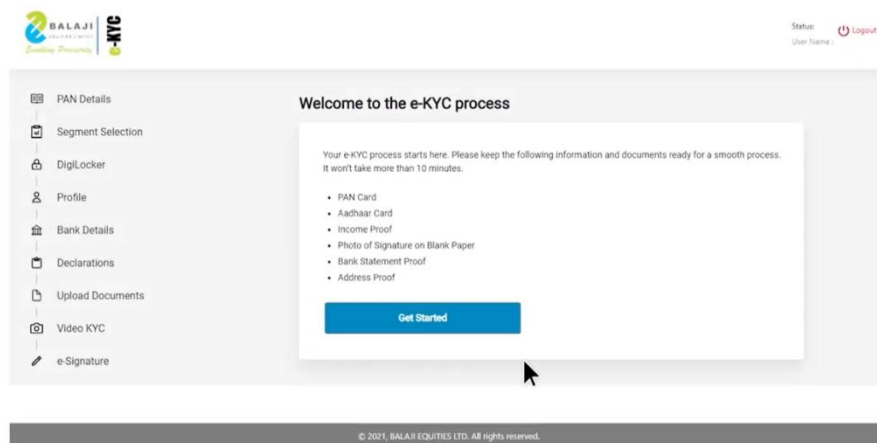




- h. Click the Register button
- i. Login page will appear for further process
- j. Enter your mobile Number/ Email and Password to login your account



**\*\* On successful Login below screen will appear**



## e-KYC Process

Once logged in to the application, below process starts.

## PAN Verification

The screenshot shows the 'PAN Details' form in Step 1/5. The form includes a sidebar with navigation options: PAN Details, Segment Selection, DigLocker, Profile, Bank Details, Declarations, Upload Documents, Video KYC, and e-Signature. The main content area has a 'PAN' field with the value 'ABCDEI234A', a 'Date of Birth' field with the value '30-09-1995', and a 'Submit PAN' button. A 'Note / Instructions' section on the right states: 'Please make sure the PAN belongs to you. Your name on the application will be taken as per the name in Income Tax Database.' The footer contains the copyright notice: '© 2021, BALAJI EQUITIES LTD. All rights reserved.'

- User Shall be able to enter their PAN in the PAN Field
  - ◆ PAN number shall not be longer than 10 characters
  - ◆ The following data shall be fetched from PAN
    - Name of the PAN holder from the income tax website
    - Existence of PAN in the Bank Office
    - NSDL api to fetch full name
    - Checking PMLA or Debar status
    - Checking PAN and Aadhar seeding status
- User shall be able to click Submit PAN

The screenshot shows the 'PAN Details' form in Step 1/5, now populated with data. The 'PAN' field contains 'ABCDEI234A', the 'Date of Birth' field contains '30-09-1995', and the 'Name on PAN' field contains 'Vinod Kumar'. Below these fields, it shows 'Aadhaar Seeding' status as 'Aadhaar seeding is successful'. A message at the bottom reads: 'If the name matches, confirm and save your PAN details. If doesn't, Change PAN.' A 'Confirm and Save PAN Details' button is highlighted. The footer contains the copyright notice: '© 2021, BALAJI EQUITIES LTD. All rights reserved.'

- ◆ User Shall be able to view the details of your PAN
  - ◆ Click the Confirm and Save PAN Details
- A validation message “Please Enter your PAN” shall be displayed when the user clicks or the continue button without entering the PAN.
  - A validation message “Please Enter valid PAN” shall be displayed when the entered PAN is invalid
  - A validation message “Please enter DOB” shall be displayed when the user clicks on the continue button without entering a DOB.
  - NSDL api to fetch full name & Aadhaar seeding status
  - KRA api to check status (Verified Yes/No)
- \*\*\* Details fetched from various api’s to be saved to auto populate on the application pdf accordingly.

## Segment Selection

Account Opening - Free  
For Investor Account

- Equity / Cash - ₹ 1.00  
Buy And Sell Equities On NSE And BSE
- Currency Derivatives - ₹ 1.00  
Buy And Sell Currency On NSE and BSE
- Futures & Options (F&O) - ₹ 1.00  
Buy and Sell Futures & Option on NSE And BSE
- Commodities - ₹ 1.00  
Buy And Sell Commodities On MCX

- To select the segments to trade.
- Cash/Equity Bank statement not required. Else, for all other 3 segments 6 months bank statement to be uploaded and the same to be enabled on Upload documents screen
- Based on segment selection amount to sum up and initiate to make payment
- Payment gateway (Bill desk) to initiate payment and give all the payment options
- Success / failure message to show on screen and an email sent to client. If payment fails, navigate to the segment & payment screen.

## Digi locker Integration to fetch Aadhaar details

- Client to have the Aadhaar and mobile linked already
- To give access to fetch e-Aadhaar through digi locker api – initiated on Aadhaar number input and on setting a security PIN.
- Masked Aadhaar fetched in XML format and saved in DB



**DigiLocker**  
Document Wallet to Empower Citizens

Sign in to your account

Mobile / Aadhaar / Username  
9XXXXXXXXXX

Sign in with OTP

**Verify mobile OTP**

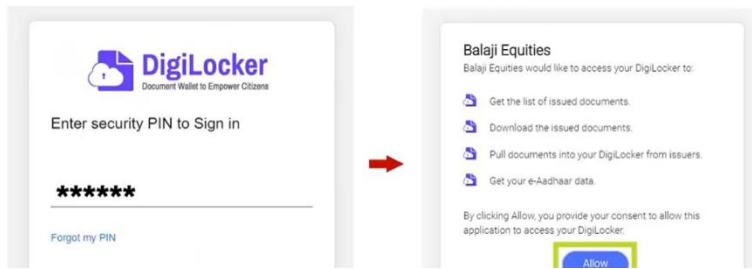
DigiLocker has sent you an OTP to your registered mobile (XXXXXX7497)  
Please enter OTP to complete verification

984765

Didn't receive OTP? Wait few minutes for the OTP to arrive. Do not refresh or close!

