

Manual (Process) e-KYC - Account Opening

Click on Link - <https://www.lalkarsecurities.com/>

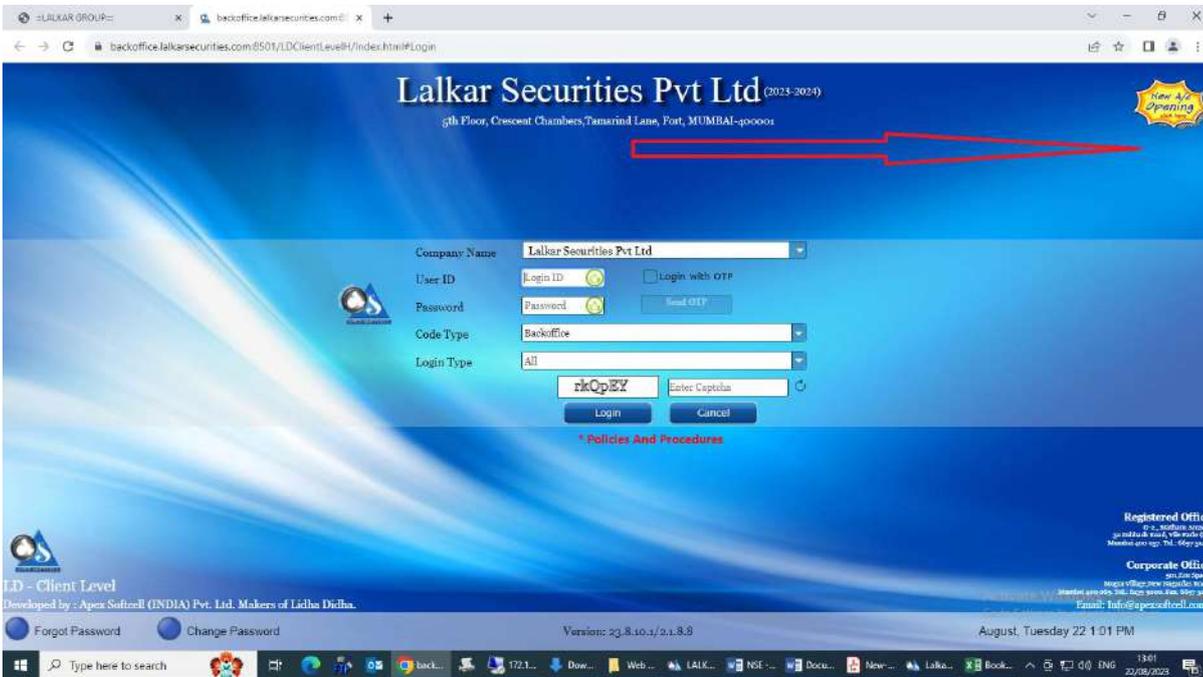
Step 1 → Click on Back office

The screenshot shows the Lalkar Group website homepage. The navigation menu includes Home, About Us, Services, Markets, Research, Online Trading, Back Office, Contact Us, and Download. The main banner features the Lalkar Group logo and the tagline "CREATE | SECURE | GROW". Below the banner, there are several sections: a search bar, a "For SMS Alerts Register Here" button, "OUR SERVICES" (Equities, IPOs, Mutual Fund), "Track your Mutual Funds Portfolio" (Click here), and "Check Your KYC Status" (Click here). The "Attention Investors" section mentions OTP verification. The "TODAY'S MARKET" section shows a line graph for SENSEX at 65,323.06. The "TOP PICKS" section lists stocks like ITC, Bajaj Finance, and M & M. The "NEWS" section includes business news. The "OTHER INDICES" section shows world indices like Nikkei, DJIA, and S&P 500. The footer contains various disclaimers and contact information.

