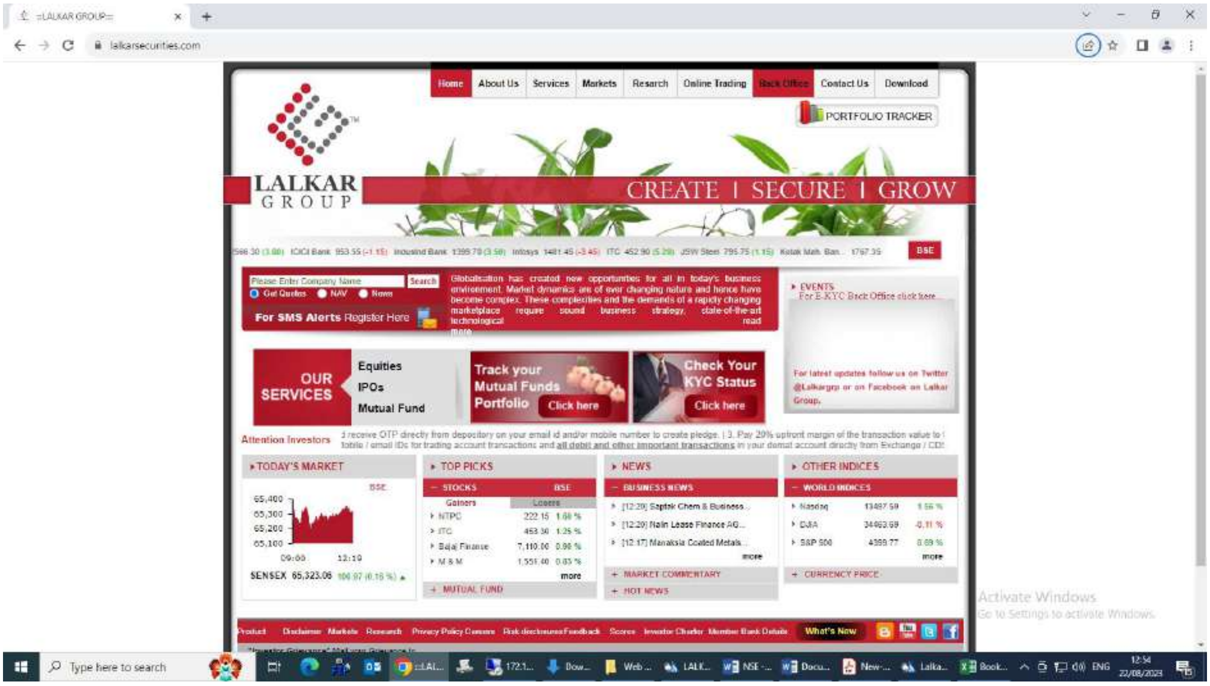
Manual (Process) e-KYC - Account Opening

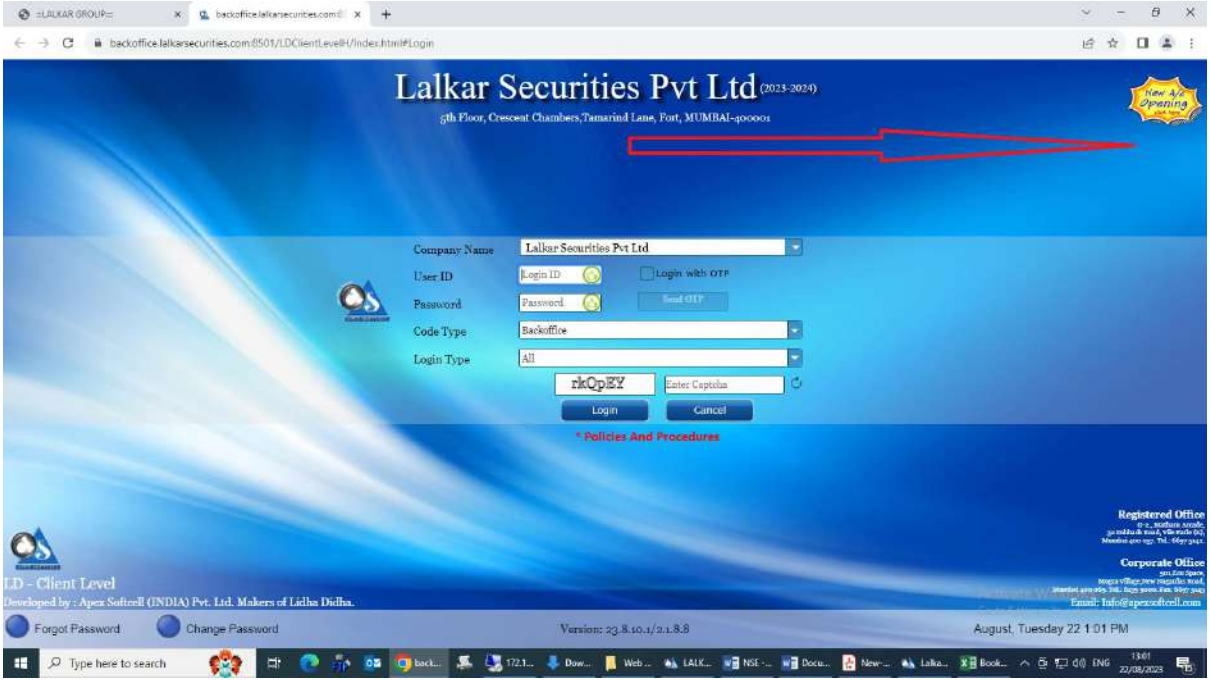
Click on Link - https://www.lalkarsecurities.com/