Submit

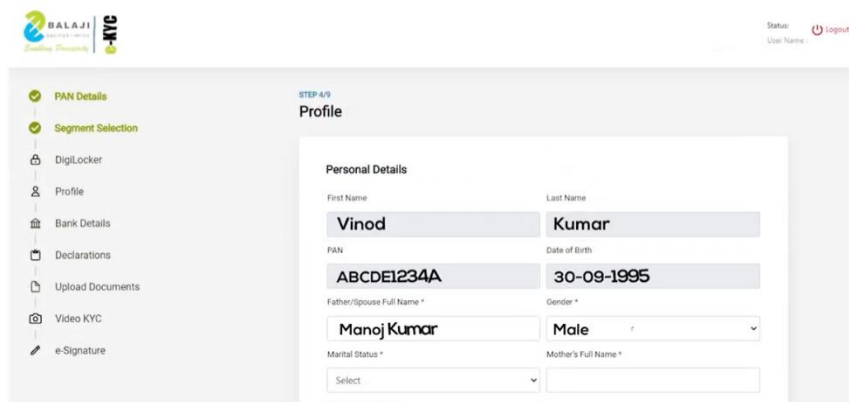
Screen:1)



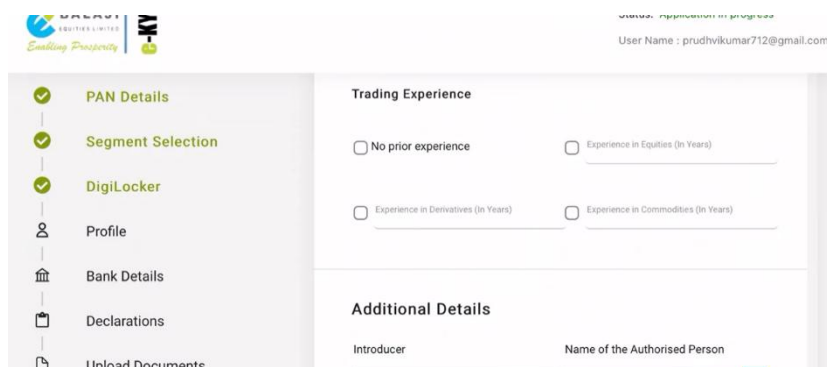
Screen:2)

## Profile / Personal Details

- Fetch information from PAN, KRA & e-Aadhaar is auto populated.
- Mandate input fields to be filled, else help text to be shown highlighting the same
- Address proof document to populate on Upload documents screen if address not same as in Aadhaar.
- Commodity table to display if commodity segment selected in segment screen.
- Introducer field input if Authorised Person to display the list of AP's for selection.
- AP's information to be mapped based on the selection.
- Client Code to be assigned as per the selection of the Introducer field.
- Nominee information to be updated Yes/No. If Yes input given fields & upload the proof document on upload documents screen.



Screen:!)



Screen :2)

(Screen :3)

## Bank Details

- a. Account number if matches with confirm account number to show a green tick as verified
- b. IFSC input to show the branch information
- c. Penny drop api (NPCI gateway) to fetch
  - (1) Name on the bank account (To match with PAN Name as the account will be created as on PAN, & bank proof to be submitted on the same name)
  - (2) Fetch status of the account (active/inactive)
  - (3) Credit one rupee to client account

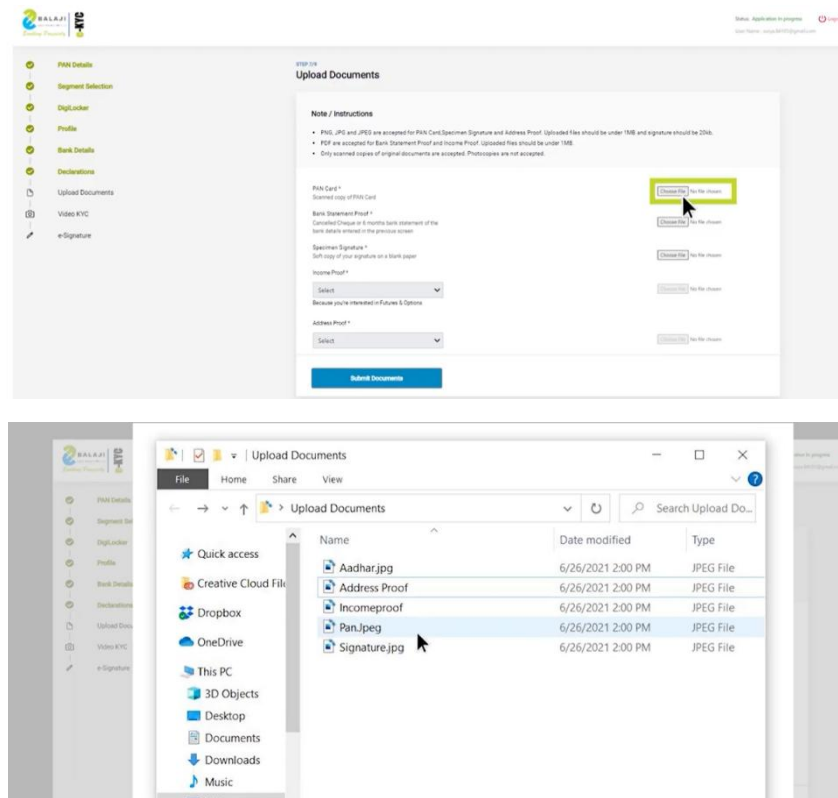
## Declarations Consent

- a. To read and give consent on all the instructions shared as per SEBI guidelines
- b. Brokerage details are also displayed in this screen, a hyper for client's reference.

