

PRD Document eKYC Suite for Balaji Equities Ltd.

A software solution provided by Cloudtaru Infotech Pvt. Ltd.

Table of Contents

Document Introduction	3
Document Convention	3
Intended Audience and reading suggestions	3
Application Introduction	3
Modules and Utility	4
Business Requirements	5
Scope of the Project	5
Flow of the Customer On-boarding Module	5
eKYC Suite Home Page	6
New Client Onboarding - User Journey	6
Registration	7
e-KYC Process	9
PAN Verification	10
Segment Selection	11
Digi locker Integration to fetch Aadhaar details	11
Profile / Personal Details	12
Bank Details	13
Declarations Consent	13
Documents Upload	13
Video KYC	14
DIGIO – esign	15
Modification /ReKYC Module	15
Login Screen	15
Modification Flow	16

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 liveliness 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.

Welcome to Balaji Equities Limited e-KYC	Frequently Asked Questions(FAQs)	
process	How do I open a Demat account online?	v
Registering and completing your e-kYC process lets you:	What if I don't get OTP to my mobile number/email?	v
Open Demat & Trading A/C Hold & Transact in Demat A/C		
Hold & Transact in Demat A/C Buy and Sell Stocks	What are the required documents to open an account online?	v
Do Intra-day Trading		
Register Now Login Modification	View more	
What do you need?		
PAN Card		
Aadhaar Card		
Aadhaar must be linked to mobile number		
Refresh your Aadhaar info in your Digilocker Account		
 Photo of Signature on Blank Paper Bank Statement(with branch address and IFSC code) / 		
Cheque leaf(with name on it)		

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

← Back to e-KYC Home	
Registration	
Mobile Number *	
10-digit mobile number	
Get OTP	
Already have an account? Login	
By giving your contact details, you authorise BEL to contact you for any futher clarifications	
Online account opening requires your mobile number to be linked to Aadhaar. This also helps to access Digliocker and verify e-ignature 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

BALAJI Balaji Balaji	
	← Back to e-KYC Home
	Registration
	We've sent an OTP sent to 9963039191 Change Number
	0TP*
	6-digit OTP
	Verify Mobile Number
	By giving your contact details, you authorise BEL to contact you for any futher clarifications
	Online account opening requires your mobile pumber to be

- 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	5	
	Endlay Program	
		← Back to e-KYC Home
		Registration
		Email *
		Get OTP
		By giving your contact details, you authorise BEL to contact you for any futher clarifications
		Online account opening requires your mobile number to be linked to Aadhaar. This also helps to access Digliocker 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

BALAJI Suday Paulati		
	← Back to e-KYC Home	
	Registration	
	We've sent an OTP sent to surveihig888@gmail.com Change Email	
	019.*	
	6-digit OTP Verify Email	
	Didn't receive OTP?	
	By giving your contact details, you authorise BEL to contact you for any father clarifications	
	Online across on convertion newsizes your mobile is unber to be	

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

Password

Re-enter Password

Register
By giving your contact details, you authorise BEL to contact you for any futher clarifications
Online account opening requires your mobile number to be Inited to Aadhaar. This also helps to access Digliocker and verify e-signature on the application form. Check if Aadhaar is Inited to mobile

- 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

Login Enal Dame@email.com Passed ########## Dott have an account? Register Forget your passeod? Reset passeod
© 2021, BALAJI EQUITIES LTD. All rights reserved.

** On successful Login below screen will appear

			Status: User Name	() Loge
	PAN Details	Welcome to the e-KYC process		
	Segment Selection			
₿	DigiLocker	Your e-KYC process starts here. Please keep the following information and documents ready for a smooth process. It work take more than 10 minutes.		
8	Profile	PAN Card		
â	Bank Details	Aadhaar Card Income Proof Proto of Signature on Blank Paper		
۵	Declarations	Bank Statement Proof		
0	Upload Documents	Address Proof		
0	Video KYC	Get Started		
0	e-Signature	•		

e-KYC Process

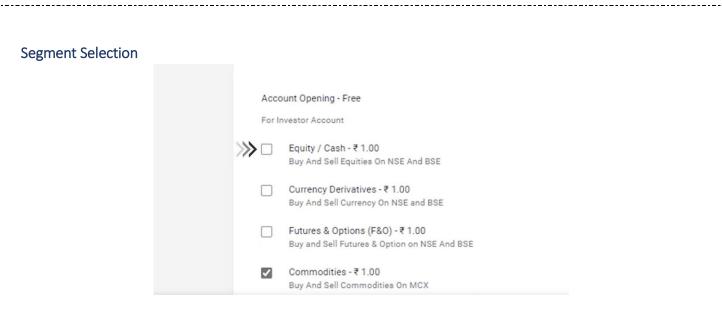
Once logged in to the application, below process starts.