Step 1 → Click on Back office



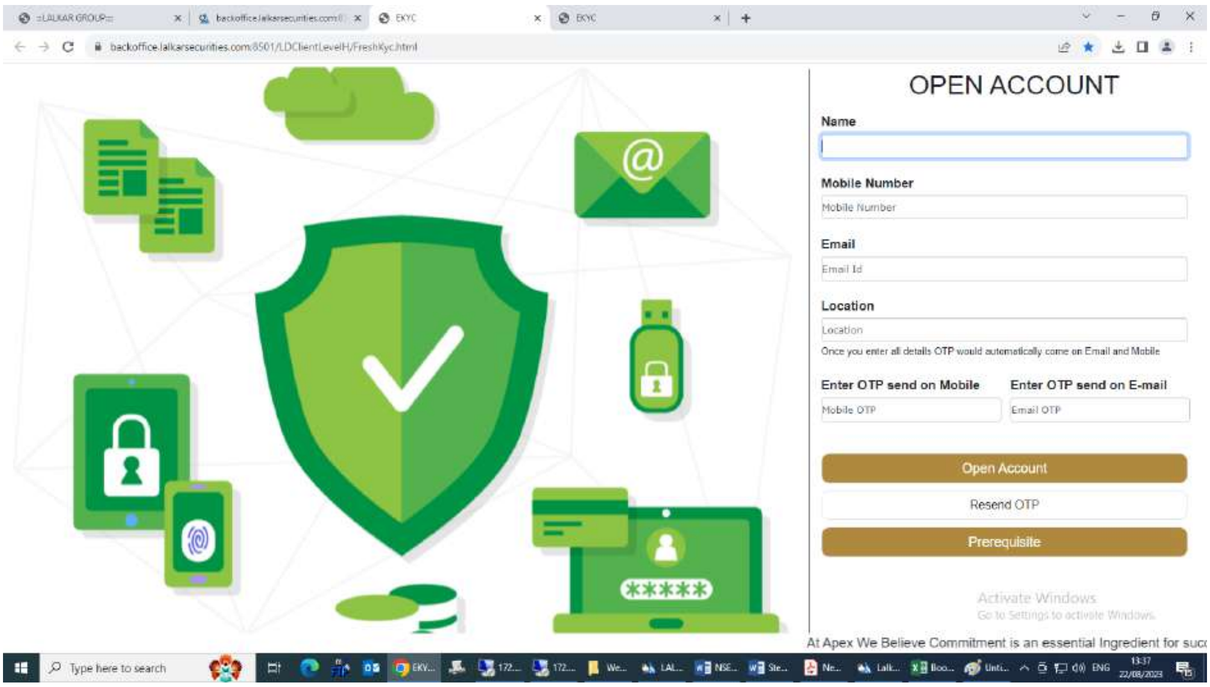
Step 2 → Click on Back office

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**".



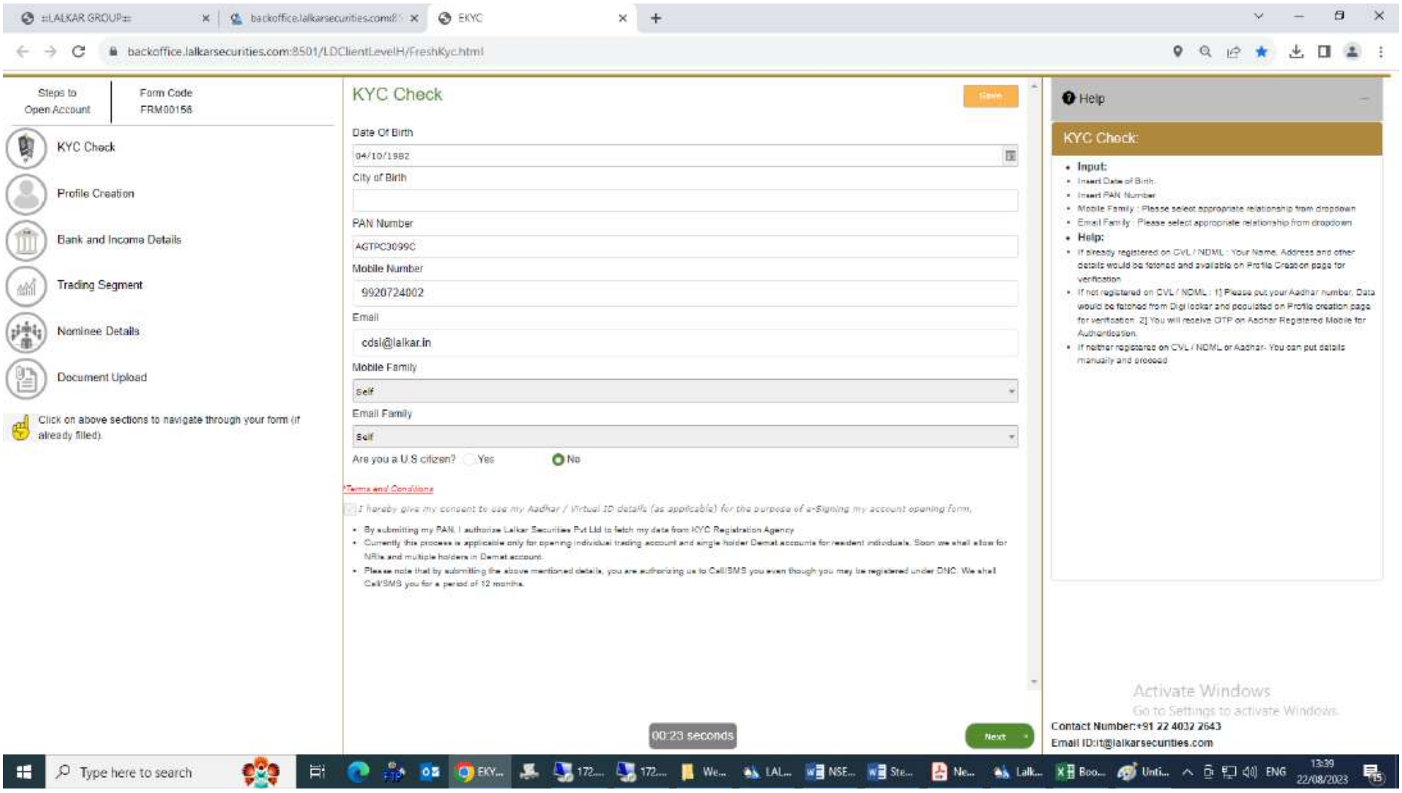
Step 4 → KYC Check:

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:**

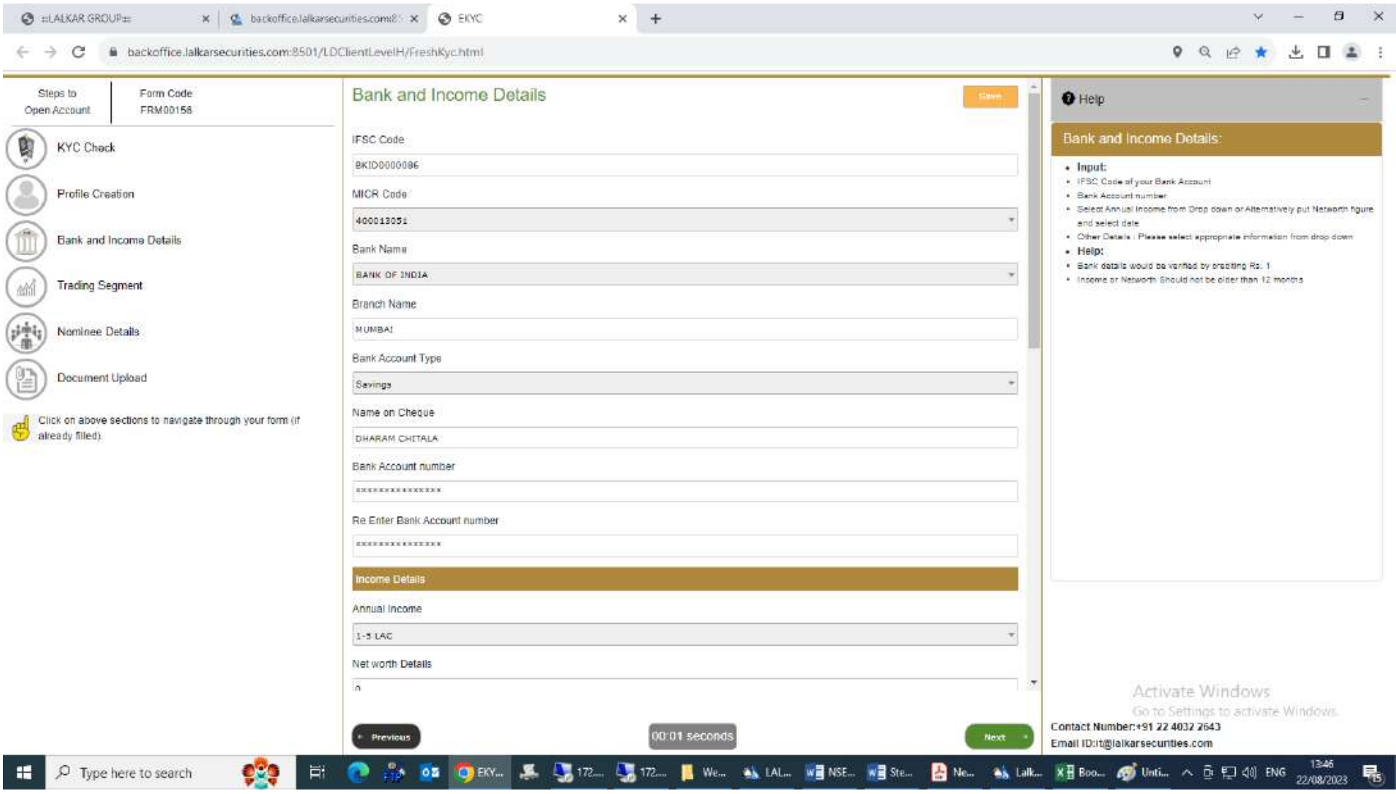
- If KRA is already registered on CVL / NDML : Your Name, Address and other details would be fetched and available on Profile Creation page for verification.
- If KRA is not registered on CVL / NDML : 1] Please put your Aadhar number, Data would be fetched from Digi locker and populated on Profile creation 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.