## Documents Upload

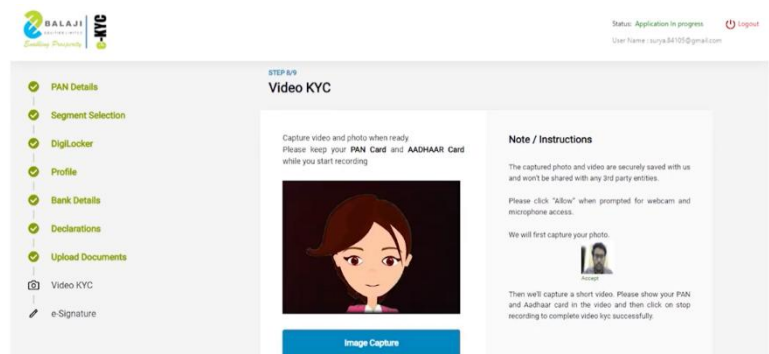
- a. To upload documents as per the file size & formats defined.
- b. Note on the top, & also beside each upload document with the size and formats
- c. Based on segment selection bank statement to be enabled
- d. Address proof upload to be enabled if address not same as in Aadhaar
- e. If nominee Yes, to enable Upload nominee proof option.

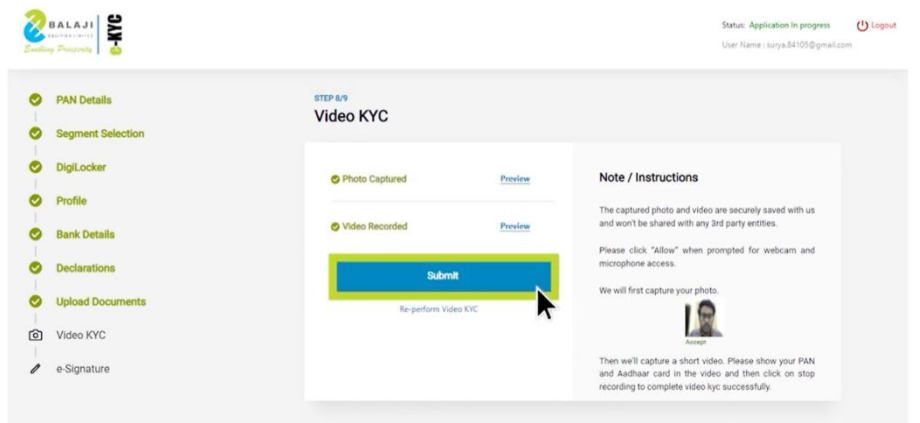
f. PAN upload to enable image cropping option to ease the process.



Video KYC

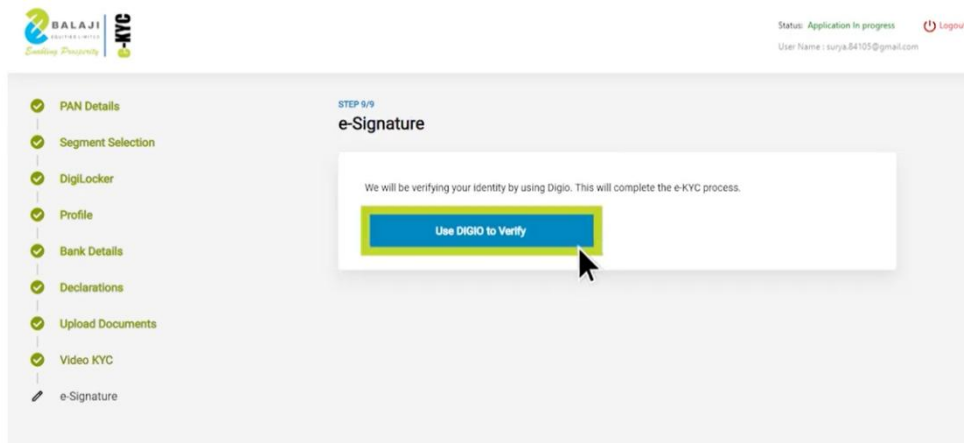
- a. To log client geo location (latitude & longitude)
- b. To check on Popup blocker in case any issue sharing camera & microphone
- c. Client to click on Start Video KYC and click Image Capture.
- d. Start Record & show PAN while recording for liveness check.
- e. Client to preview & redo Video KYC if image/video not clear.





## DIGIO – esign

- To click Use DIGIO to Verify to esign the application pdf.
- DIGIO api to Upload the pdf and download the esigned copy.
- To navigate to DIGIO url & then to esign.gov. NSDL url to authenticate with Aadhaar number and OTP shared to linked mobile number.
- Authorised person to complete the esign process if AP is selected in Introducer field on personal details screen.



\*\*\*\* Esigned application copy sent to client to the registered email. CC to Admin – Documents Upload

\*\*\*\* CONGRAGULATIONS (THE END of Customer Module)

## Modification /ReKYC Module

URL - [Balaji Equities Limited e-EKYC](#)

User to click on Modification on the home screen of BEL to navigate to Modification module