N Verification				
				Statue: User Name :
	PAN Details Segment Selection	PAN Details		
	A DigiLocker	PAN	Note / Instructions	
	& Profile	ABCDE1234A	Please make sure the PAN belongs to you	
	💼 Bank Details	Date of Birth	Your name on the application will be taken as per	
	Declarations	30-09-1995	the name in Income Tax Database	
	D Upload Documents	Submit PAN		
	Video KYC	*		
	e-Signature			

- User Shall be able to enter their PAN in the PAN Field
 - PAN number shall not be longer than 10 characters
 - The following data shell 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 Debard status
 - Checking PAN and Aadhar seeding status
- User shall be able to click Submit PAN

2				Statue Over Name 1
-	PAN Details Segment Selection	PAN Details		
8	DigiLocker	PAN	Note / Instructions	
8	Profile	ABCDE1234A	Please make sure the PAN belongs to you	
8	Bank Details	Date of Birth	Your name on the application will be taken as per the	
6	Declarations	30-09-1995	name in income Tax Database	
1		Name on PAN		
0	Upload Documents	Vinod Kumar		
0	Video KYC	Aadhaar Seeding		
1	e-Signature	Aadhaar seeding is successful		
		if the name matches, confirm and save your PAN details. If doesn't, Change PAN		
		Confirm and Save PAN Details		

- 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.



- a. To select the segments to trade.
- b. Cash/Equity Bank statement not required. Else, for all other3 segments 6 months bank statement to be uploaded and the same to be enabled on Upload documents screen
- c. Based on segment selection amount to sum up and initiate to make payment
- d. Payment gateway (Bill desk) to initiate payment and give all the payment options
- e. 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

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

	Verify mobile OTP	
DigiLocker Document Wald to Empower Ottams	DigiLooker has sent you an OTP to your registered mobile (xxxxx/497) Please enter OTP to complete verification	
Sign in to your account	984765	
Mobile / Audhaar / Username 9xxxxxxxxxx	Didn't receive OTP? Wait few minutes for the OTP to arrive. Do not refresh or close!	
(Sign in with OTP)	Submit	Screen:

Balaji Equities
Balag Eulers would like to access your DigLocker to:
Overlage the issued documents. Overlage the issued documents.
Pull documents into your DigiLocker from issuers.
Get your e-Aadhaar data
By clicking Allow, you provide your consent to allow this application to access your DigiLocker.

Profile / Personal Details

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

P	AN Details	STEP 4/9		
) 5	egment Selection	Profile		
	igiLocker			
1 0	igiLocker	Personal Details		
S P	rofile	First Name	Last Name	
B B	ank Details	Vinod	Kumar	
D	eclarations	PAN	Date of Birth	
5 0	pload Documents	ABCDE1234A	30-09-1995	
		Father/Spouse Full Name *	Gender *	
) v	ideo KYC	Manoj Kumar	Male *	
e e	Signature	Marital Status *	Mother's Full Name *	
		Select	×	Screen:
			outros, reprintation in prograss	<u>\</u>
			User Name : prodrivikumar/12@g	mail.com
alting	Powgenty 2	Trading Experience		
iting	prosperay	Trading Experience		
abling	PAN Details	No prior experience	User Name : prudhvikumar712@gr	
	PAN Details Segment Selection		User Name : prudhvikumar712@gi	
addenny 	PAN Details Segment Selection DigiLocker	No prior experience Experience in Derivatives (In Years)	User Name : prudhvikumar712@gr	
	PAN Details Segment Selection DigiLocker Profile	No prior experience	User Name : prudhvikumar712@gr	
	PAN Details Segment Selection DigiLocker Profile Bank Details	No prior experience Experience in Derivatives (In Years)	User Name : prudhvikumar712@gr	