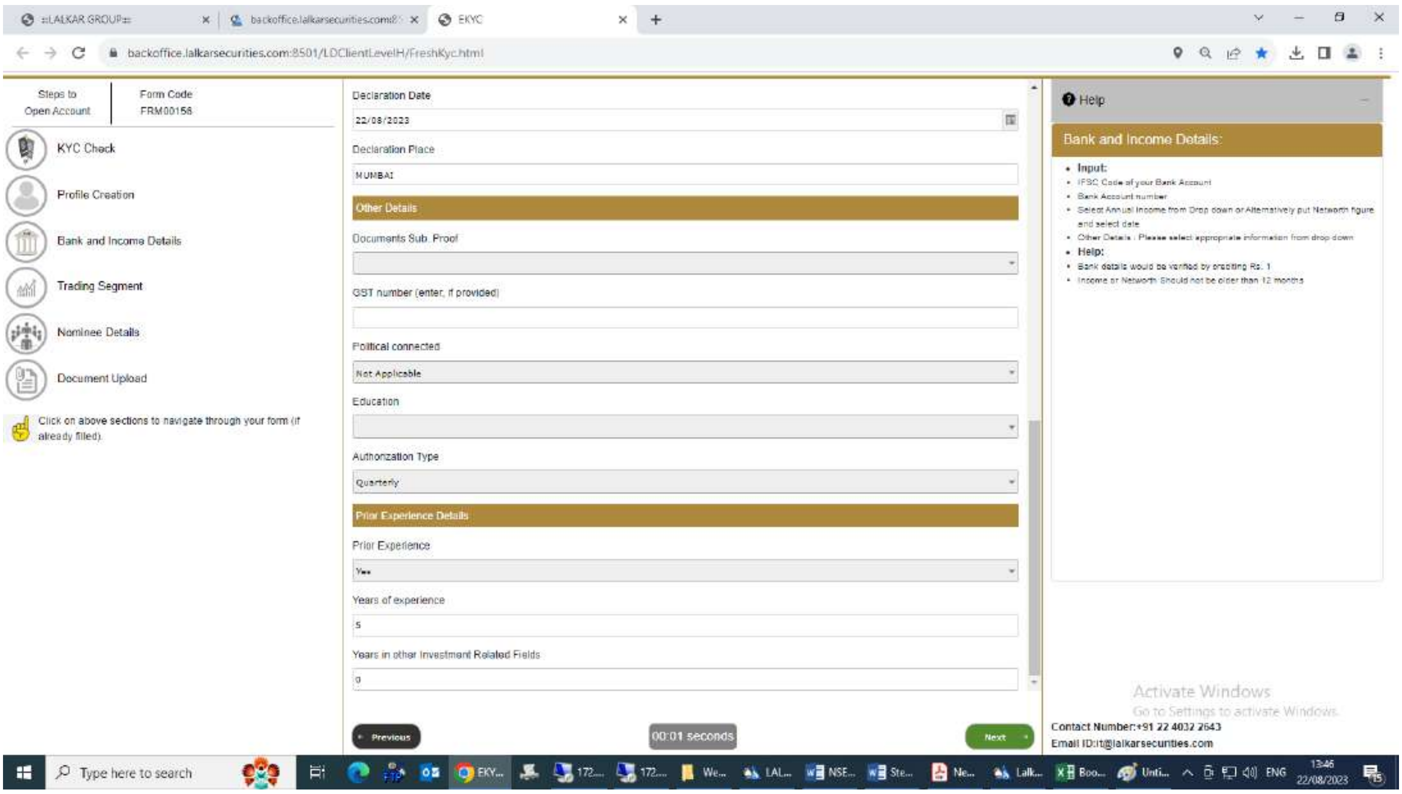


Step 6 → Bank and Income Details:

Input:

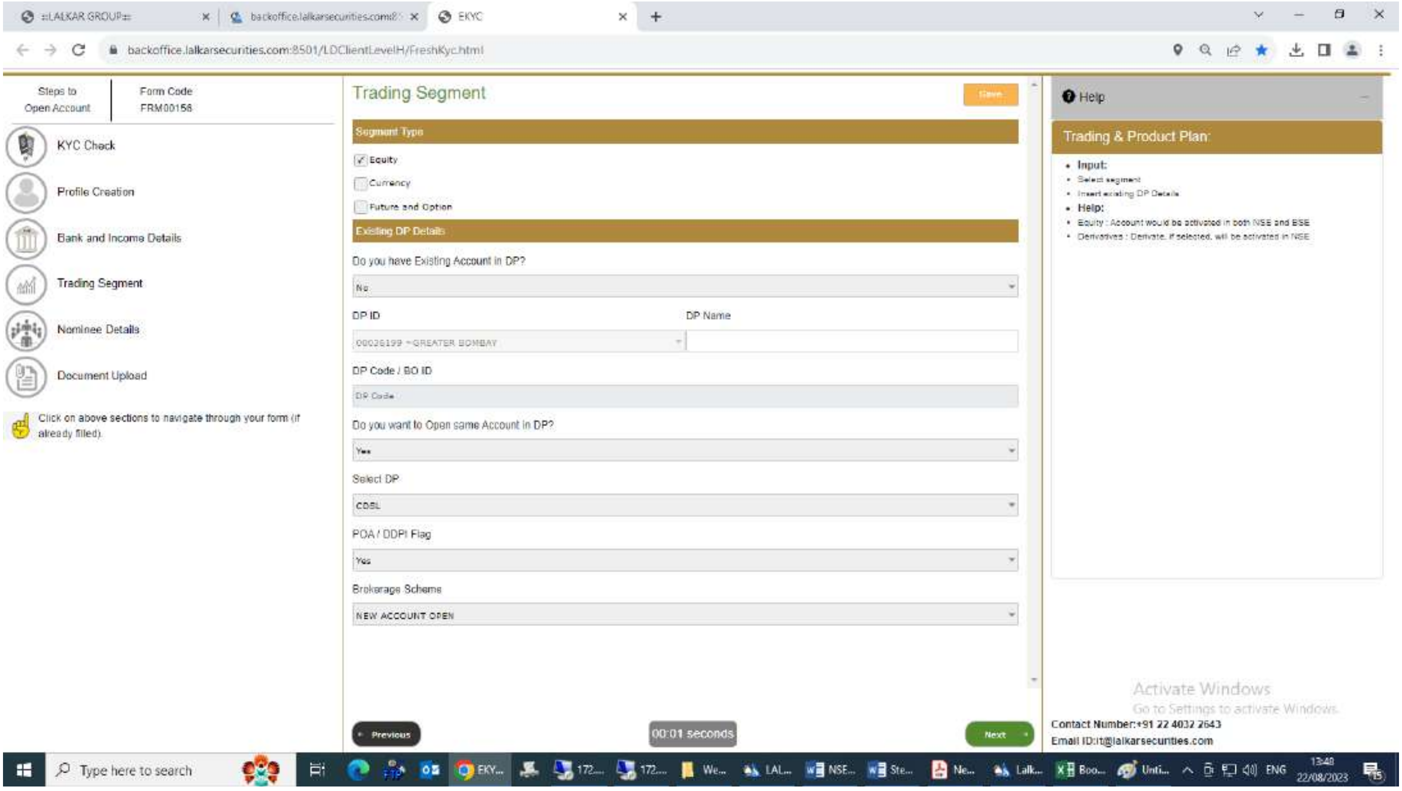
- IFSC Code of your Bank Account
- Bank Account number
- Select Annual Income from Drop down or Alternatively put Networth figure and select date
- Other Details : Please select appropriate information from drop down
- **Help:**
- Bank details would be verified by crediting Rs. 1
- Income or Networth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



