ONLINE ACCOUNT OPEN PROCESS (DIGI-KYC)

We are happy to introduce that, we are starting to provide **online account open facility WITH Nominee** mapping through **DIGI-KYC PORTAL** for Individual clients. Further client can be take benefit to add single/multiple nominee during the Account opening process. Please follow the below process for online account open with nominee.

Source

        Direct Link   :   https://digiekyc.rathi.com/register

Step 1: *Register by entering email id and mobile number, relationship and account type, then verify OTP and submit to open an account.*

Step 2: Enter Pan Details and click on verify then name according to PAN details will be shown. Click on submit.

Step 3: Connect to DigiLocker and then Enter you Aadhar number to allow DigiLocker to access details

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Step 4 Once Aadhar details are fetched, Click on Submit button.

Step 5 : Next Enter Personal Details except the auto filled details by selecting marital status(Married/Unmarried/Divorced), occupation type(Business, Professional, Private sector, Public sector, Business, Agriculture etc), qualification type(Graduate, Post Graduate, Secondary, Diploma, Undergraduate etc), income range, PEP, family details like mother father details and click on Save.
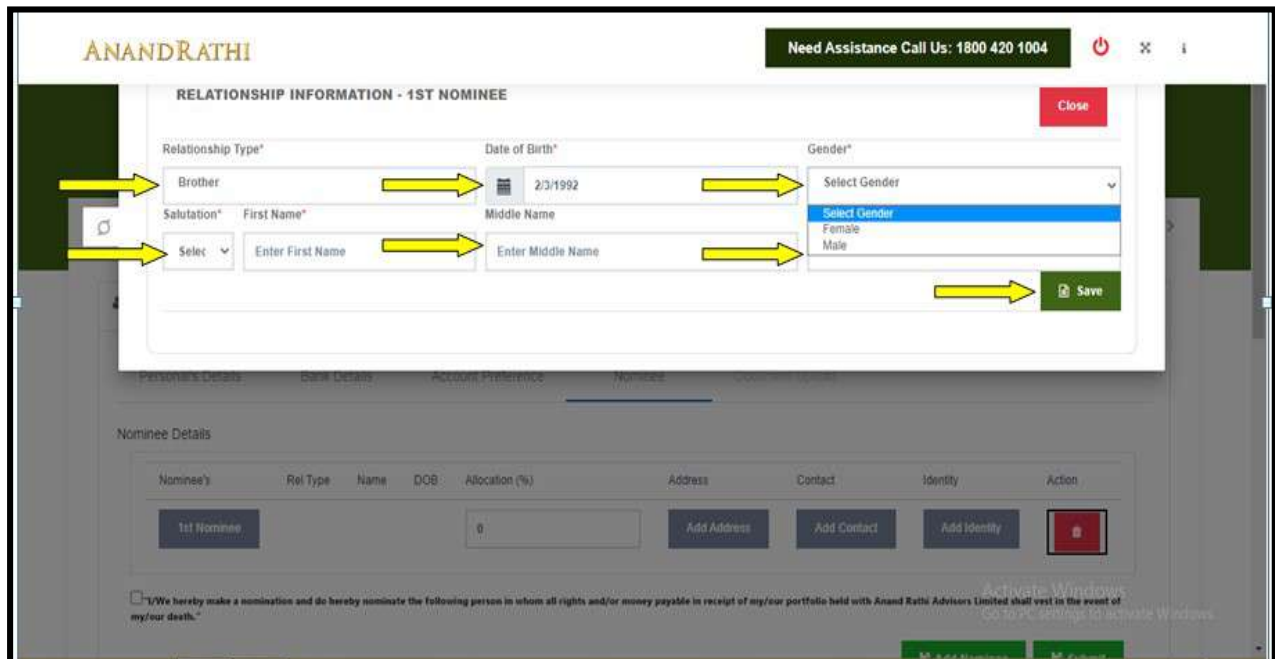
Step 6: Enter bank details like IFSC code, MICR code , Account number, Account type, relationship type, Account holder name and click Save.

Step 7: After bank details verification Account preference page is shown. Fill details like Account Category (Only Demat/ Demat+Trading /PMS), Trading Experience, Depository name, Demat Scheme, Nominee Select (Yes/No), Demat POA(Yes/No) , DDPI and Click on Submit details button.

