



COMPANY GUIDELINES

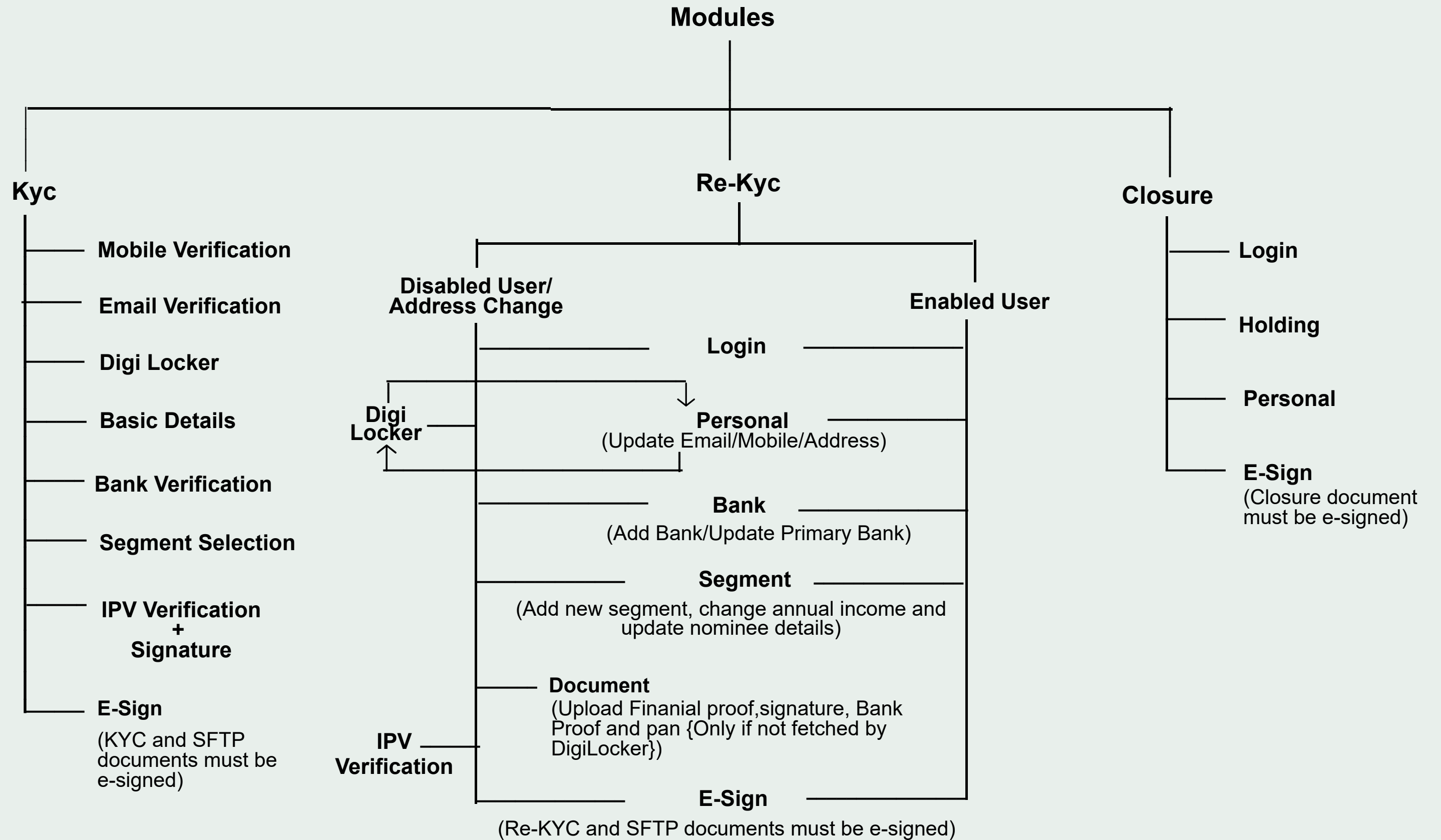
Client Engagement & Compliance Standards