Step 2 → Click on Back office

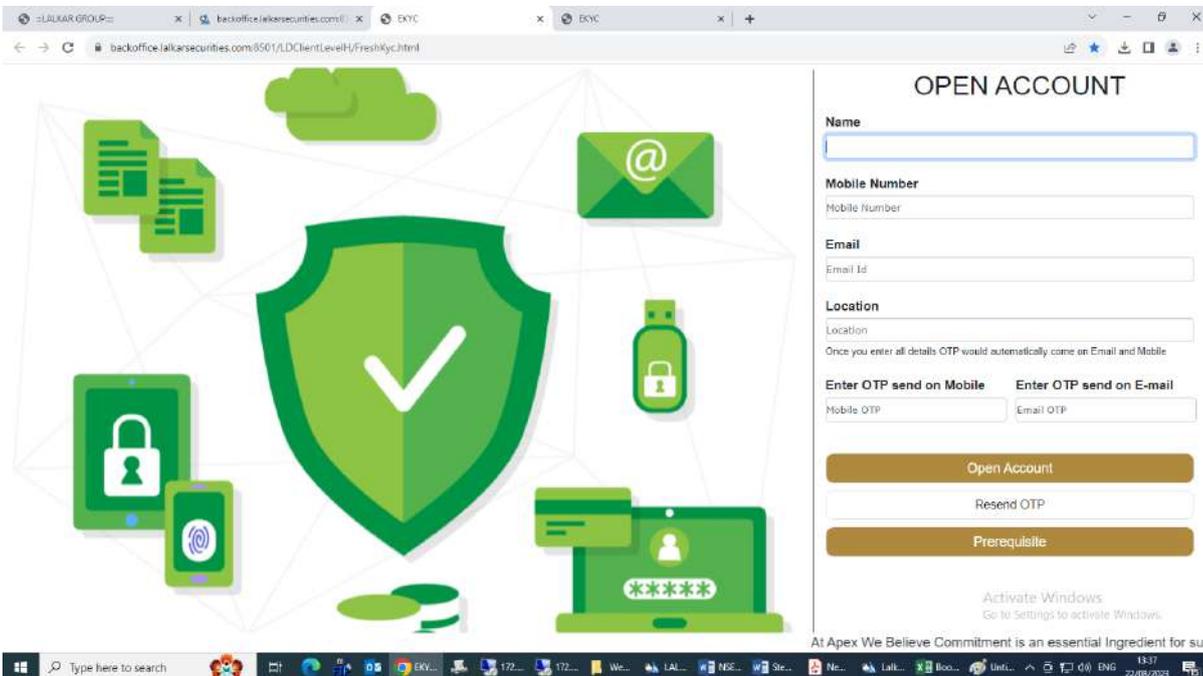
The screenshot shows the Lalkar Group Back Office page. The navigation menu is the same as the homepage, but the "Back Office" link is highlighted. The main content area features the Lalkar Group logo and the tagline "CREATE SECURE GROW". Below the logo, there are two numbered steps for account opening: 1. "Now receive all Depository Statement on E-mail. Get your account register by sending an email on demat@lalkar.com or simply call us on 022-40228242/25." 2. "As per SEBI notification NRI is compulsory for all existing client. Kindly get your self register by sending an email on nri@lalkar.com or simply call us on 022-40228242." At the bottom, there are two buttons: "Continue To Back Office" and "New Back Office". The footer contains various disclaimers and contact information.

Step 3 → Click on New Account Opening



Registration Page will appear:

- Client need to fill Name, Email Id and Mobile Number.
- Once the data entry is done by client → OTP would automatically come on Inbox (Email) and Mobile.
- If OTP is not received within 60 second → client can click on “Resend OTP” to get the OTP again.
- If the OTP entered by the client is invalid → System will show message “OTP is invalid”. Client can re-enter the OTP or else can wait for 60 seconds and click on “Resend OTP”.



Step 4 → **KYC Check:**

Input:

- Insert Date of Birth.
- Insert PAN Number
- Mobile Family: Please select appropriate relationship from dropdown
- Email Family: Please select appropriate relationship from dropdown

Step 5 → Help:

- If KRA is already registered on CVL / NDML : Your Name, Address and other details would be fetched and available on Profile Creation page for verification.
- If KRA is not registered on CVL / NDML : 1] Please put your Aadhar number, Data would be fetched from Digi locker and populated on Profile creation page for verification. 2] You will receive OTP on Aadhar Registered Mobile for Authentication.
- If KRA is neither registered on CVL / NDML or Aadhar- You can put details manually and proceed further.

The screenshot shows the 'KYC Check' form on the Lalkar Securities website. The form is titled 'KYC Check' and has a 'Save' button in the top right corner. The form fields are as follows:

- Date Of Birth: 04/10/1982
- City of Birth: (empty)
- PAN Number: AGTPC3099C
- Mobile Number: 9920724002
- Email: cds@lalkar.in
- Mobile Family: Self
- Email Family: Self
- Are you a U.S citizen? Yes No

Below the form, there are terms and conditions:

Terms and Conditions

I hereby give my consent to use my Aadhar / Virtual ID details (as applicable) for the purpose of e-Signing my account opening form.

- By submitting my PAN, I authorize Lalkar Securities Pvt Ltd to fetch my data from KYC Registration Agency
- Currently this process is applicable only for opening individual trading account and single holder Demat accounts for resident individuals. Soon we shall allow for NRI and multiple holders in Demat account.
- Please note that by submitting the above mentioned details, you are authorizing us to Call/SMS you even though you may be registered under DNC. We shall Call/SMS you for a period of 12 months.

At the bottom right, there is a 'Next' button and a timer showing '00:23 seconds'. A Windows watermark is visible at the bottom of the page.