Step 8 After account preference page, nominee page will be displayed. Fill nominee details by clicking on 1st nominee button as shown.
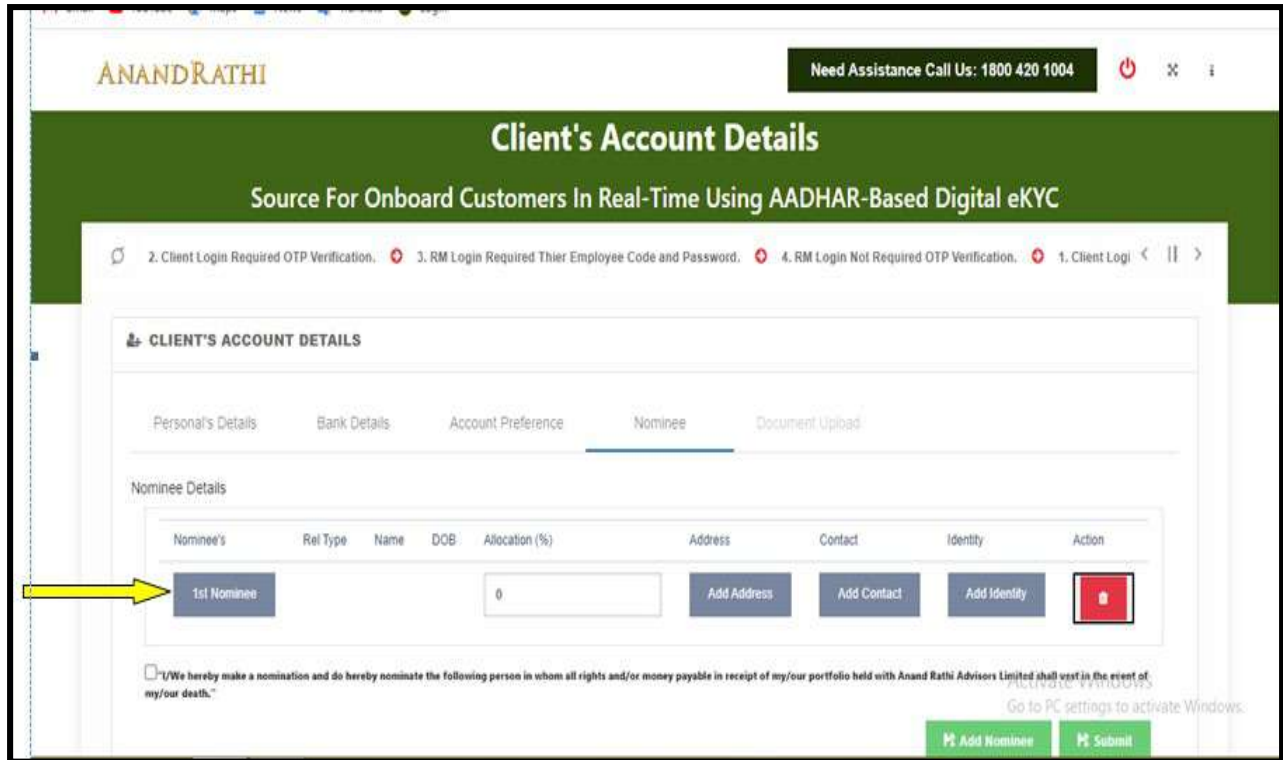
Step 9: Fill nominee details like Relationship type (brother, mother, father, son, uncle, grandfather etc), Date of birth, Gender (Male/Female), Salutation(Mr, Mrs, Ms) First name, Last name, middle name and click on Save. Then click Close button with red colour.

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Step 10: The filled name appears in the grid row of 1st nominee

Step 11: Click on Add Address, then below address of holders address will be shown, If you wish to select address of account holder for nominee 1 address then Click on Map button, Once we click the address of holders will be mapped for nominee 1 and popup will be displayed with message "Mapped Successfully".

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Step 12: If you wish to add other address then click on + button green on top right.

Once click on add address below popup is shown. Fill all the details like address type(Correspondence/Permanent/Others), Address line1, Address line 2, Address line 3, Enter pin code and then click Save.