## Login Screen

## Client Code Validation

## MODIFICATION LOGIN

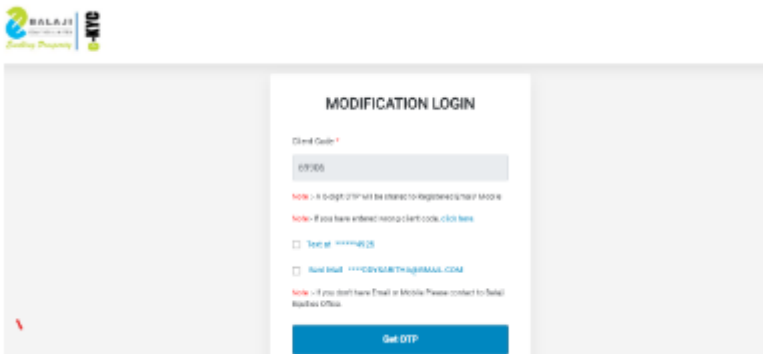
Client Code \*

5-digit Client Code

**Note** :- A 6-digit OTP will be shared to Registered Email/ Mobile

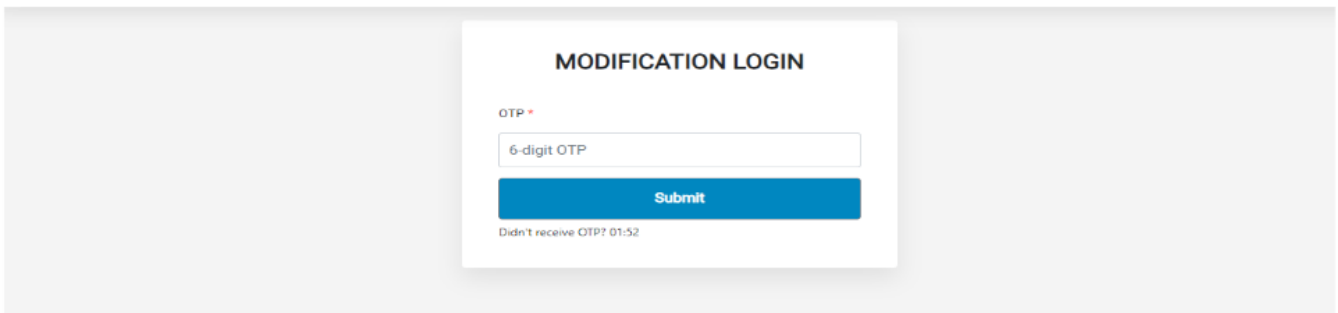
Login

- User to enter the client code (only numbers & no variables)
- Click on Login - **initiate CROSS api** to fetch & populate client code associated mobile and email in the format shown in the below screenshot.



The screenshot shows the 'MODIFICATION LOGIN' screen. At the top left, there are logos for 'BALAJI EQUITIES LIMITED' and 'e-KYC'. The main heading is 'MODIFICATION LOGIN'. Below it, there is a 'Client Code \*' label and a text input field containing '12345'. A red note states: 'Note :- A 6-digit OTP will be shared to Registered Email/ MOBILE'. Below the note, there are two radio button options: 'Text of: \*\*\*\*\*' and 'Send Mail: \*\*\*\*\*@\*\*\*\*\*.COM'. A second red note states: 'Note :- If you don't have Email or Mobile Please contact to help! Request OTPs'. At the bottom, there is a blue button labeled 'Get OTP'.

- User to select either of the options to validate with an OTP
- On selection of the option (i.e., OTP to mobile or email), then click on Get OTP.
- 6 digit OTP is shared accordingly.



The screenshot shows the 'MODIFICATION LOGIN' screen. At the top left, there are logos for 'BALAJI EQUITIES LIMITED' and 'e-KYC'. The main heading is 'MODIFICATION LOGIN'. Below it, there is an 'OTP \*' label and a text input field containing '6-digit OTP'. Below the input field, there is a blue button labeled 'Submit'. At the bottom, there is a link that says 'Didn't receive OTP? 01:52'.

- User to enter the OTP and click on Submit. On correct OTP submission navigates to the modification home screen.

### Modification Flow

Home Screen of Modification - 7 modules (Screenshot below)

- Segments
- Personal Details
- Nominee Details
- Contact Details
- FATCA
- Bank Details



• **Reactivation / Account Closure**



Client Code: 69906 | Name: SARITHA REDDY BOREDDY | Logout  
Active

**REVIEW AND SUBMIT**

- SEGMENTS**  
Do you wish to add more segments to trade?  
[CLICK HERE](#)
- PERSONAL DETAILS**  
If you wish to update personal details..  
[CLICK HERE](#)
- NOMINEE DETAILS**  
If you wish to update nominee details..  
[CLICK HERE](#)
- CONTACT DETAILS**  
If you wish to update contact details..  
[CLICK HERE](#)
- FATCA**  
If you wish to update FATCA..  
[CLICK HERE](#)
- BANK DETAILS**  
If you wish to update bank details..  
[CLICK HERE](#)
- REACTIVATION/ACCOUNT CLOSURE**  
If you wish to update reactivation..  
[CLICK HERE](#)

Segments Module :

User to select **CLICK HERE** to view the current details



Client Code: 69906 | Name: SARITHA REDDY BOREDDY | Logout  
Active

**Segments** [Modify](#)

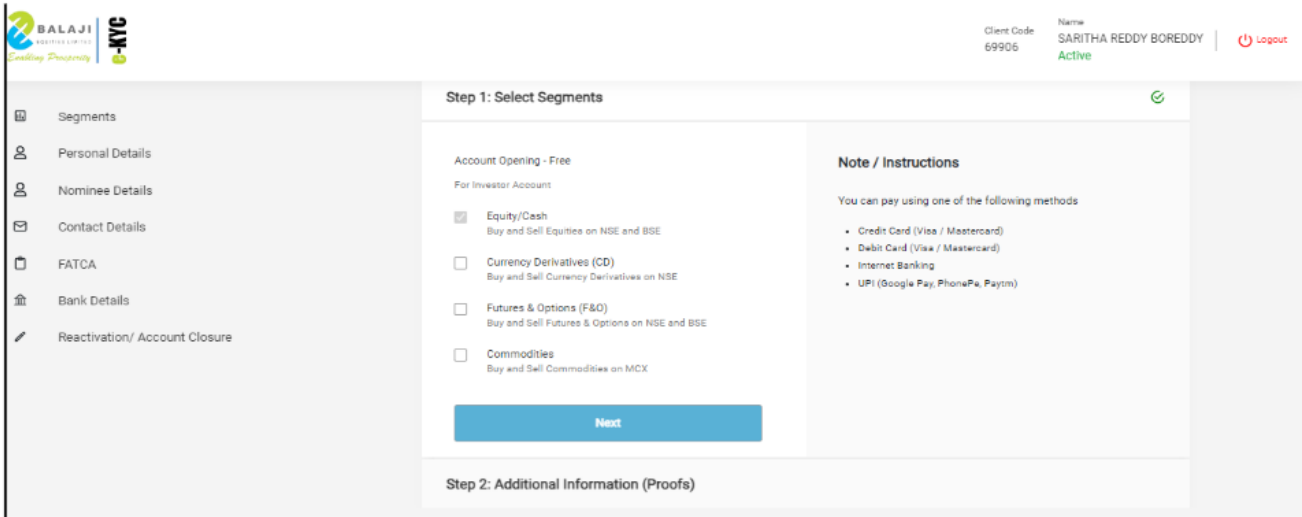
If you wish to add more segments there may be an activation charge involved  
[Back to Home Screen](#)