			Status: () Logout
undeling Providently	Commonity Category *		User Name :
PAN Details	Trading Experience		
Segment Selection			
B DigiLocker	No prior experience	Esperience in Equities (In Years)	-
S Profile	Experience in Derivatives (in Years)	Experience in Commodities (in Years)	
聞 Bank Details			
Declarations	Additional Details		
Upload Documents	Introducer	Name of the Authorised Person	
Video KYC	Authorised Person	♥ S Divya, Balaji Equities Ltd. ×	
e-Signature			(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
 - 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

•	PAN Details	Bank Details	
2	Segment Selection		
•	Digil.ooker	Account Number	Note / Instructions
2	Profile	*******	Provide an active Bank Account in your name which you will be using
ì	Bank Details	Confirm Account Number	for trading.
	Declarations	569764681035	Your Bank details are securely saved with us.
		Appaunt Holder Name	
5	Upload Documents	Vinod Kumar	
Ð	Video KYC	Account Type	
,	e-Signature	Savings v	
		IFSC Code	
		BANK0000051	

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

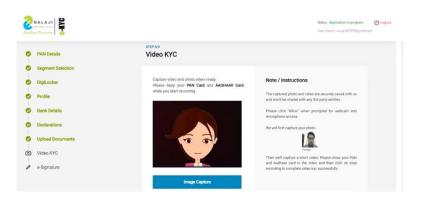
- a. To upload documents as per the file size & formats defined.
- b. Note on the top, & also beside each upload document with the size and formats
- c. Based on segment selection bank statement to be enabled
- d. Address proof upload to be enabled if address not same as in Aadhaar
- e. If nominee Yes,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

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

PAN Details		Ipload Documents					
Segment Selection							
DigiLocker		Note / Instructions					
Profile		PNG, JPG and JPEG are accepted for PAN Cant.Specimen Signature i POF are accepted for Bank Statement Proof and Income Proof. Uploa		should be un	ter 1MB and sig	nature should be 20kb.	
Bank Detaila		Crily scanned copies of original documents are accepted. Photocopie					
Declarations		PAN Card *					
Upload Documents		Scanned copy of FINI Card				Choice File, No Tie House,	
Video KYC		Bank Statement Proof * Cancelled Cheque or 6 months bank statement of the bank details entered in the previous spreen				Choose File As the drough	
e-Signature		Specimen Signature *					
		Soft copy of your signature on a blank paper income Proof *				Chinae Hie No Ne rhoam	
		Select V				Closer fit No Fa Joser	
		Because you're interested in Futures & Options					
		Address Proof *					
		Select 🗸				Clinics Phy No No Course	
Long Transfer Tal	🕑 📕 ☞ Upload Do					- 0	×
	ile Home Share	ocuments View pload Documents	~	U		- 🗆 Search Upload	~ 0
PAN Details Gupment Det	ile Home Share	View pload Documents		-	-	Search Upload	~ 0
PAN Extents Degravest for Degravest for	ile Home Share → ~ ↑ 🎦 > Up	View pload Documents Name		ں e modif	-		~ 0
PNI Data Superati for DigLoder Prefa	ile Home Share → ~ ↑ ♪ > Up ★ Quick access	View pload Documents Name Aadharjpg	Date 6/26	e modif 5/2021 2	ied 2:00 PM	Search Upload Type JPEG Fil	> @ Do
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PINI Desite PINI Desite Depreset ter PINI Depreset ter PINI PINI PINI PINI PINI Destenterer DUbbest Dess	te Home Share → · · ↑ ♪ ∪ up ✓ Quick access ⊘ Creative Cloud Fik ॐ Dropbox ● OneDrive ♥ This PC	View pload Documents Name Address Proof Address Proof PanJpeg	Date 6/26 6/26 6/26 6/26	e modif 5/2021 2 5/2021 2 5/2021 2 5/2021 2	ied 2:00 PM 2:00 PM 2:00 PM 2:00 PM	Search Upload Type JPEG Fil JPEG Fil JPEG Fil JPEG Fil	V 🕐
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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 liveliness check.
- e. Client to preview & redo Video KYC if image/video not clear.