Step 13 : After saving address details click on Add contact button to add nominee contact details, You can choose to map the holders contact details or can add other contact details just like address detail process.

Step 14: Select any one Contact Type from fax, additional email, additional mobile, tel no residence, tel no, office, web id or others and fill the selected contact details.

Then Select Relationship type- promoter, brother, whole time Director, daughter, karta, dependent children, dependent parents, trustee, father, authorised signatory, partner, granddaughter, grandfather, grandmother, co-parcener, grandson, mother OR not provided. After that type contact name and click on save and then close.

Step 15:- After filling contact details, click on add identity button to add identity as shown. Then Click on + button on right, then a pop up will be shown to fill identity details. Select identity type(nominee bank proof, nominee aadhar, nominee driving licence, nominee photo with signature, nominee voter identity card, nominee pan, nominee passport), identity no, issue date, expiry date and then upload proof of identity document by clicking on choose file.

Add Identity details.

Upload Identity proof

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Then click on save and OK
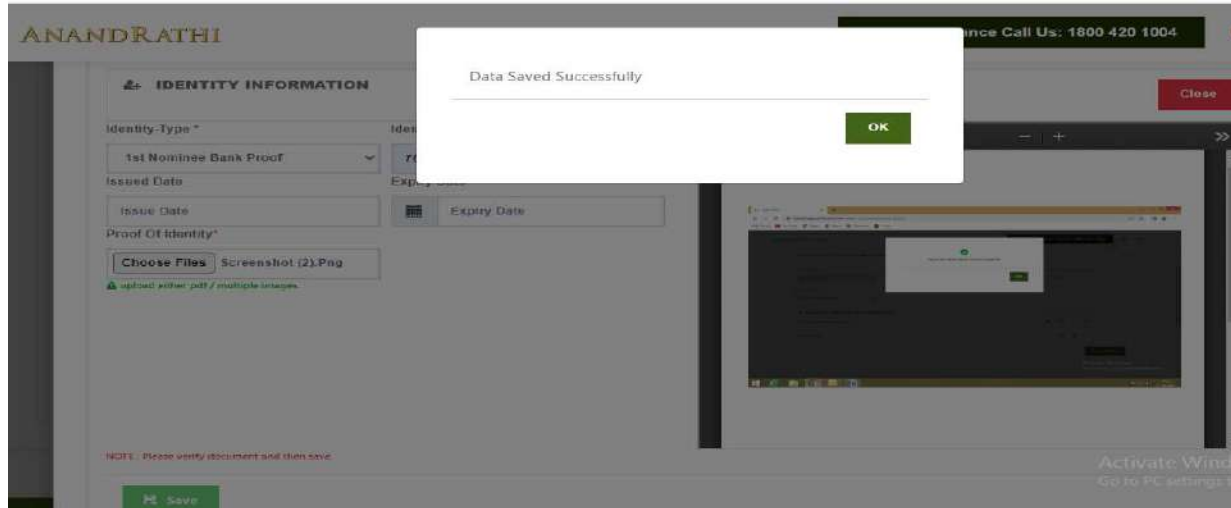
Step 16: To add second nominee click on Add nominee button then the grid of 2nd nominee occurs
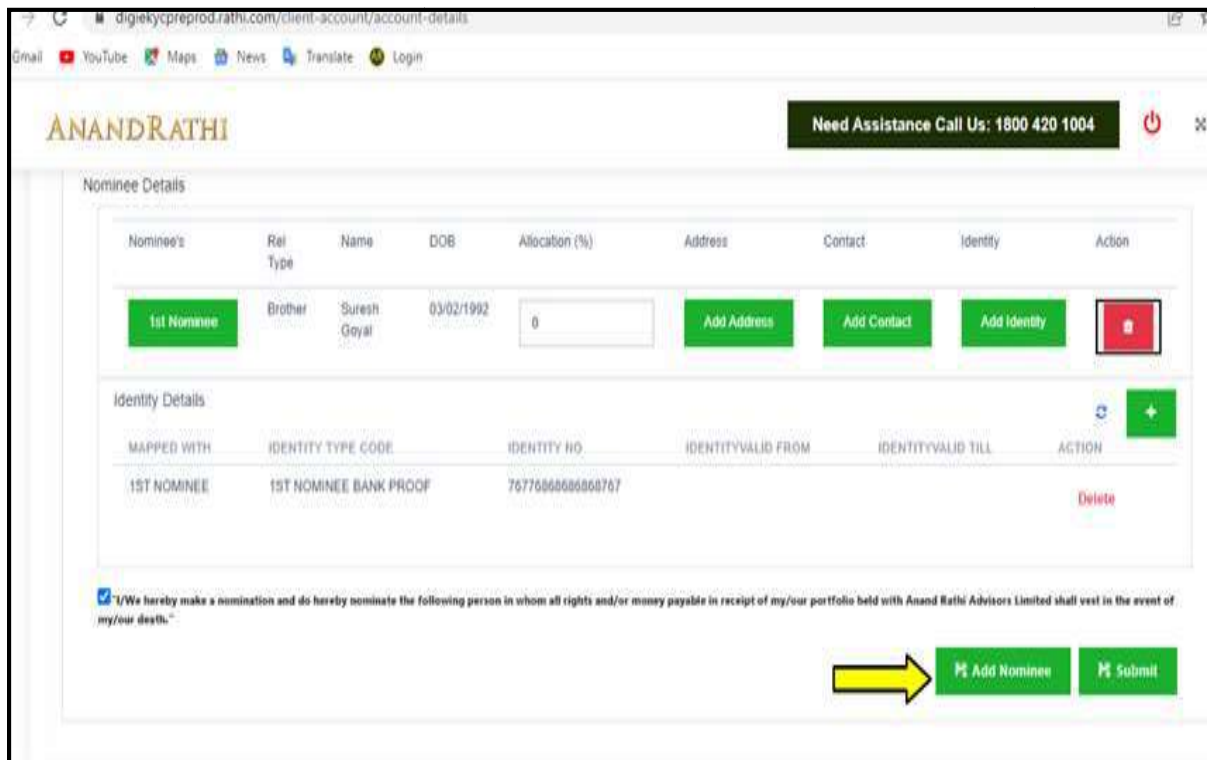
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Step 17: Click on 2nd Nominee button and follow the process same as of nominee 1. In case the nominee is minor then the gaurdian detail button will be shown as below