- Active Segments**
  - Equity/Cash  
Buy and Sell Equities on NSE and BSE
- Inactive Segments**
  - Currency Derivatives (CD)  
Buy and Sell Currency Derivatives on NSE
  - Futures & Options (F&O)  
Buy and Sell Futures & Options on NSE and BSE
  - Commodities  
Buy and Sell Commodities on MCX

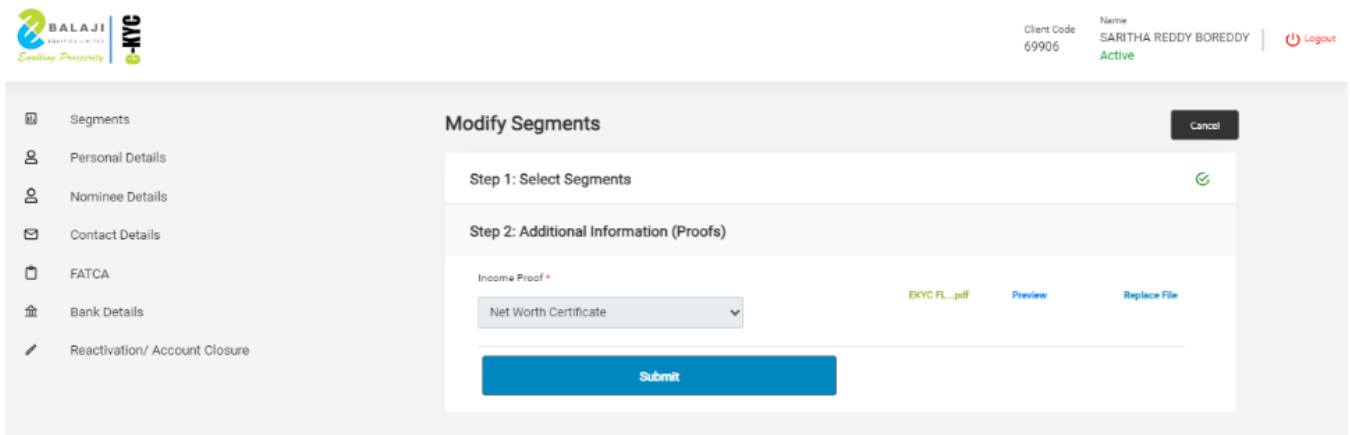
© 2023 BALAJI EQUITIES LIMITED. All rights reserved.

User clicks on **MODIFY**, to modify the segments section.

On selection of a segment the required additional proof shall be highlighted

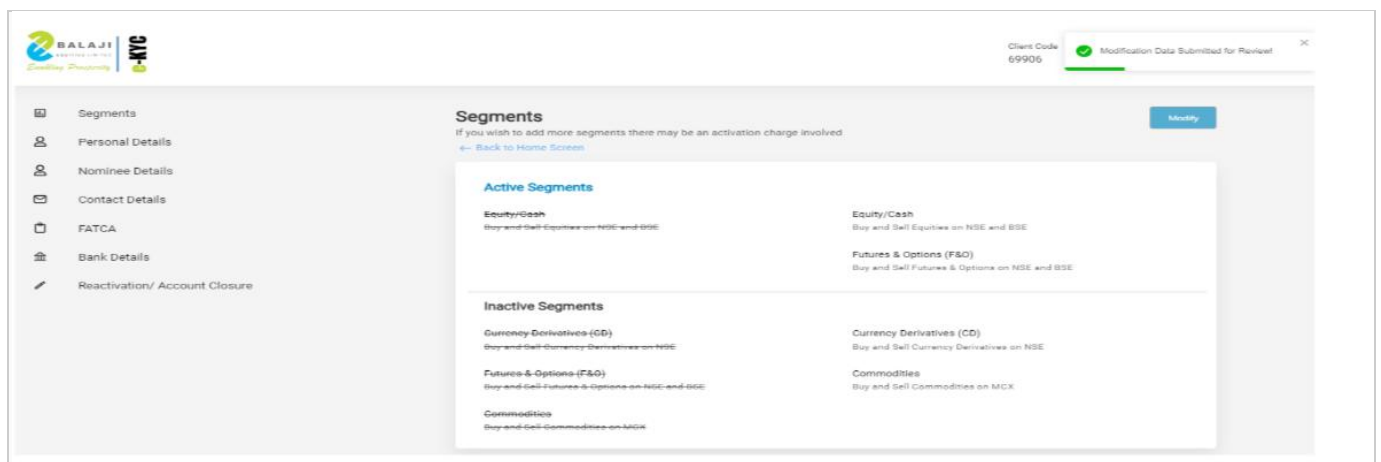


On selection of the proof, the Upload feature is displayed to upload the proof document.