By Finovo.Tech
<https://www.finovo.tech>

Finovo



USER FLOW





Kyc Flow

User Manual

Important Instructions
Please ensure the following before proceeding

Required Documents - Keep these photocopies handy:

- PAN Card
- Self Photograph
- Aadhaar Card
- Signature
- Bank Proof
- Income Proof
- Nominee Proof
- Income Tax Return

Please Ensure Check All

- PAN should be linked with Aadhaar
- Keep your Aadhaar-registered mobile number handy
- PAN card and Bank account should reflect the same name
- Allow location and camera access during eKYC Journey
- Do not upload password-protected PDFs as proof for F&O activation
- All required documents are ready and accessible
- Signature matches the one on PAN card

Support Number: +91 99103 34461

Need Help?
If you face any issues during the KYC process, please contact our support team for immediate assistance.

I have read and understood all the instructions **Proceed to Login**

Mandatory PopUps

SEBI Policies & Procedures
Regulatory policies as per Securities and Exchange Board of India guidelines

Important Regulatory Information
These policies are formulated in compliance with SEBI regulations and are subject to periodic updates as per regulatory requirements. Investors are advised to regularly check for updates.

Anti Money Laundering (AML) Policy

As per SEBI (Prevention of Money Laundering) Regulations, 2005, we have implemented a comprehensive Anti-Money Laundering Policy to prevent and detect money laundering activities.

Key Provisions:

- Customer Due Diligence (CDD) for all clients
- Ongoing monitoring of transactions
- Reporting of suspicious transactions to FIU-IND
- Maintenance of records for 5 years
- Employee training on AML measures

All transactions are monitored for unusual patterns and any suspicious activity will be reported to the appropriate authorities as per PMLA guidelines.

KYC Policy & Procedures

Grievance Redressal Policy

By proceeding, I acknowledge that I have read and understood all the above policies **I Understand & Accept**

SEBI Policies & Procedures
Regulatory policies as per Securities and Exchange Board of India guidelines

- Employee training on AML measures

All transactions are monitored for unusual patterns and any suspicious activity will be reported to the appropriate authorities as per PMLA guidelines.

KYC Policy & Procedures

Grievance Redressal Policy

Risk Management Policy

Investor Protection Policy

Code of Conduct for Intermediaries

Note: These policies are reviewed annually and updated as per SEBI circulars and notifications. For the latest versions, please visit our website or contact your relationship manager.

Contact for Policy Related Queries
Mobile and Whats app – +91 99103 34461 | For any official queries – fes@fesecurities.in

By proceeding, I acknowledge that I have read and understood all the above policies **I Understand & Accept**



Description

Mobile Verification Step :

1. Enter your mobile number to continue.
2. Verify your number by entering the OTP sent to you.

Email Verification Step :

1. Enter your email address to continue.
2. Verify your email by entering the OTP sent to your inbox.

Welcome to One KYC
Enter your mobile number to continue

Mobile Number
+91 9854467532

Relation Self

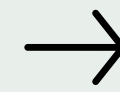
I/We hereby give my/our consent to execute my/our KYC through opening mode.

Send OTP →

I agree to receive communication through SMS, WhatsApp, Email, and Calls

I have read & agreed to the privacy policy & conditions

I have read the [SEBI policies and procedures](#)



Verify Your Identity
Enter the 4-digit code sent to your phone

+91 9854467532

Enter Verification Code

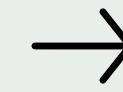
Didn't receive the code?
Resend OTP

The form will auto-submit when all digits are entered
You can also paste the OTP or press Enter to submit