Help

KYC Check:

- **Input:**
 - Insert Date of Birth
 - Insert PAN Number
 - Mobile Family : Please select appropriate relationship from dropdown
 - Email Family : Please select appropriate relationship from dropdown
- **Help:**
 - If already registered on CVL / NDML : Your Name, Address and other details would be fetched and available on Profile Creation page for verification
 - If not registered on CVL / NDML : 1] Please put your Aadhar number, Data would be fetched from Digi locker and populated on Profile creation page for verification. 2] You will receive OTP on Aadhar Registered Mobile for Authentication.
 - If neither registered on CVL / NDML or Aadhar- You can put details manually and proceed

Activate Windows
Go to Settings to activate Windows.
Contact Number: +91 22 4032 2643
Email ID: info@lalkarsecurities.com

Step 6 → Bank and Income Details:

Input:

- IFSC Code of your Bank Account
- Bank Account number
- Select Annual Income from Drop down or Alternatively put Network figure and select date
- Other Details : Please select appropriate information from drop down
- **Help:**
- Bank details would be verified by crediting Rs. 1
- Income or Network Should not be older than 12 months

Steps to Open Account | Form Code FRM00156

Bank and Income Details

IFSC Code: BKID0000086

MICR Code: 400013051

Bank Name: BANK OF INDIA

Branch Name: MUMBAI

Bank Account Type: Savings

Name on Cheque: DHARAM CHITALA

Bank Account number: [REDACTED]

Re Enter Bank Account number: [REDACTED]

Income Details

Annual Income: 1-5 LAC

Net worth Details: 0

Help: Bank and Income Details:

- Input:**
 - IFSC Code of your Bank Account
 - Bank Account number
 - Select Annual Income from Drop down or Alternatively put Network figure and select date
 - Other Details | Please select appropriate information from drop down
- Help:**
 - Bank details would be verified by crediting Rs. 1
 - Income or Network Should not be older than 12 months

Previous | 00:01 seconds | Next

Activate Windows
Go to Settings to activate Windows.
Contact Number: +91 22 4032 2643
Email ID: info@lalkarsecurities.com

Steps to Open Account | Form Code FRM00156

Declaration Date: 22/08/2023

Declaration Place: MUMBAI

Other Details

Documents Sub. Proof: [REDACTED]

GST number (enter, if provided): [REDACTED]

Political connected: Not Applicable

Education: [REDACTED]

Authorization Type: Quarterly

Prior Experience Details

Prior Experience: Yes

Years of experience: 5

Years in other Investment Related Fields: 0

Help: Bank and Income Details:

- Input:**
 - IFSC Code of your Bank Account
 - Bank Account number
 - Select Annual Income from Drop down or Alternatively put Network figure and select date
 - Other Details | Please select appropriate information from drop down
- Help:**
 - Bank details would be verified by crediting Rs. 1
 - Income or Network Should not be older than 12 months

Previous | 00:01 seconds | Next

Activate Windows
Go to Settings to activate Windows.
Contact Number: +91 22 4032 2643
Email ID: info@lalkarsecurities.com

Step 7 → Trading & Product Plan:

- **Input:**
- Select segment
- Insert existing DP Details
- **Help:**
- Equity : Account would be activated in both NSE and BSE
- Derivatives : Derivate, if selected, will be activated in NSE

Trading Segment

Steps to Open Account: KYC Check, Profile Creation, Bank and Income Details, **Trading Segment**, Nominee Details, Document Upload

Form Code: FRM00156

Segment Type

- Equity
- Currency
- Future and Option

Existing DP Details

Do you have Existing Account in DP?

No

DP ID: 00026199 - GREATER BOMBAY

DP Name:

DP Code / BO ID:

DP Code:

Do you want to Open same Account in DP?

Yes

Select DP: COBL

POA / DDPI Flag: Yes

Brokerage Scheme: NEW ACCOUNT OPEN

Help: Trading & Product Plan

- Input:
 - Select segment
 - Investing DP Details
- Help:
 - Equity: Account would be activated in both NSE and BSE
 - Derivatives: Derivate, if selected, will be activated in NSE

00:01 seconds

Contact Number: +91 22 4032 2643
Email ID: lalkar@lalkarsecurities.com

Step 8 → Nominee Details

Nominee Details

Steps to Open Account: KYC Check, Profile Creation, Bank and Income Details, Trading Segment, **Nominee Details**, Document Upload

Form Code: FRM00156

Nominee Opt

Name: Mr

Name: MEERA D CHITALA

Same As Client Correspondence Address

Address Line 1: JKDJKJNCHNC

Address Line 2: NNCHNCNCNCH

Address Line 3: JKDJKJ

Country: INDIA

State: MAHARASHTRA

City: MUMBAI

Pin Code: 400001

PAN Number:

Help: Nominee Details

- Not mandatory for only trading Account opening and can be skipped

00:01 seconds

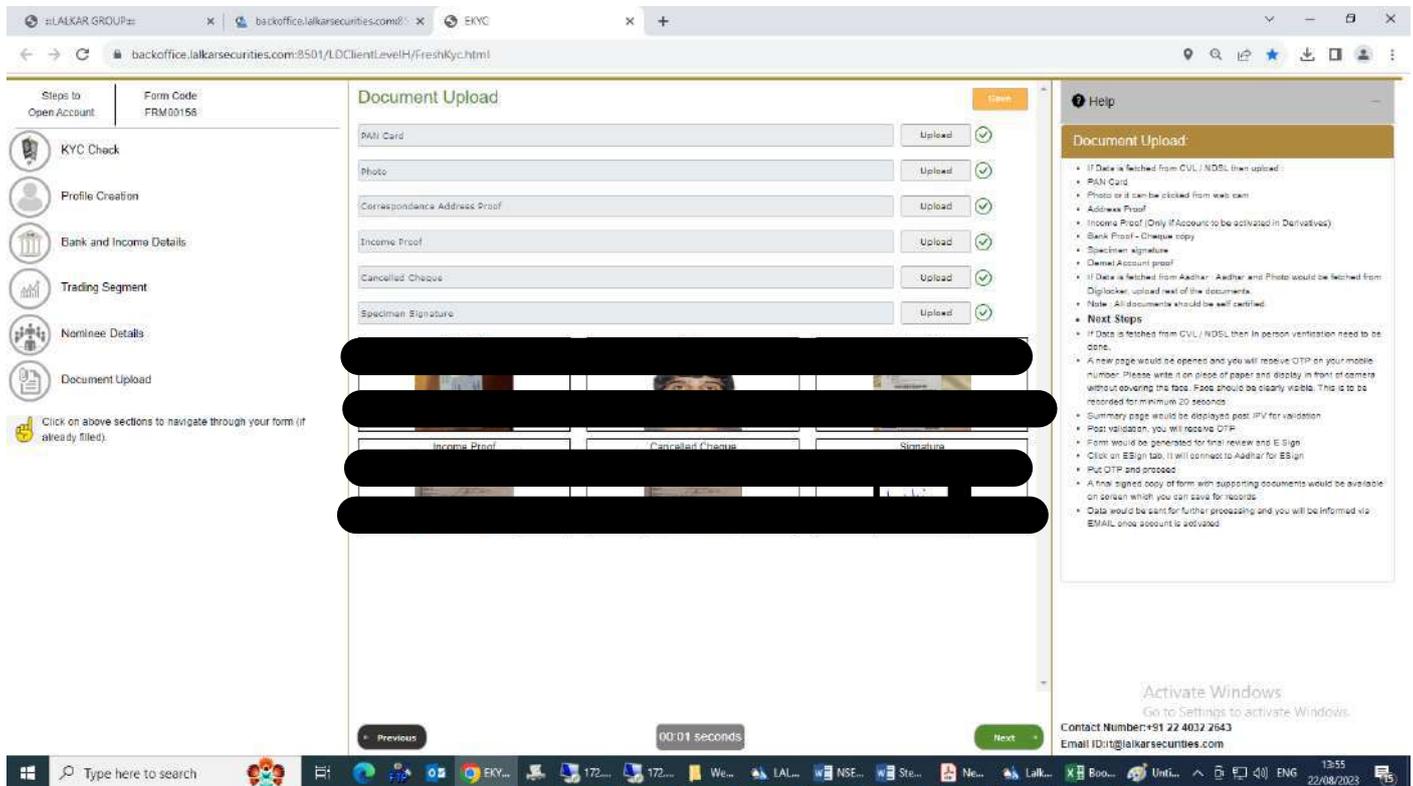
Contact Number: +91 22 4032 2643
Email ID: lalkar@lalkarsecurities.com

Step 9 → Document Upload:

If Data is already fetched from CVL / NDSL then you can proceed to upload:

- PAN Card
- Photo or it can be clicked from web cam
- Address Proof

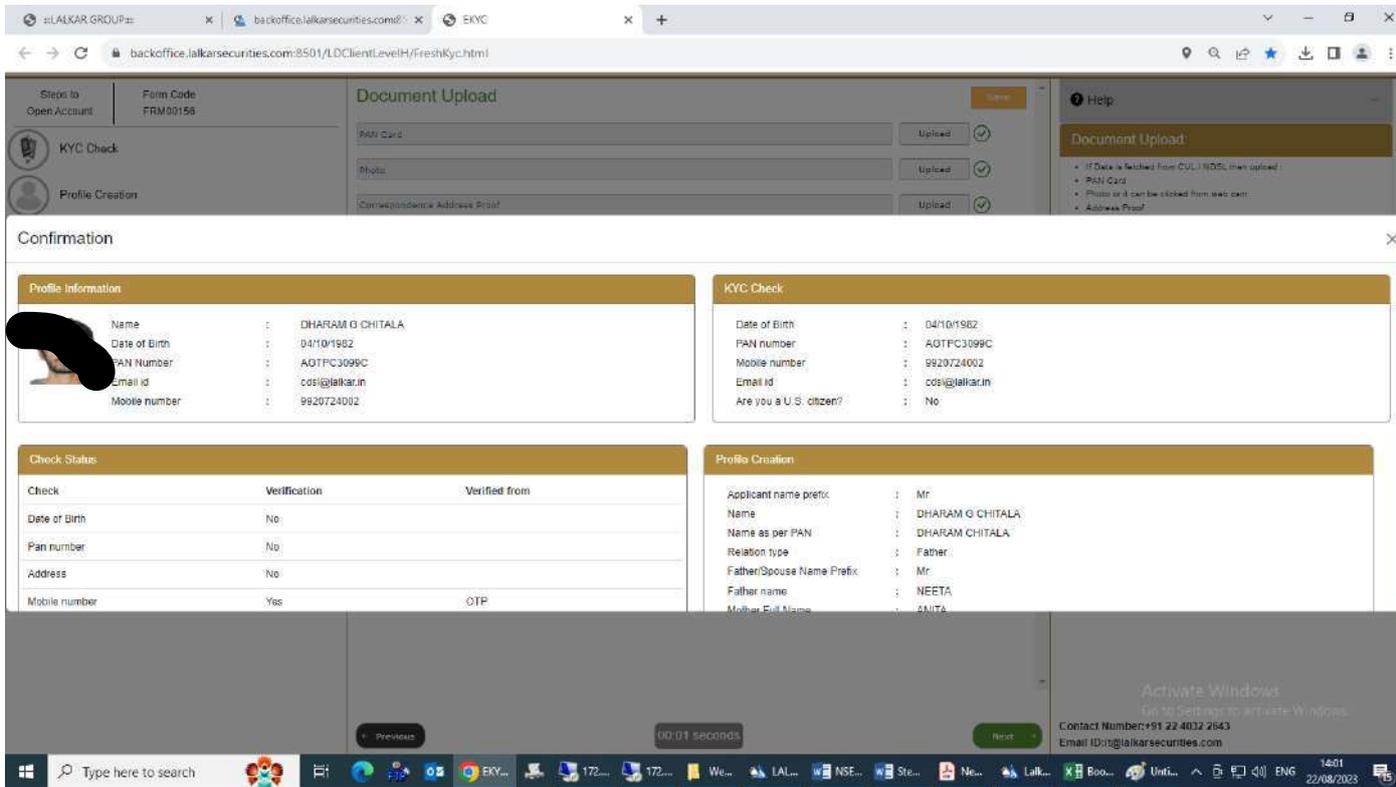
- Income Proof (Only if Account to be activated in Derivatives)
- Bank Proof - Cheque copy
- Specimen signature
- Demat Account proof
- If Data is fetched from Aadhar : Aadhar and Photo would be fetched from Digi locker, upload rest of the documents.