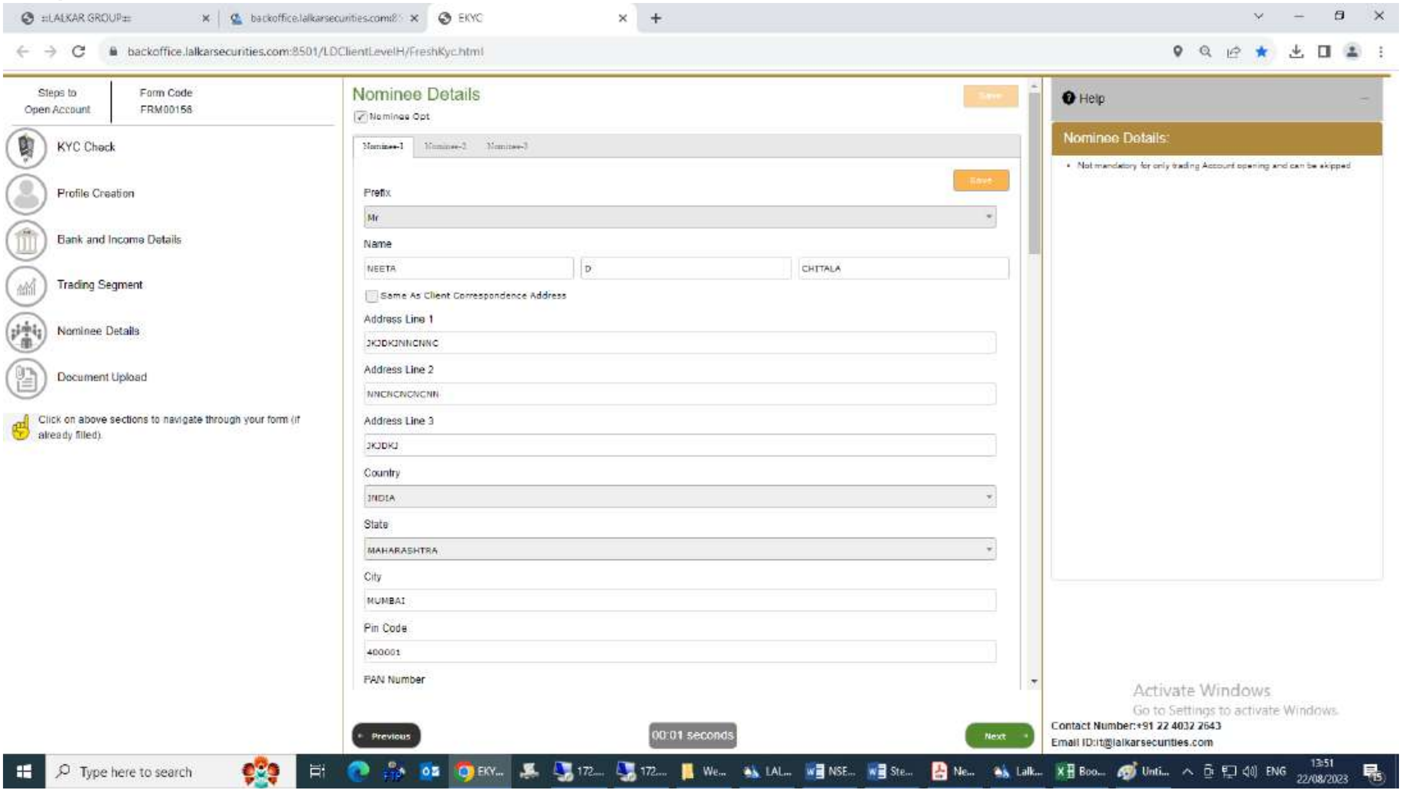


Step 7 → Trading & Product Plan:

- **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



Step 8 → Nominee Details

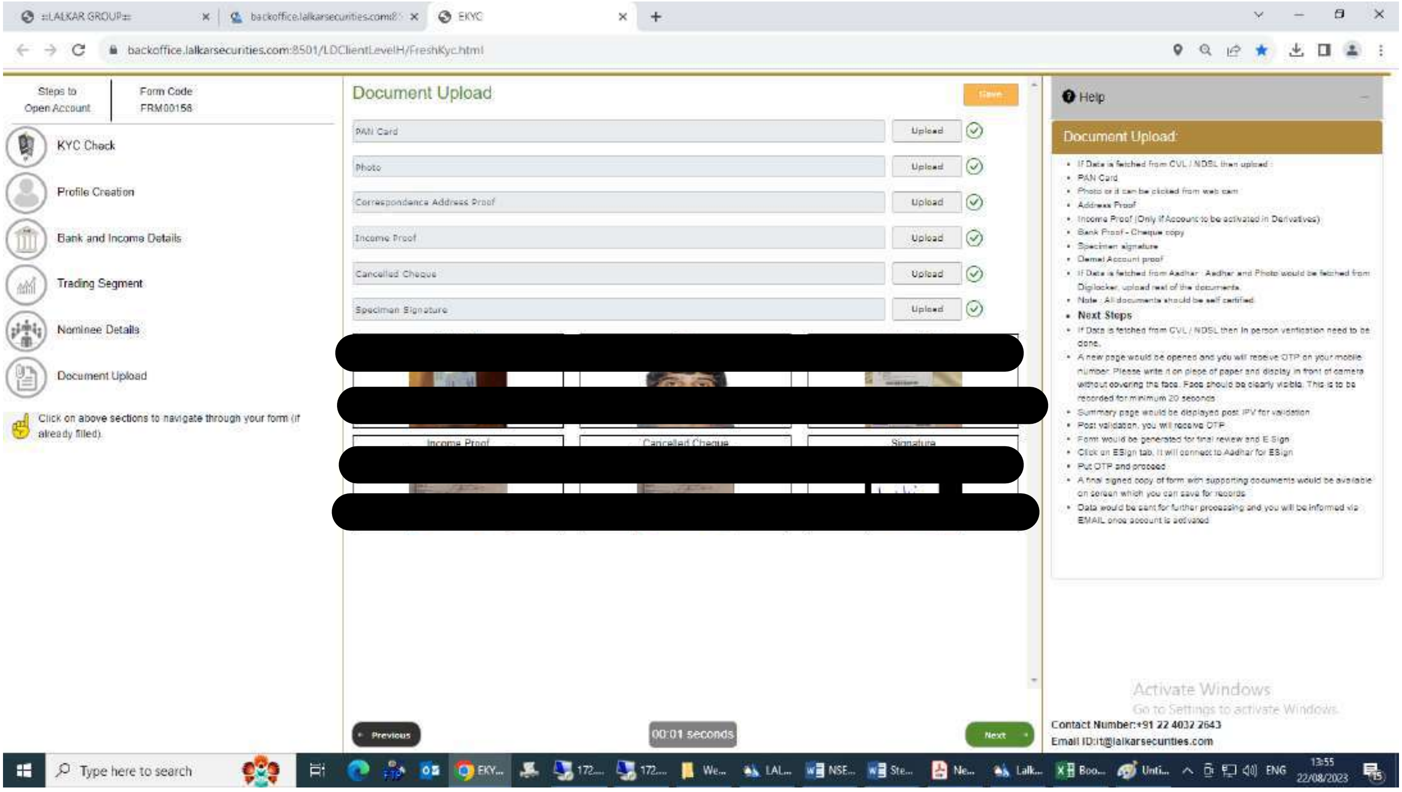


Step 9 → Document Upload:

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

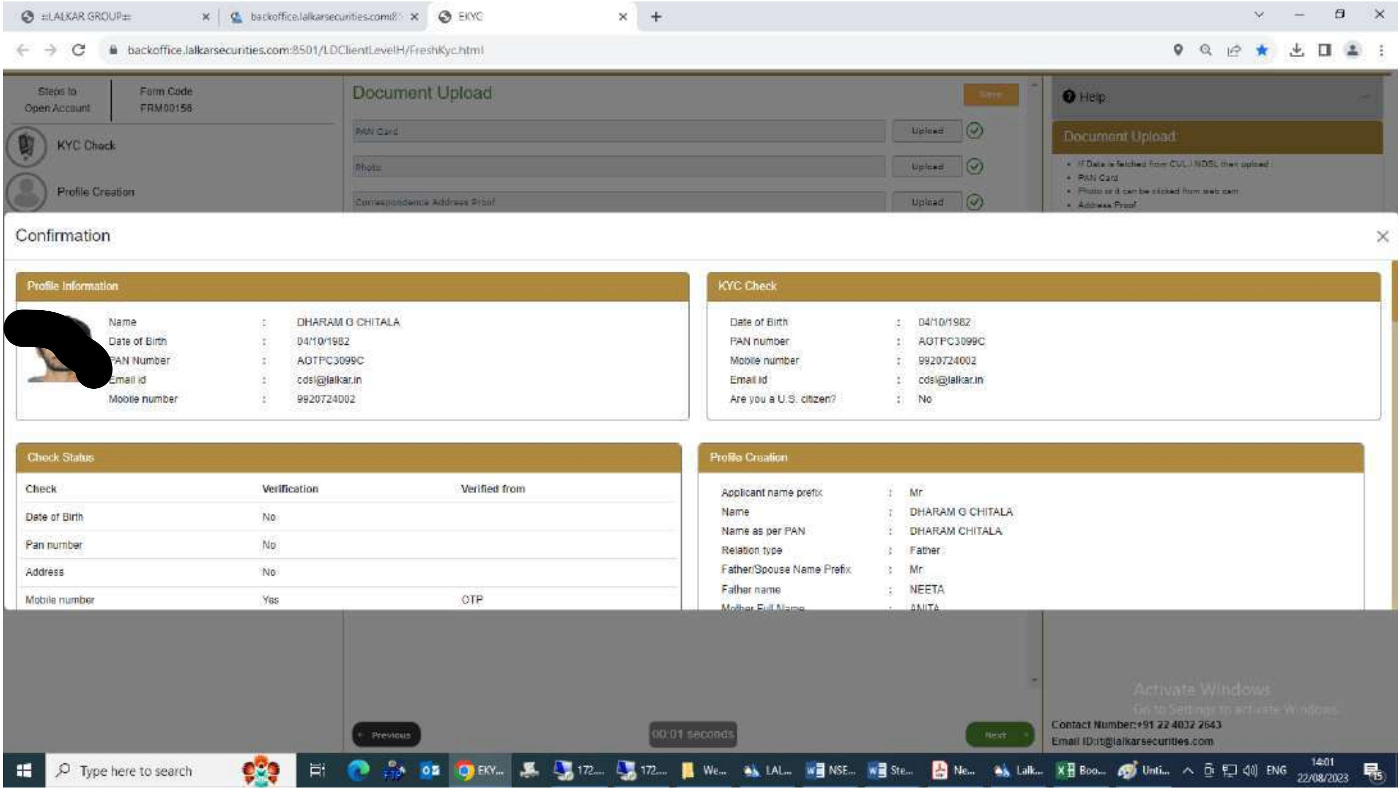
- Income Proof (Only if Account to be activated in Derivatives)
- Bank Proof - Cheque copy
- Specimen signature
- Demat Account proof
- If Data is fetched from Aadhar : Aadhar and Photo would be fetched from Digi locker, upload rest of the documents.



