



ACCOUNT OPENING / RE-EKYC

R-EKYC is a paperless process for KYC Details Change Requests / Modifications.

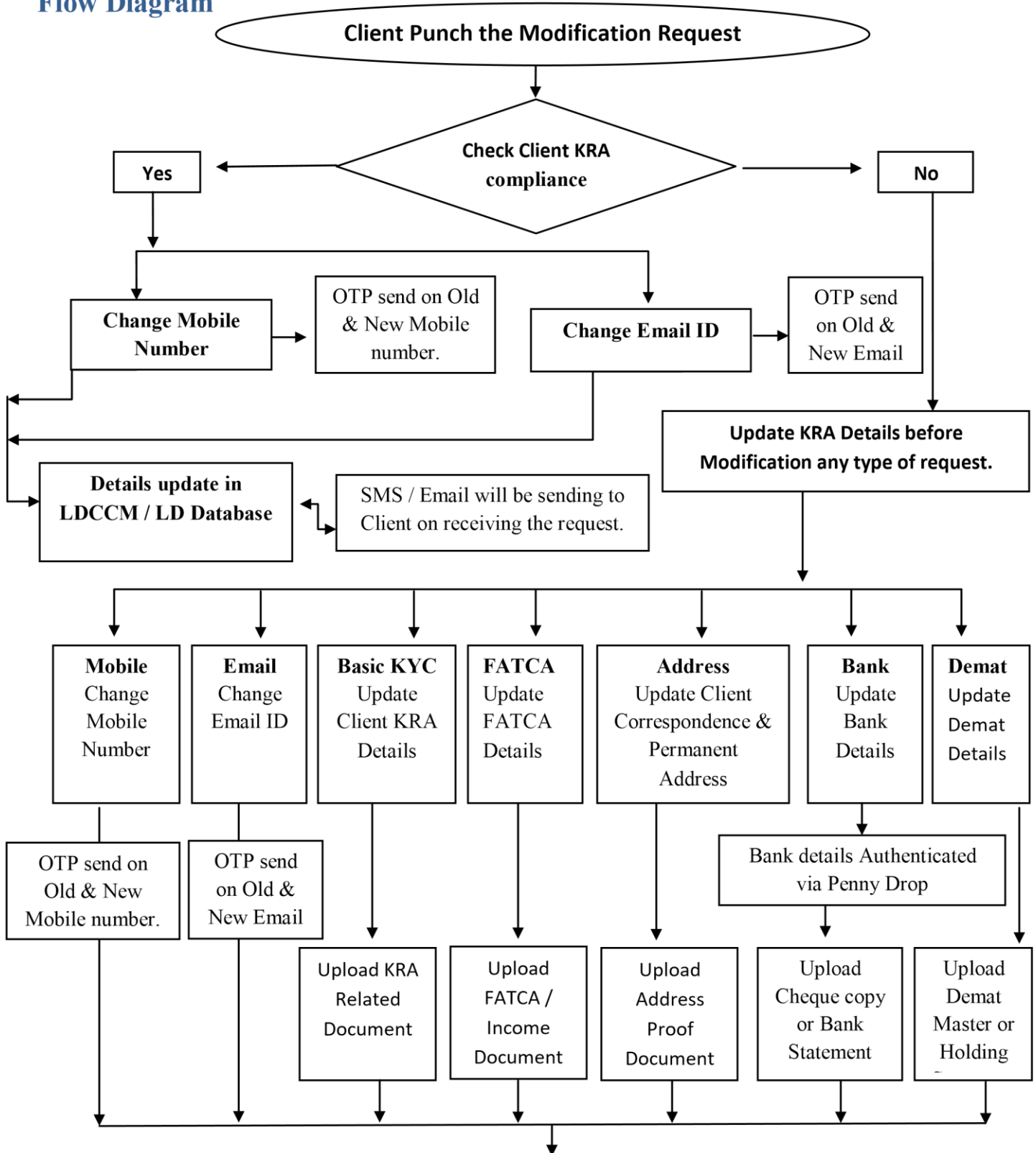
INTRODUCTION

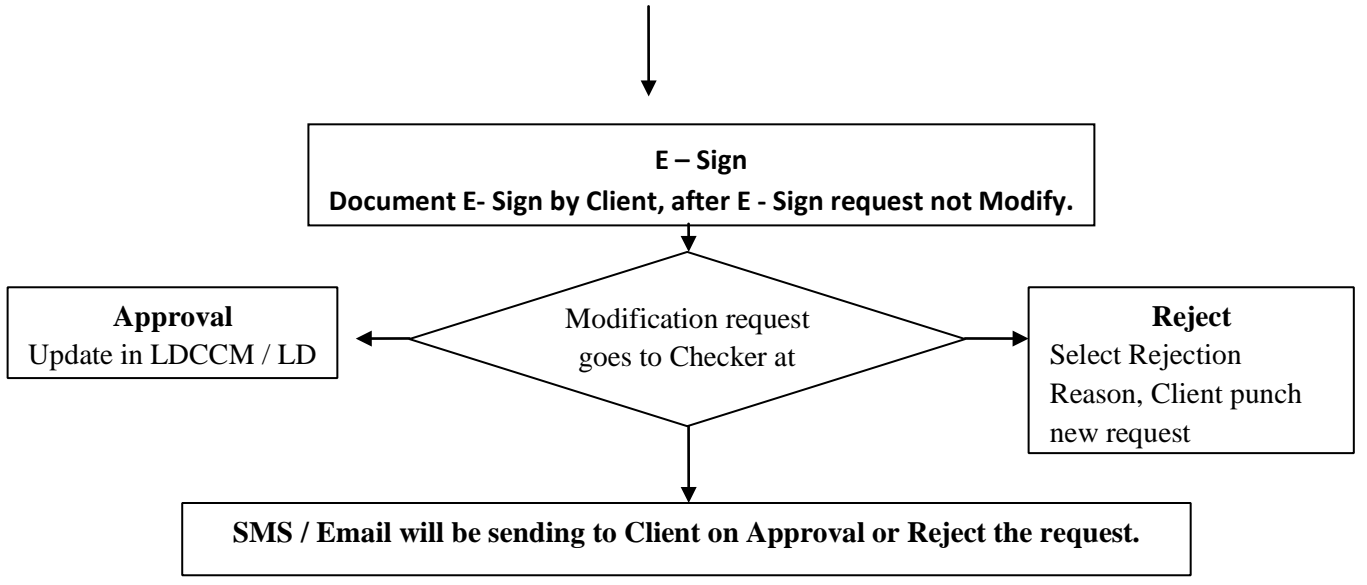
We are pleased to inform you that R-EKYC would now be part of our mobile & Client Level Application. The document provides a detailed end-to-end work flow for the digitization of multiple requests raised by the clients such as Mobile Change, Email Change, KYC change (KRA), Address Change, Bank Updating and Demat Updating via digital signature process.