Page_

 PAN Details Segment Selection Diglicoker Profile Bank Details Video KYC Video KYC Video KYC e Signature e Signature 				Status: Application in progress Upport User Name : surys &1105@preal.com
Photo Captured Photo Ca				
Bank Details Video Recorded Proview and wont be shared with any and party entities. Declarations Upload Documents Video KYC e Signature e Signature		Photo Captured	Preview	
Submit Submit Upload Documents Re-performs Video XYC Image: Comparison of the set of the	ī	Video Recorded	Proview	and won't be shared with any 3rd party entities. Piease click "Allow" when prompted for webcam and
e-Signature and Aadhar card in the video and then click on stop	1			
				Then we'll capture a short video. Please show your PAN and Aadhaar card in the video and then click on stop

DIGIO – esign

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

			Status: Application In progress	() Log
	ap Prosperity		User Name : surya.84105@gmail.co	m
0	PAN Details	STEP 9/9		
ī		e-Signature		
0	Segment Selection			
•	DigiLocker	We will be verifying your identity by using Digio. This will complete the e-KYC process.		
0	Profile	Use DIGIO to Verify		
0	Bank Details			
0	Declarations	$\boldsymbol{\pi}$		
0	Upload Documents			
0	Video KYC			
	e-Signature			

**** 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 *

lote :- A 6-digit OTP will be shared to Registered Email/ Mobile					
5-digit Clie					

a. User to enter the client code (only numbers & no variables)

b. Click on Login - **initiate CROSS api** to fetch & populate client code associated mobile and email in the format shown in the below screenshot.

Contraction Contraction		
	MODIFICATION LOGIN	
	Client Guile *	
	09906	
	Note: > It Graph of the with the strategy or king of the end of the Note: If you have with the intercept of the foreign of the Note: If you have with the intercept of the foreign of the Note: If you have with the intercept of the Note: If you have with the Note: I	
	D local monetal	
	Bartish ·····Chybritheighter com	
	Note - If you don't have Dmail or Mobile Please contact to Belail Rijelbes Officia	
N.	Get DTP	

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

MODIFICATION LOGIN OTP * 6-digit OTP Submit Didn't receive OTP? 01:52	
Dian traceive Orizz orisz	

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

Modification Flow

Iome	Screen of Modification - 7 modules (Screenshot
elow	<i>(</i>)
٠	Segments
٠	Personal Details
٠	Nominee Details
٠	Contact Details
•	FATCA
•	Bank Details

Reactivation / Account	Closure	
BALAJI		Gerer Gode SARITHA REDDY SOREDDY Useran 6/906 Active
		REVIEW AND SUBMIT
SEGMENTS	PERSONAL DETAILS	NOMINEE DETAILS
Do you wish to add more segments to trade?	If you wish to update personal details.	If you wish to update nominee details.
		CUCK MERRE
CONTACT DETAILS	FATCA	BANK DETAILS
If you wish to update contact details	If you wish to update FATCA	If you wish to update bank details.
CLICK HERE	CLICK HERE	CLUCK HERE
REACTIVATION/ACCOUNT CLOSURE		
If you wish to update reactivation .		

Segments Module :

User to select CLICK HERE to view the current details

	Client Code SAI 69906 Act	RITHA REDDY BOREDDY
 Segments Personal Details Nominee Details Contact Details FATCA Bank Details 	Segments If you wish to add more segments there may be an activation charge involved research in provide therein Active Segments Equity/Cash Buy and Sell Equities on NSE and BSE Inactive Segments	Modify
Reactivation/ Account Closure	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.	

Page.

User clicks on MODIFY, to modify the segments section. On selection of a segment the required additional proof shall be highlighted

			Client Code SARITHA REDDY BOREDDY U Logout
	Segments	Step 1: Select Segments	8
8	Personal Details	Account Opening - Free	Note / Instructions
8	Nominee Details	For Investor Account	You can pay using one of the following methods
	Contact Details	Equity/Cash Buy and Sell Equities on NSE and BSE	Credit Card (Visa / Mastercard) Debit Card (Visa / Mastercard)
Ô	FATCA	Currency Derivatives (CD) Buy and Sell Currency Derivatives on NSE	Internet Banking UPI (doogle Pay, PhonePe, Paytm)
ît	Bank Details	Futures & Options (F&O) Buy and Sell Futures & Options on NSE and BSE	
/	Reactivation/ Account Closure	Commodities Buy and Sell Commodities on MCX	
		Next Step 2: Additional Information (Proofs)	