User clicks on SUBMIT to Save the changes

New changes / user selection to display on the screen as per the below screenshot



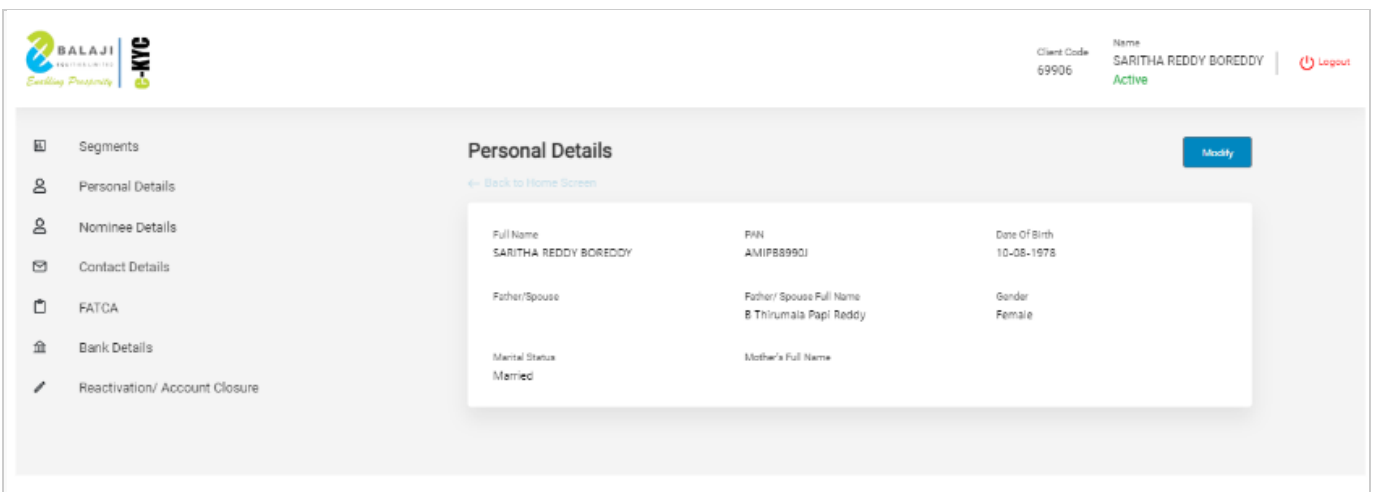
User clicks on Back to Home Screen to view all 7 modules.

Any modification saved in any segment would turn the CLICK HERE button green.

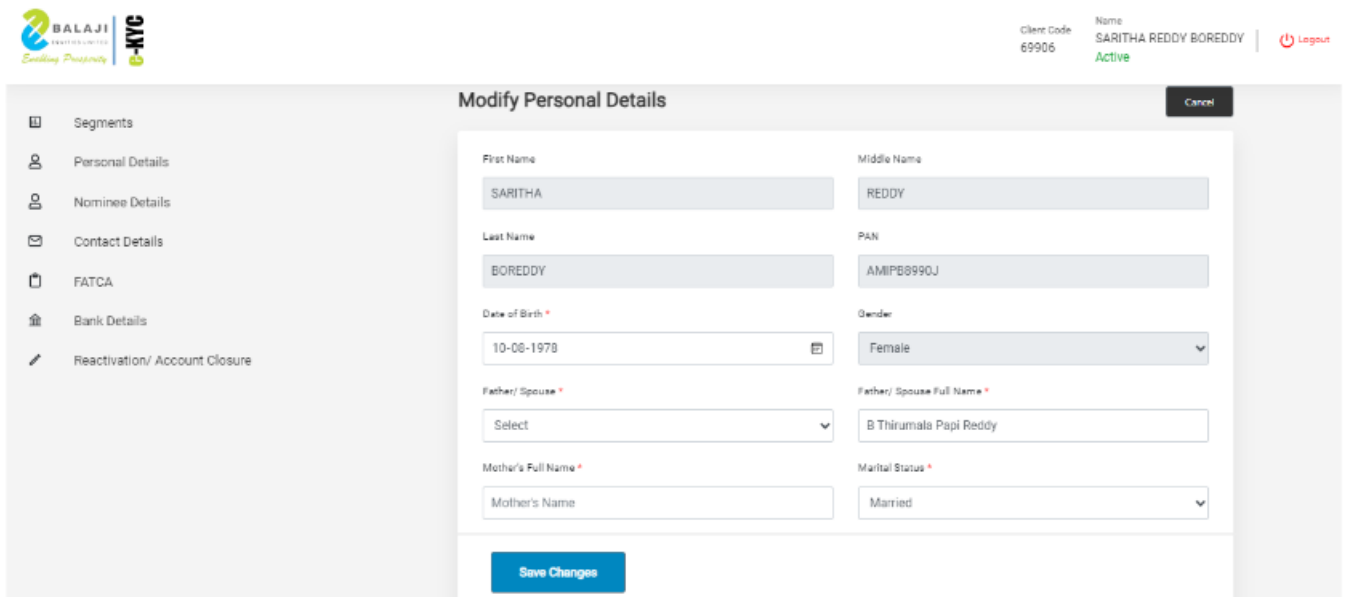
User cannot modify any module after saving the changes in any section

## 2. Personal Details Module :-

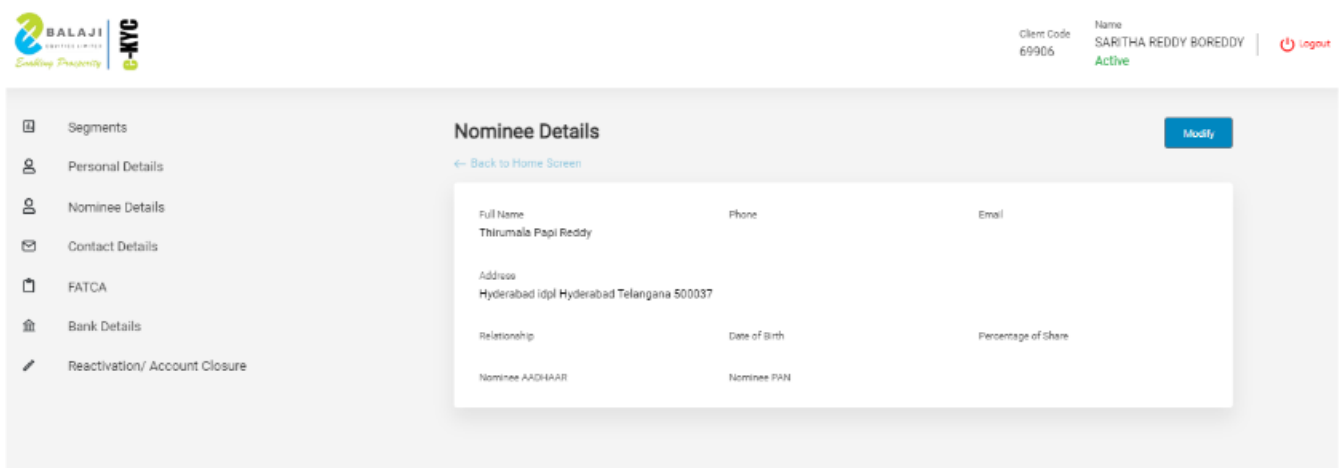
Existing details (fetched from backoffice api) of the user is shown on selection of Personal Details (screenshot)



Modify option to display all the fields that can be updated & saved.