Requests which would be accommodated via R-EKYC i.e. digital signature process are:

- a) Address,*
- b) KRA*
- c) FATCA*
- d) Bank Updating*
- e) Demat updating*

Flow Diagram





Process Flow in Details through Mobile.

Please go over the below snapshot. This would save cost of Client Details Modifications and make the process of Modification smoother.

I) Login ID – Mobile:-

II) Open “R- EKYC” Option:-

III) After clicking the “R-EKYC” the existing details will be fetch.

IV) The client can be modified by selecting the respective options such as:

- a) Basic KYC b) Mobile c) Email d) FATCA
- e) Address. f) Bank g) Demat

If KRA non Compliance than first update KRA, without KRA Details updating Client not do any other modification.

Basic KYC:

User may Modify Occupation, Residence Status, Income, Father Name, Mother Name, Mother Maiden Name, Nationality, Gender, Marital Status and upload Income proof.

Mobile:

Enter New Mobile Number and click on “SEND OTP” , OTP will be sent on old and new Mobile to authenticate the punched detail, punch the OTP received on Mobile Number.

Email:

Enter New Email ID and click on “SEND OTP” , OTP will be sent on old and new Email Id to authenticate the punched detail, punch the OTP received on Email ID.

FATCA:

Update Newworth Details, Country of Birth, City of Birth, Tax Residence and Tax Identification Number for FATCA Details and Upload Proof Details.

Address:

Update Correspondence Address & Permanent Address; upload valid proof details for change Address.

Bank:

To update the existing details of the Default bank account, click on the field required to be updated and enter the correct/relevant details. Post uploading the required documents the details will be updated in system, default Bank Code & Bank Name not update, select the account type. Verify the MICR and bank branch address which is fetched automatically. If required, user may edit the details to update correct data in the records.

To add new bank: To add another bank, click on the “Add Bank” tab, punch the relevant IFSC code and Bank Account Number proceed with further punching of the bank details by clicking Validated.

The punched details will be verified via penny drop. (Penny drop is a service where few pennies are deposited into your bank account using the information provided to authenticate the bank details)

Note: The response from the penny drop will be shared as:

Matched: *In case the details punched are completely matched with bank records the request application will be moved forward to next step of uploading the required documents.*

Not Matched: *In case the details punched are not matched with bank records the request will be Declined and user is required to punch correct / fresh request with other bank details.*

Demat:

To add new Demat Details enter BO ID, Select DP ID and upload Demat Master Or Demat Holding for DP Details Proof.

E-Sign:

After Modification Details save Client click on E-Sign for Digital Signature on Document.

OTP received on Mobile or E-Mail.

After OPP enter 2nd OTP received on Aadhaar register Mobile Number.

Process Flow in Details through Client Level.

Mobile:

Enter New Mobile Number and click on "SEND OTP", OTP will be sent on old and new Mobile to authenticate the punched detail, punch the OTP received on Mobile Number. Update Mobile details in Master.

OTP Send on Old & New Mobile Number.

Email:

Enter New Email and click on "SEND OTP", OTP will be sent on old and new Email ID to authenticate the punched detail, punch the OTP received on Email ID. Update Email details in Master.

OTP send on Old & New Email.

Basic KYC:

User may Modify Occupation, Residence Status, Income, Father Name, Mother Name, Mother Maiden Name, Nationality, Gender, Marital Status and upload Income proof.

FATCA:

Update Newworth Details, Country of Birth, City of Birth, Tax Residence and Tax Identification Number for FATCA Details and Upload Proof Details.

Address:

Update Correspondence Address & Permanent Address, upload Valid proof details for change Address.

Correspondence Address :**Permanent Address:****Bank:**

To update the existing details of the Default bank account, click on the field required to be updated and enter the correct/relevant details. Post uploading the required documents the details will be updated in system, default Bank Code & Bank Name not update, select the account type. Verify the MICR and bank branch address which is fetched automatically. If required, user may edit the details to update correct data in the records.

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Demat:

To add new Demat Details enter BO ID, Select DP ID and upload Demat Master Or Demat Holding for DP Details Proof.

E-Sign:

After Modification Details save Client clicks on E-Sign for Digital Signature on Document.

OTP received on Mobile or E-Mail.

After OPP enter 2nd OTP received on Aadhaar register Mobile Number.

Approval or Reject :

If Checker Reject Request than click on Reject button, Rejection Reason show from Rejection Master or insert Remark text field.