Step 18 Fill Address , contact and identity details just like before. Then click on add guardian below pop up will be shown. Fill details of gaurdian like relation type, date of birth , salutation, first name, last name then save. Once save add address, add contact and add identity button appears for guardian popup:-

Step 19: Click on add address , you can map or add new address, Click on add contact, you can map or add new contact, click on add identity

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Step 20- Fill percent along each side of nominee under allocation percentage section. Then Submit.

Step 21 – Select DDPI option for getting DDPI , after selection client will be get pop-up for declaration where need to click on "Yes" button for DDPI declaration.

Step 22 – Choose DDPI option as "YES" , then click on declaration pop-up as "Yes", then click on "Submit" button for further process.

Step 23 – After submission , page will be redirect to upload document same as per existing process. And after successfully upload the document click on "Live Photo" option and accordingly client will be get link for capture photo.


Step 24 – After successfully upload the document and live photo , client will be click on "Preview & Submit button for final submission and after final submission , client journey will be complete and request will be transfer to HO for Approval.
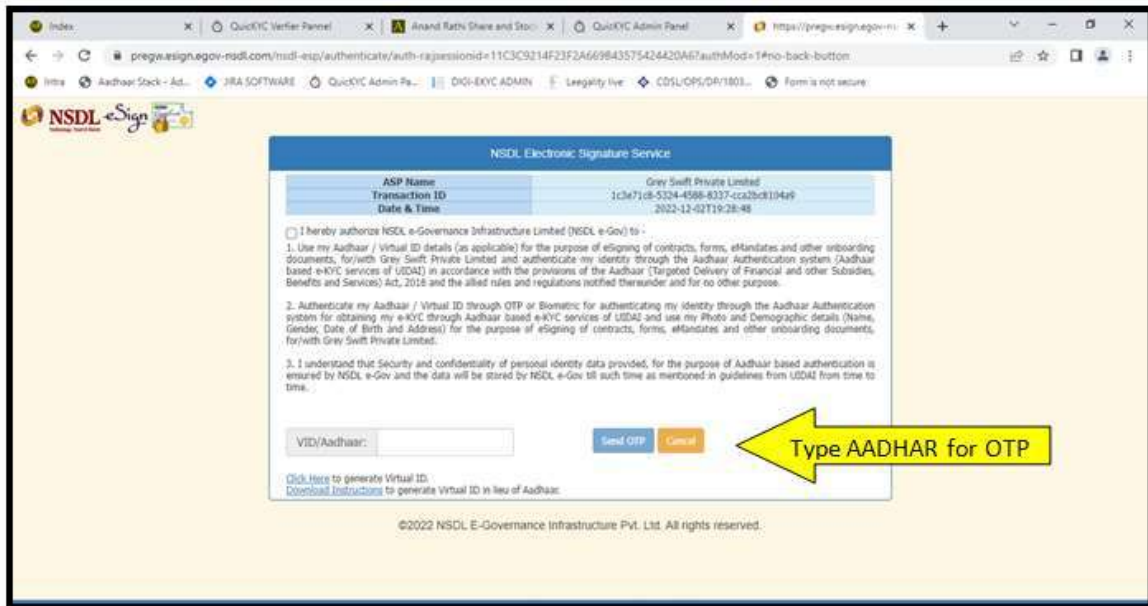
Step 25 – After successfully verify by HO , client will be get e-sign link on his register email id for AOF , KRA & DDPI