3. Nominee Details :- (screenshot with the existing data)



Modify of Nominee details shall display the list of fields that can be modified & saved.  
 Nominee proof - Dropdown with the list of proof selectable & upload the same.

### Modify Nominee Details

- Segments
- Personal Details
- Nominee Details
- Contact Details
- FATCA
- Bank Details
- Reactivation/ Account Closure

<p><b>Nominee Name *</b></p> <input type="text" value="Thirumala Papi Reddy"/>	<p><b>Nominee Mobile Number</b></p> <input type="text" value="Enter Mobile Number"/>
<p><b>Nominee Email</b></p> <input type="text" value="Enter Email"/>	<p><b>Nominee Date of Birth</b></p> <input type="text" value="dd-mm-yyyy"/>
<p><b>Nominee Address Line 1 *</b></p> <input type="text" value="Hyderabad"/>	<p><b>Nominee Address Line 2 *</b></p> <input type="text" value="Idpl"/>
<p><b>Country *</b></p> <input type="text" value="India"/>	<p><b>State *</b></p> <input type="text" value="Telangana"/>
<p><b>City/Town/Village *</b></p> <input type="text" value="Hyderabad"/>	<p><b>PIN Code *</b></p> <input type="text" value="500037"/>
<p><b>Nominee Relationship with Applicant *</b></p> <input type="text" value="Select"/>	<p><b>Percentage of Share *</b></p> <input type="text" value="100"/> <p><small>If you wish to add more than 1 nominee please <a href="#">Click Here</a></small></p>
<p><b>Nominee PAN *</b></p> <input type="text" value="ENTER PAN NUMBER"/>	<p><b>Nominee AADHAAR</b></p> <input type="text" value="ENTER AADHAAR NUMBER"/>
<p><b>Nominee Proof *</b></p> <p><small>Upload scanned copy of relevant document in</small></p> <div style="text-align: right;"> <input type="button" value="Choose File"/> No file chosen         </div>	

#### 4. Contact Details :-

User shall have the option to modify Mobile, Email by validating with an OTP  
Modification of Permanent Address will initiate Digilocker to fetch address and save as XML Aadhaar to be uploaded for KRA

- Segments
- Personal Details
- Nominee Details
- Contact Details
- FATCA
- Bank Details
- Reactivation/ Account Closure

### Contact Details

Email / Mobile change you need to verify using OTP. Address change will have to submit proof.

← Back to Home Screen

<p><b>Email</b> ✎</p> <p>boreddy.saritha@gmail.com saritha.b@cloudtaru.com</p>	<input type="button" value="Modify"/>
<p><b>Mobile Number</b></p> <p>9966204925</p>	<input type="button" value="Modify"/>
<p><b>Permanent Address</b></p> <p>11-144/39/40 F-302 KSHETRIYA RESIDENCY PATWARI ENCLAVE A P H B COLONY CHINTAL, QUTHUBULLAPUR HYDERABAD TELANGANA INDIA 500037</p>	<input type="button" value="Modify"/>
<p><b>Correspondence Address</b></p> <p>FLAT 306 D BLOCK RAGHAVIA ESTATES APIIC COLONY IDA JEEDIMETLA HYDERABAD Telangana India 500037</p>	<input type="button" value="Modify"/>

5. FATCA :- User shall be able to view the existing FATCA details & on Modify all the fields are editable and saved.

- Segments
- Personal Details
- Nominee Details
- Contact Details
- FATCA
- Bank Details
- Reactivation/ Account Closure

### FATCA

← Back to Home Screen

FATCA  
Indian

#### Background Details

Occupation Private Sector	Gross Annual Income Btw Rs. 1 to Rs. 5 Lacs	Politically Exposed Person
------------------------------	--	----------------------------

#### Trading Experience

Prior experience	Experience in Equities (In Years)	Experience in Derivatives (In Years)
Experience in Commodities (In Years)		

Modify

- Segments
- Personal Details
- Nominee Details
- Contact Details
- FATCA
- Bank Details
- Reactivation/ Account Closure

### Modify FATCA

Cancel

FATCA \*

No

#### Background Details

Occupation *	Gross Annual Income *
Private Sector	Btw Rs. 1 To Rs. 5 Lacs

Politically Exposed Person \*

No

#### Trading Experience

No prior experience \*

Experience in Equities (In Years) \*

Experience in Derivatives (In Years) \*

Experience in Commodities (In Years) \*

Save Changes

6. Bank Details :- Previous bank account details are shown

- Segments
- Personal Details
- Nominee Details
- Contact Details
- FATCA
- Bank Details
- Reactivation/ Account Closure