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

Realition				Client Code 69906	Name SARITHA REDDY BOREDD Active	Y	() Logout
E	Segments	Modify Segments			Cancel		
<u>ද</u>	Personal Details Nominee Details	Step 1: Select Segments			ତ		
8	Contact Details	Step 2: Additional Information (Proofs)					
۵	FATCA	Income Proof *					
侴	Bank Details	Net Worth Certificate 🗸	EKYC FLpdf	Preview	Replace File		
/	Reactivation/ Account Closure	Submit					

User clicks on SUBMIT to Save the changes

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

2			Client Code 69906	t for Review!
6) 8	Segments Personal Details	Segments If you wish to add more segments there may be an activation charge invol-	ed Monthly	
8	Nominee Details	 Second for Provide and Autom 		
	Contact Details	Active Segments		
٥	FATCA	Equity/Gosh Buy and Self Equities on MSE and DSE	Equity/Cash Buy and Sell Equities on NSE and BSE	
盦	Bank Details		Futures & Options (F&O)	
/	Reactivation/ Account Closure		Buy and Sell Futures & Options on NSE and BSE	
		Inactive Segments		
		Gurrency Derivatives (CD)	Currency Derivatives (CD)	
		Buy and Sell Currency Derivatives on NSE	Buy and Sell Currency Derivatives on NSE	
		Futureo-8-Optiono-(F&O)	Commodities	
		Buy and Gell Futures & Options on NGE and BGE	Buy and Sell Commodities on MCX	
		Commodities		
		Buy and Gell Commodities on MGK		

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)

Reality				Client Code 69906	Name SARITHA REDDY BOREDDY Usegov Active
e 8	Segments Personal Details	Personal Details			Maskity
2	Nominee Details Contact Details	Full Name SARJTHA REDDY BOREDDY	PAN AMIPB8990J	Date Of Birth 10-08-1978	
Ċ ŵ	FATCA Bank Details	Father/Spouse	Father/ Spouse Full Name B Thirumala Papi Reddy	Gender Female	
/	Reactivation/ Account Closure	Marited Married	Mothe's Ful Name		

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

2				Client Code 69906	Name SARITHA REDDY BOREDDY Active	U Legout
	Segments	Modify Personal Details			Cancel	
8	Personal Details	First Name	Middle Name			
8	Nominee Details	SARITHA	REDDY			
	Contact Details	Last Name	PAN			
Ô	FATCA	BOREDDY	AMIPE8990J			
侴	Bank Details	Date of Birth *	Gender			
1	Reactivation/ Account Closure	10-08-1978	Female		~	
		Father/ Spouse *	Father/ Spouse Full Name *			
		Select 🗸	B Thirumala Papi Redd	r		
		Mother's Full Name *	Marital Status *			
		Mother's Name	Married		~	
		Save Changes				

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

Real Property				Client Code 69906	Name SARITHA REDDY BOREDD Active	Y	() Logout
e Q	Segments Personal Details	Nominee Details			Modify		
8	Nominee Details	Full Name Thirumala Papi Reddy	Phone	Email			
e C	Contact Details FATCA	Address Hyderabad idpl Hyderabad Telangana 500037					
侴	Bank Details	Relationship	Date of Birth	Percentage of Share			
/	Reactivation/ Account Closure	Nominee AADHAAR	Nominee PAN				

Page.

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.

		Client Code SARITHA REDDY BOREDDY CLogent 69906 Active
Segments Personal Details	Modify Nominee Details	Carcol
Nominee Details	Nominee Name * Thirumala Papi Reddy	Nominee Mobile Number Enter Mobile Number
Contact Details FATCA	Nominee Email	Nominee Date of Birth dd-mm-yyyy
	Nominee Address Line 1 *	Nominee Address Line 2 *
	Country *	State *
	India V City/Town/Village *	Pin Code *
	Hyderabad	500037
 FATCA 魚 Bank Details 	Nominee Relationahip with Applicant * Select	Percentage of Share * 100 If you wish to add more than 1 nominee please Click Here
Reactivation/ Account Closure	Nominee PAN * ENTER PAN NUMBER	Nominee AADHAAR ENTER AADHAAR NUMBER
	Nominee Proof * Upload seanned copy of relavant document in	Choose File No file chosen
	Save Changes	