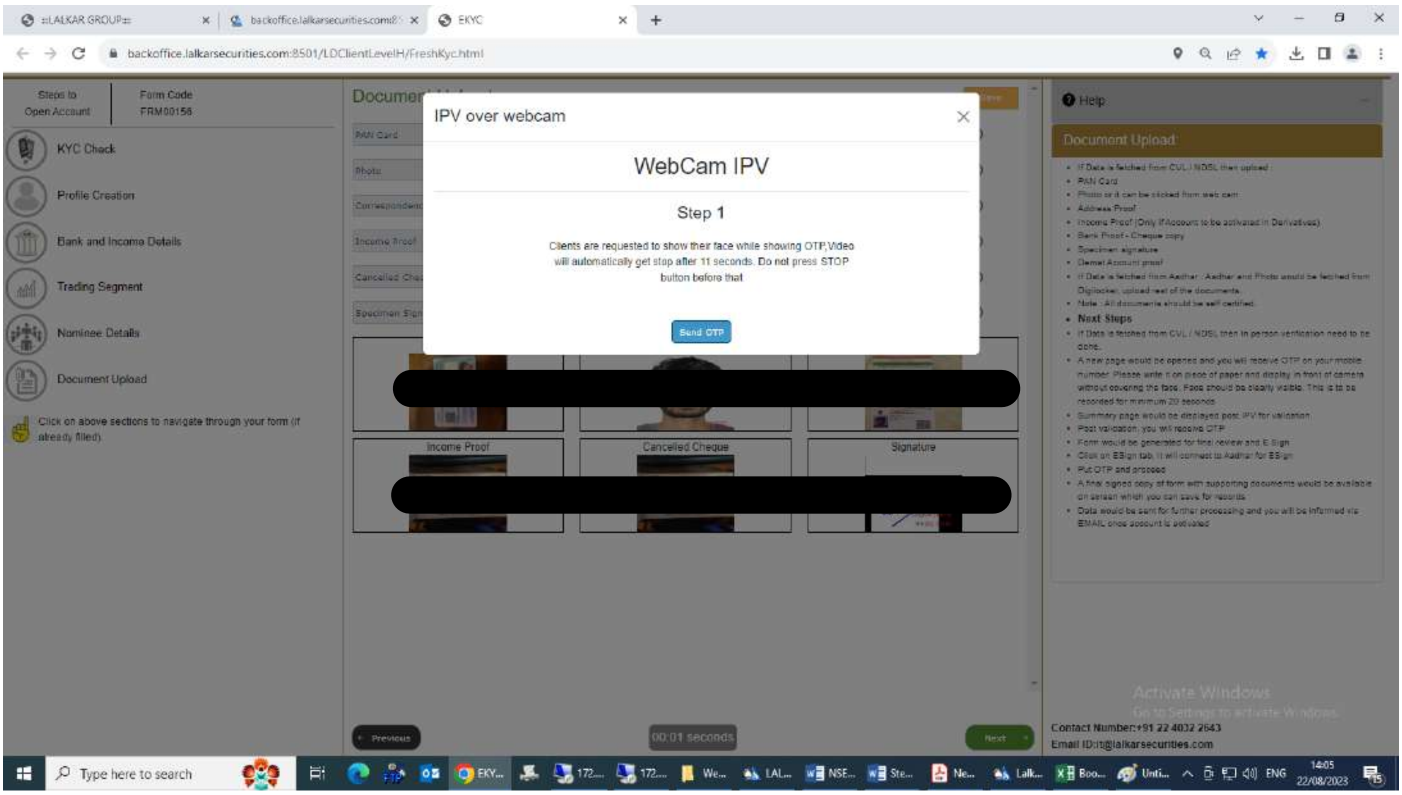
Step 10 → **Next Steps**

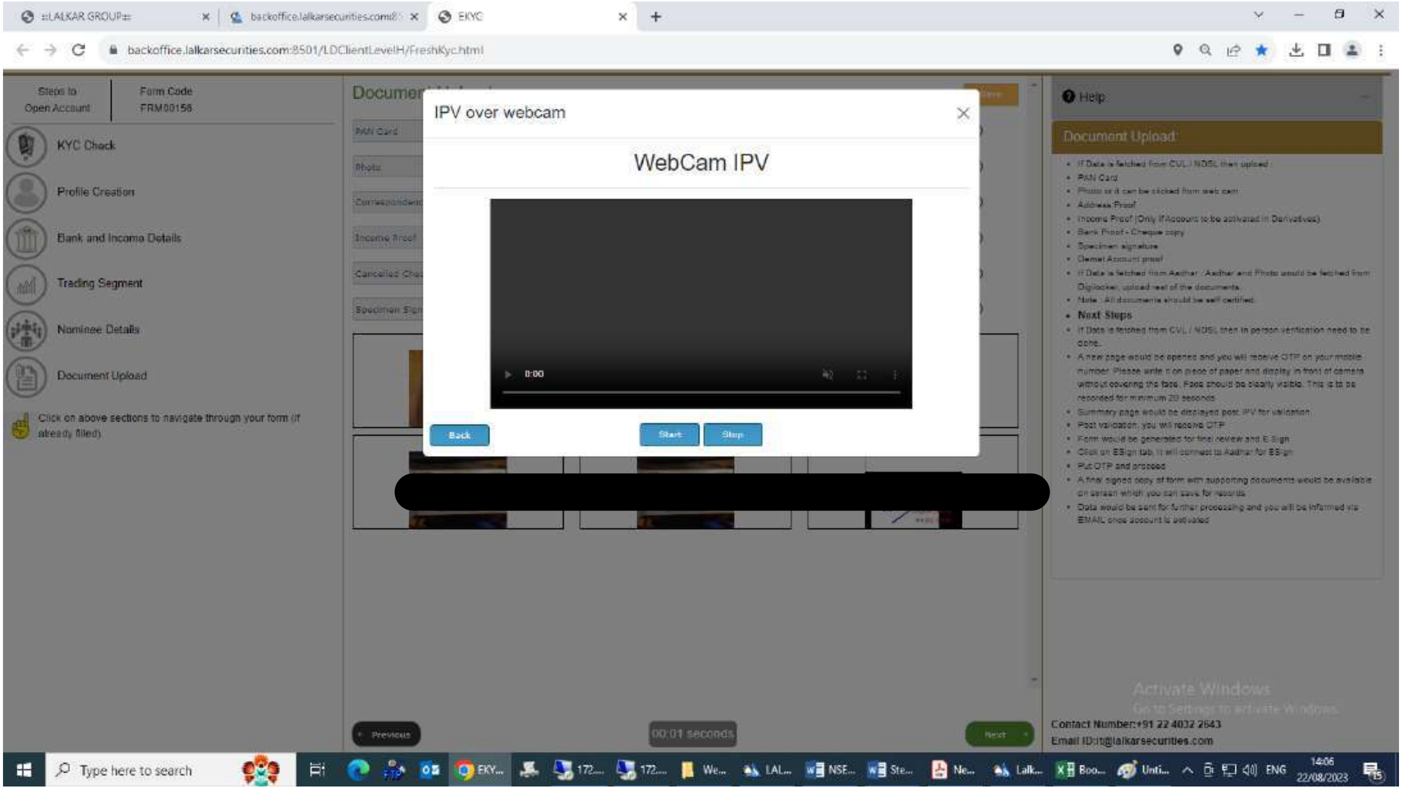
- If Data is fetched from CVL / NDSL then In person verification need to be done.
- A new page will be opened and you will receive OTP on your registered mobile number. Please write it on piece of paper and display in front of camera without covering the face. Face should be clearly