Step 26 – AOF and KRA e-sign process will be same as per existing and there are no changes.

Step 27 – If DDPI selected , then one more e-sign will be add for DDPI e-sign and page will be redirect for e-stamping process, so click on "Proceed" button (System will provide e-stamp paper alongwith DDPI format for e-sign.)
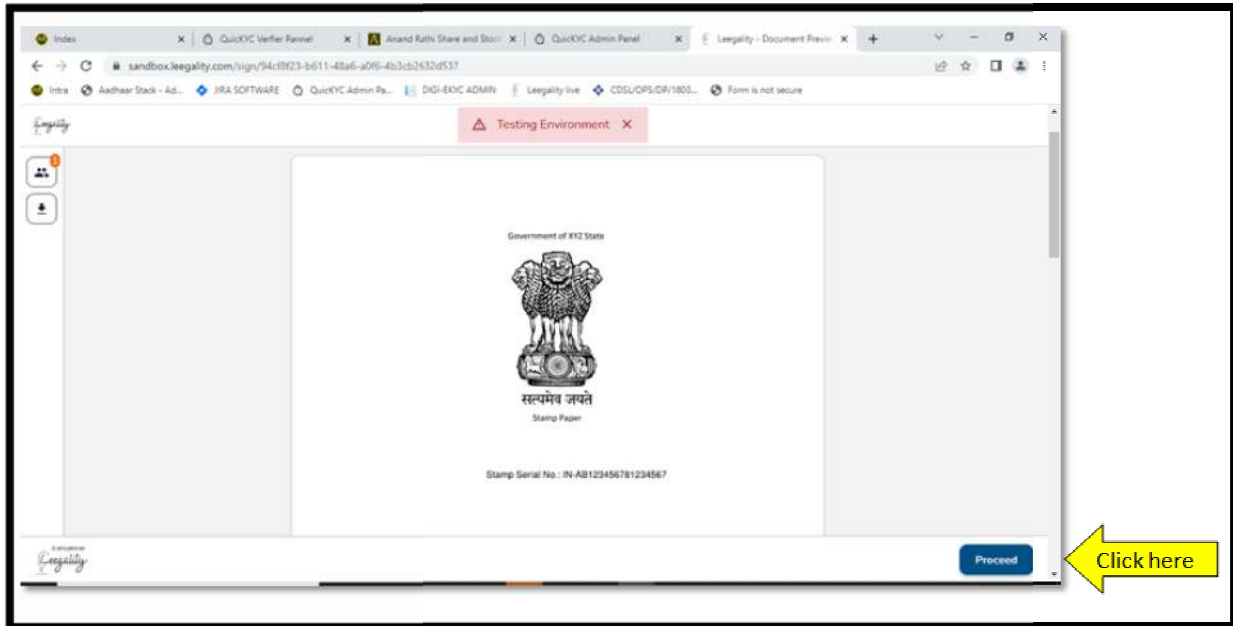
Step-28 – Type AADHAR number for DDPI E-sign and complete the process.

======End======