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

B Enabling	ALAJI DALA		Client Code 69906	Name SARITHA REDDY BOREDDY U Logout Active
e S	Segments Personal Details	Contact Details Email / Mobile change you need to verify using OTP. Address change will have to submit proof. - Back to Home Scient		
2	Nominee Details Contact Details FATCA	Email // boreddysentha@gmail.com saritha.b@cloudtaru.com		Modify
血 1	Bank Details Reactivation/ Account Closure	Mobile Number 9966204925		Modify
		Permanent Address 11-144/39/40 F-302 KSHETRIYA RESIDENCY PATWARI ENCLAVE A P H B COLONY CHINTAL, QUTHUB INDIA 500037	ULLAPUR HYD	Modify ERABAD TELANGANA
		Correspondence Address FLAT 308 D BLOCK RAGHAVA ESTATES APIIC COLONY IDA JEEDIMETLA HYDERABAD Telangana India 50	00037	Modify

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

BALAJI SI			Client Code 69906	SARITHA REDDY BOREDDY
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 Trading Experience	Gross Annual Income Btw Rs. 1 to Rs. 5 Lacs	Politically Exposed Per	n
	Prior experience Experience in Commodities (In Years)	Experience in Equities (in Years)	Experience in Derivative	s (in Years)
			Cliem Code 69906	Name SARITHA REDDY BOREDDY Active
Segments	Modify FATCA			Cancel
Personal Details	FATCA *			
Nominee Details	No	~		
Contact Details	Background Details			
FATCA	Occupation *		inual Income *	
Bank Details Reactivation/ Account Closure	Private Sector	✓ Btw R	ts. 1 To Rs. 5 Lacs	~
Reactivation Account closure	Politically Exposed Person *	~		
	Trading Experience	[] Experier	nce in Equities (In Yessa) *	
	Experience in Derivatives (In Years) *	Experier	nce in Commodities (In Years) *	
	Save Changes			
6. Bank Details :- Previous	bank account details are	shown		
BALAJI			Client Code 69906	Name SARITHA REDDY BOREDDY Ulogo Active
Segments	Bank Details			Medily
Personal Details	← Back to Home Screen			

Reactivation/ Account Closure

FATCA Bank Details

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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)

Account Type Saving Account

MICR 500211002

Earling Property				Client Code 69906	Name SARITHA REDDY BORE Active	DDY U Log
Segments	Modify Bank Details				Cancel	
2 Personal Details						
A Nominee Details	Bank Name *		Account Number *			
🖸 Contact Details	Bank Name This Field is Required	0	EX: 000000000 This Field is Required		٥	
🗂 FATCA	IFSC*		MICR*			
血 Bank Details	EX: ABCD000000		EX:00000000			
Reactivation/ Account Closure	Account Type					
 Reachation/ Account closure 	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	
a. Active Account – i. An closu ii. DP team iii. If there i iv. If any ho copy of the o v. User to f	losure :- Based on Account Status the Initiate Account Closure is displayer re request template is sent to DP te to approve after checking the balar s a balance user to clear the total ar Idings, on login there are additional demat account to transfer the holdi inally, login and complete the esign s – Initiate Reactivation is selectable	ed for am nce, h moun I field ngs ature	selection & to Sa oldings if any in t to close the acc s to upload the E	the account Count OP Nui	ccount mber & the	CMR
Segments	Madife Departmention (Approved Observed				_	
Personal Details	Modify Reactivation/ Account Closure				Cancel	
A Nominee Details	Account Status *	~				
Contact Details						
FATCA	Initiate Account Closer					
Bank Details Reactivation/ Account Closure	Save Changes					
- manufactory recount didguis						

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

	MODIFICATION DATA
jments	
<mark>y:Cook</mark> nd Soil Equifice 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
ntact Details EDBYSARTHA&GMAILCOM ha b@cloudtaru.com	
cimen Signature * copy of your algnature on a blank paper Digilocker	Choose File No file chosen
o upload the Specimen signature, the c	ropped image (required to upload to the regulatories)
click on Digilocker to navigate to the ו	UIDAI website and confirm to fetch the eAadhaar.
share the aadhaar details. F	a to login to your Digilocker account and Please REFRESH your aadhaar details if not ick Here to know how to refresh the aadhaar
Proc	ceed to Digilocker
Digilocker	Cancel
Submit	Cancel