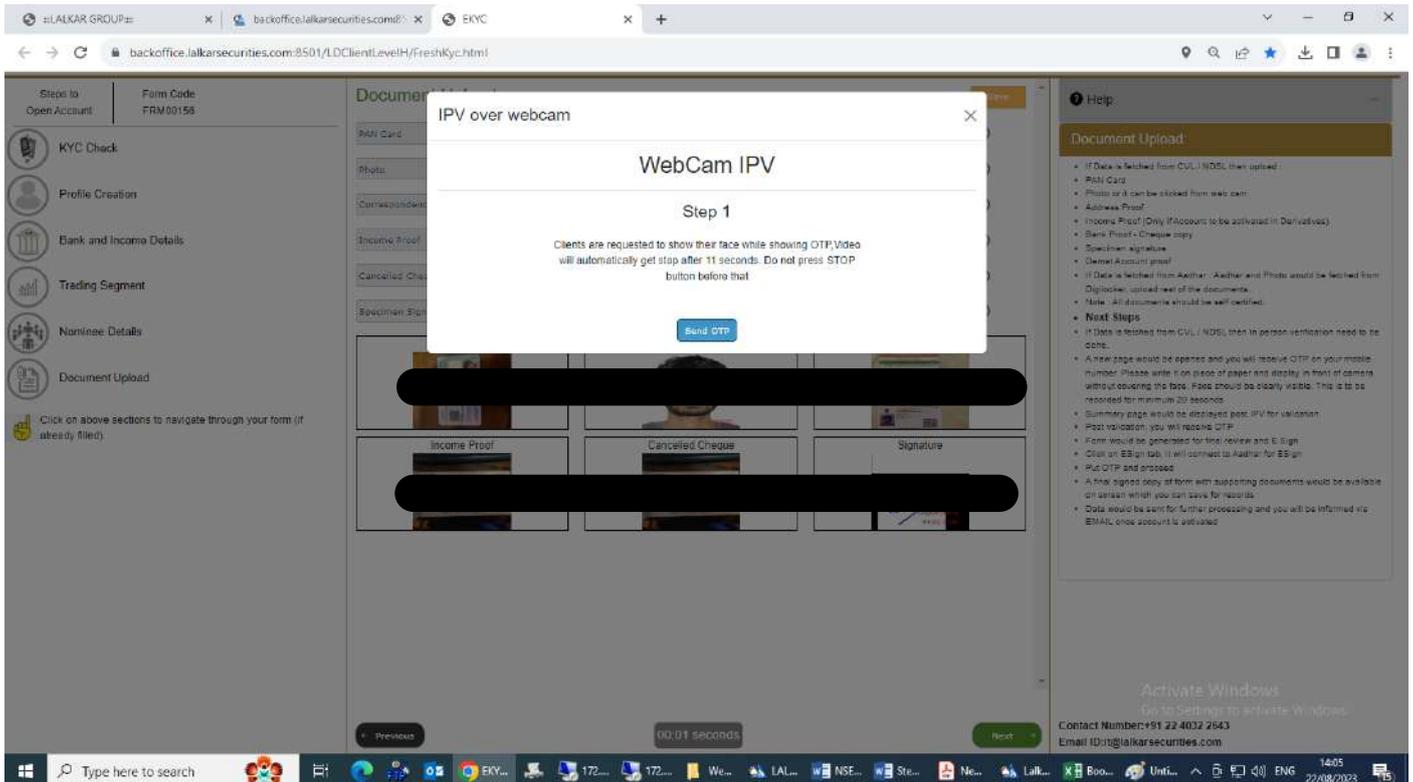
Step 10 → Next Steps

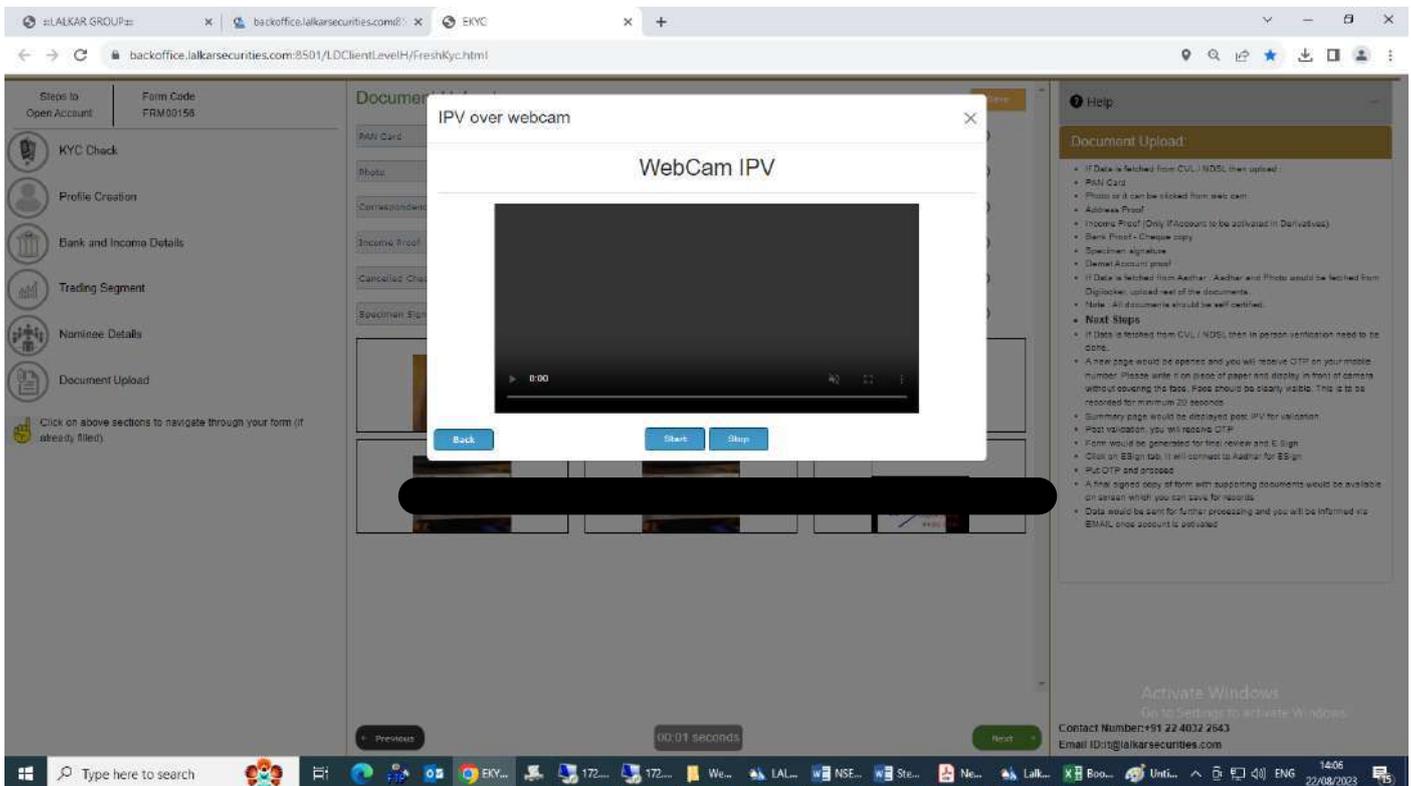
- If Data is fetched from CVL / NDSL then In person verification need to be done.
- A new page will be opened and you will receive OTP on your registered mobile number. Please write it on piece of paper and display in front of camera without covering the face. Face should be clearly visible. This is to be recorded for minimum 20 seconds.
- Summary page would be displayed post IPV for validation.
- Post validation, you will receive OTP
- Form would be generated for final review and E Sign
- Click on E Sign tab, It will connect to Aadhar for E Sign
- Insert OTP and proceed further
- A final signed copy of form with supporting documents will be available on screen which you can save for your record.
- Data would be sent for further processing and you will be informed via EMAIL once account is activated