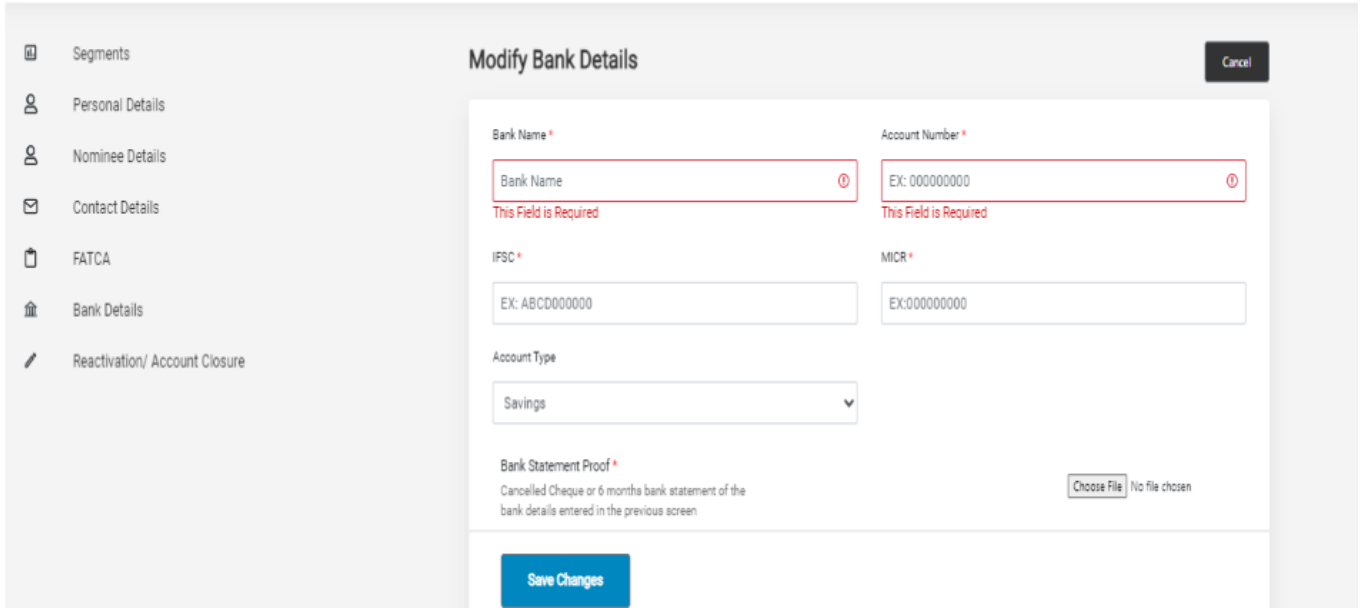
### Bank Details

← Back to Home Screen

Bank Name AXIS BANK LTD	Account Number 008010101151365	IFSC UTIB0000008
MICR 500211002	Account Type Saving Account	

Modify

For Modification of Bank details, user to verify the Bank name, account number, IFSC & MICR. On selection of Bank type there is a Penny drop functionality (api) to confirm the account status. Bank proof to be uploaded by the user on successful pennydrop transaction. (screenshot below)



**Modify Bank Details** [Cancel]

Bank Name \*  This Field is Required

Account Number \*  This Field is Required

IFSC \*

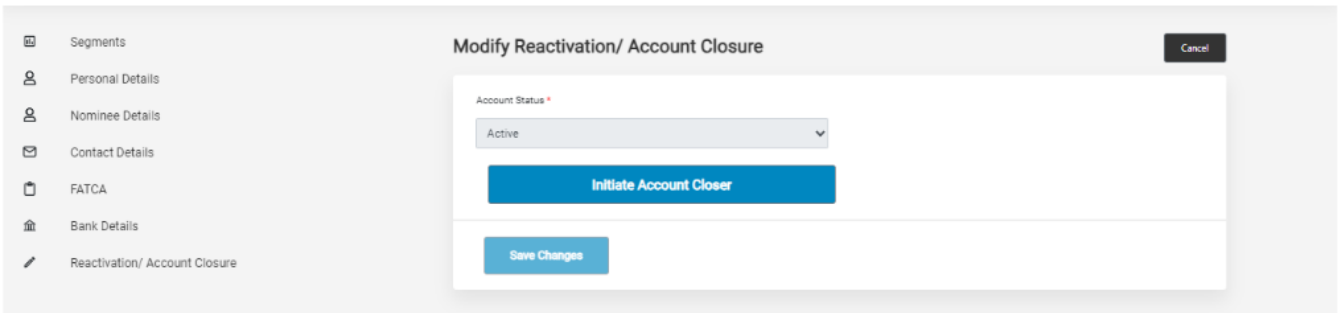
MICR \*

Account Type  
Savings

Bank Statement Proof \*  
Cancelled Cheque or 6 months bank statement of the bank details entered in the previous screen  
[Choose File] No file chosen

[Save Changes]

7. Reactivation / Account Closure :- Based on Account Status the options are dynamic on the screen.
  - a. Active Account – Initiate Account Closure is displayed for selection & to Save
    - i. An closure request template is sent to DP team
    - ii. DP team to approve after checking the balance, holdings if any in the account
    - iii. If there is a balance user to clear the total amount to close the account
    - iv. If any holdings, on login there are additional fields to upload the DP Number & the CMR copy of the demat account to transfer the holdings
    - v. User to finally, login and complete the esignature process.
  - b. Inactive Accounts – Initiate Reactivation is selectable



**Modify Reactivation/ Account Closure** [Cancel]

Account Status \*  
Active

[Initiate Account Closer]

[Save Changes]

On completion of the required modifications, user to click on Review & Submit to view the list of modifications done (screenshot below)

## MODIFICATION DATA

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### Segments

#### Equity/Cash

Buy and Sell Equities on NSE and BSE

#### Equity/Cash

Buy and Sell Equities on NSE and BSE

#### Futures & Options (F&O)

Buy and Sell Futures & Options on NSE and BSE

### Contact Details

Email

BOREDDIVSARITHA@GMAIL.COM

sartha.b@cloudtaru.com

Specimen Signature \*

Soft copy of your signature on a blank paper

No file chosen

Digilocker

Cancel

User to upload the Specimen signature, the cropped image (required to upload to the regulatory)

User to click on Digilocker to navigate to the UIDAI website and confirm to fetch the eAadhaar.

**Note:-** Proof of Address (E-Aadhaar) will be collected from Digilocker. The system will prompt you to login to your Digilocker account and share the aadhaar details. Please **REFRESH** your aadhaar details if not done in the last 30 days. [Click Here](#) to know how to refresh the aadhaar information.

Proceed to Digilocker

Digilocker

Cancel

Submit

Cancel

There ends the Modifications Module for the client.