visible. This is 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**

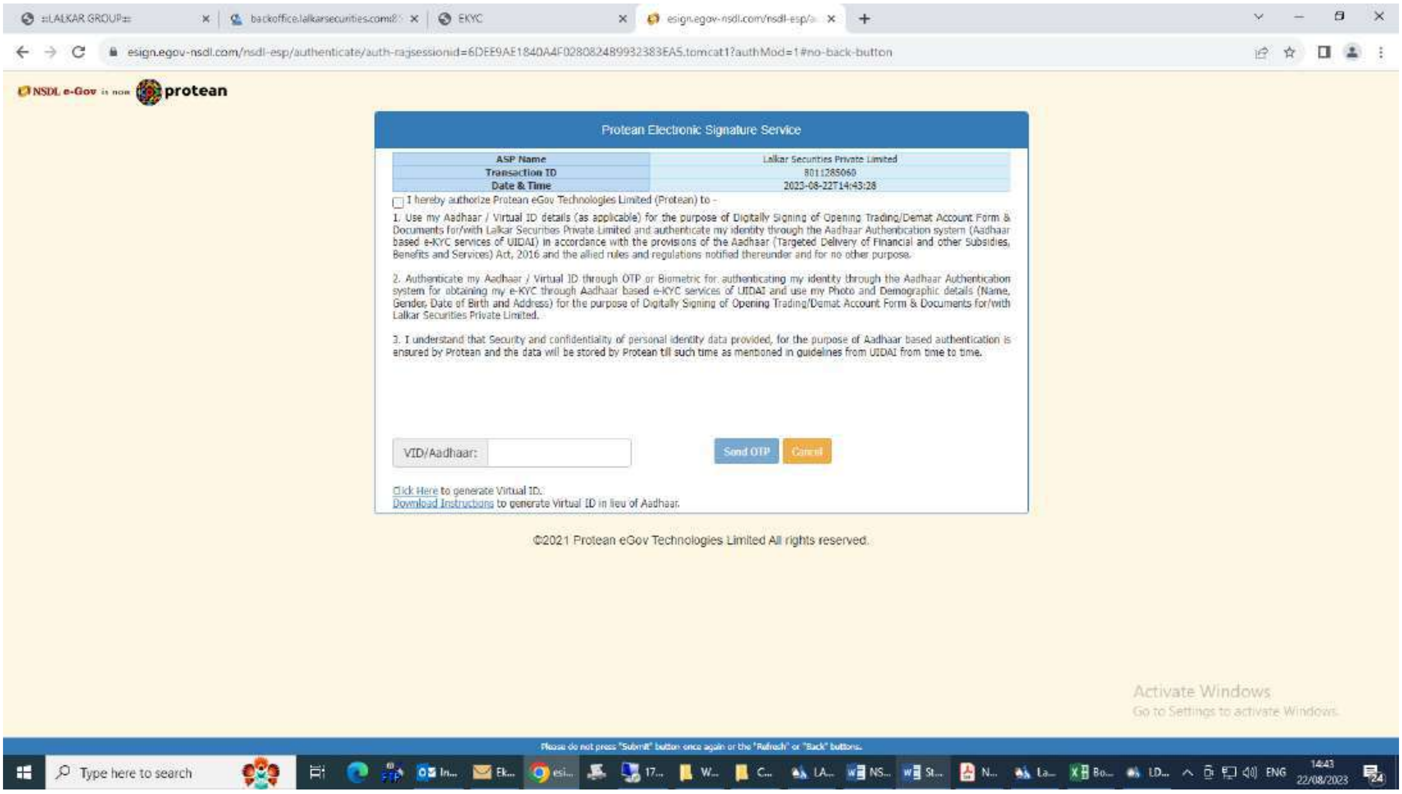


Step 12 → **IPV over webcam**





Step 13 → **eSign Process:**



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

The panel which is opened is intermediatory 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/frmInvestorHome.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