Step 11 → Confirmation

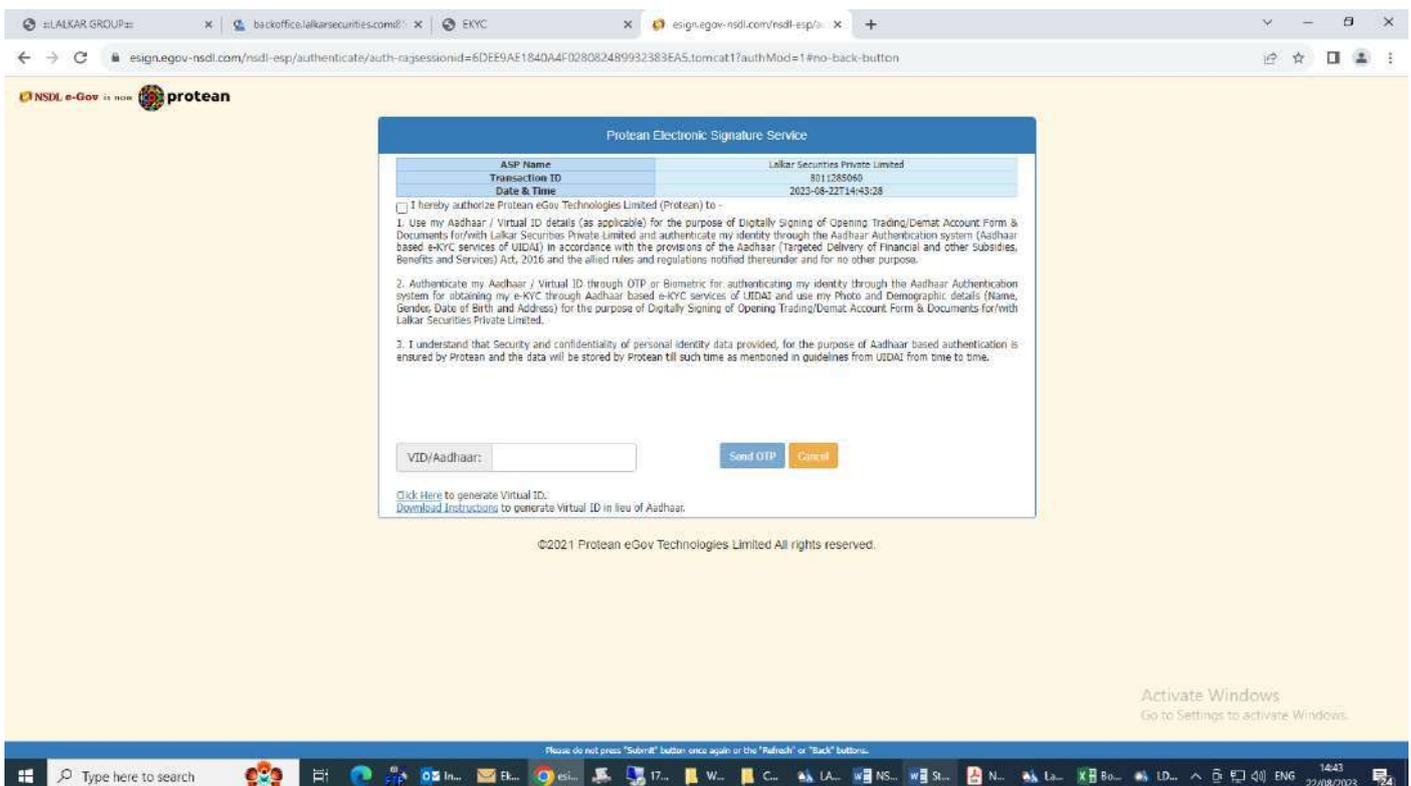


Step 12 → IPV over webcam





Step 13 → eSign Process:



Step 14 → On Clicking “ESIGN” a panel will open in front of client.

The panel which is opened is intermediary panel of the e-Sign vendor i.e Digio, Leegality, True Copy and then redirected to NSDL site.

In case of NSDL e-Sign it will redirected directly to NSDL site.

On NSDL site client has to enter 12 Digit Aadhaar or VID i.e Virtual ID and click on Send OTP.

OTP will be sent on mobile registered with UIDAI site.

After 60 second client gets option of “Resend OTP”.

In Case of invalid OTP 3 attempts are given and after 3 failed attempt they need to send new request again and follow the same process.

e-Sign Completes

Step 15 → Back office Process:-

Once the client completes the process the back office team will verify the received details of account opening at maker level.

The team will check mandatory 6 KYC attributes before opening trading and demat account.

Also the team will check linkage of PAN with Aadhaar seeding status before opening the trading and demat account.

In case the maker and checker find's any task in pending or incomplete status, the uploaded details or documents → he can reject that particular detail's or document and mention “reason for rejection”.

On rejection the mail will be received by client with the reason for rejection and he can change accordingly and proceed forward to complete the process.

The back office team again will do Maker and Checker level and proceed to open demat and trading account.

On verification of client details if found to be in order the same will be assigned to checker level.

The checker will cross verify the documents and details provided by the client.

If the details are verified then checker will accept the documents and details entered and then these details will be pushed to back office.

In case the maker and checker find's any flaw in details or documents uploaded, he can reject that particular details or document and mention the “reason for rejection”.

On rejection - the mail will be sent to client with the reason for rejection and he can change accordingly and proceed forward to complete the process.

The back office team again check - Maker Checker level and proceed to open demat and trading account.

***Notes:**

We are not permitted to trade for any client in any segment without uploading of UCC including all mandatory fields as specified in the exchange circulars.

As per the exchange circular we are strictly required to ensure that any new client details with all mandatory fields are updated and approved in the Unique Client Code system of the Exchange at least one day prior to commencement of trading i.e. by 5 pm on the previous trading day.

We are not permitted to trade for such clients until UCC is properly registered.

Steps for Filing a Complaint/ Grievances

Step 1: Contact Customer Service

Any complaint or grievance shall be raised by sending an email on our designated email id info@lalkarsecurities.com

Step 2: Resolution within prescribed Time Limit

We aim to resolve your complaint within the prescribed time limit from the date of receipt.

Step 3: Escalation Matrix

If your issue remains unresolved, you can escalate it to the next level(s).

Escalation Levels:

- Level 2: Head of Client Servicing | Contact No. 022-40322625 | Email: cdsl@lalkar.in
- Level 3: Compliance Officer | Contact No. 022-40322623 | Email: compliance@lalkar.in
- Level 4: CEO | Contact No. 40322613 | Email: kthacker@lalkar.in

Step 4: End of the Procedure

If your concern is addressed and resolved to your satisfaction, the complaint process ends here.

Step 5: Further Escalation

If you are not satisfied with the resolution at any level, you have the option to escalate the matter to the next level as per the defined matrix.

Step 6: Escalation

In absence of response/complaint not addressed to your satisfaction, you may lodge a complaint with:

SEBI: <https://scores.gov.in/scores/Welcome.html>

NSE: <https://investorhelpline.nseindia.com/NICEPLUS/>,

BSE: <https://bsecrs.bseindia.com/ecomplaint/frmlInvestorHome.aspx>,

MCX: <https://www.mcxindia.com/Investor-Services> and

CDSL: <https://www.cdslindia.com/Footer/grievances.aspx>.

Please quote your Service Ticket/Complaint Ref No. while raising your complaint at SEBI SCORES/Exchange portal.

For Online dispute Resolution platform - <https://smartodr.in/login>