Login via Email
Enter your registered email to continue

Email Address
test@

test@gmail.com
test@yahoo.com
test@outlook.com
test@hotmail.com



Verify Email Address
Enter the 4-digit code sent to email address

test1@gmail.com

Enter Verification Code

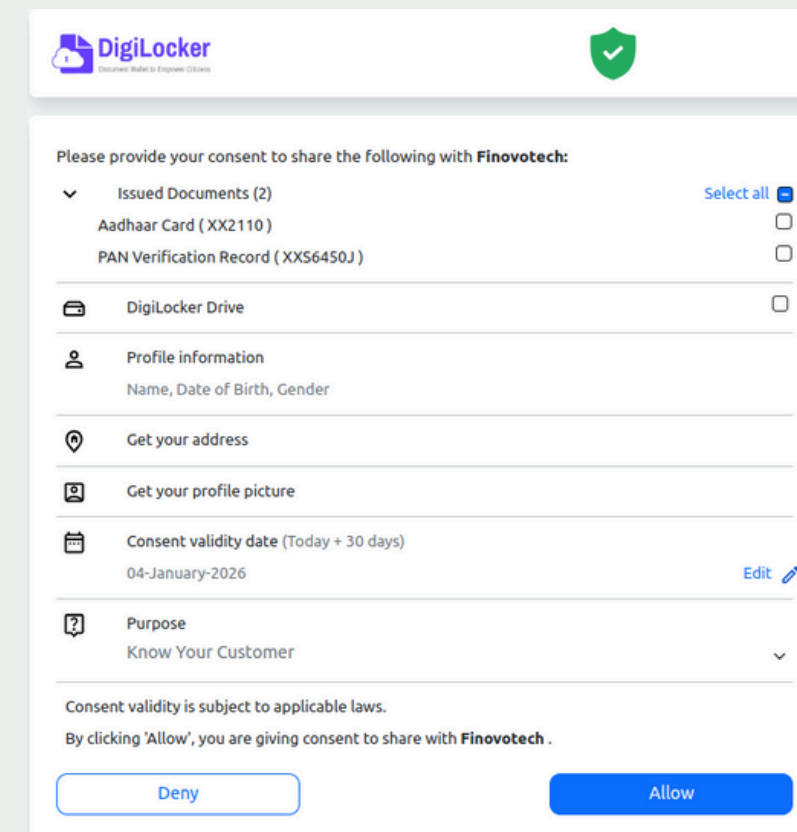
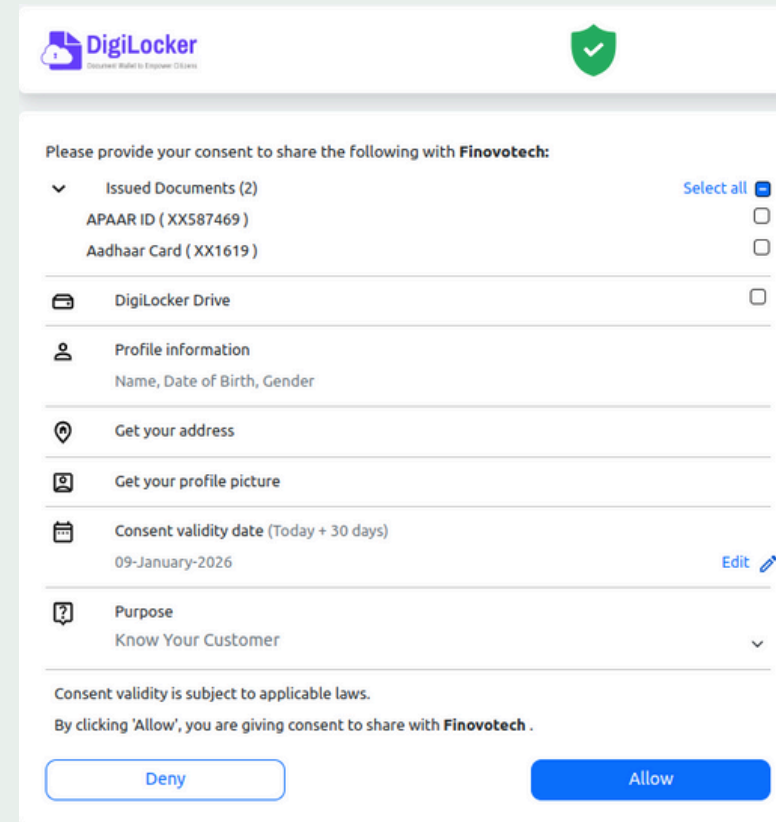
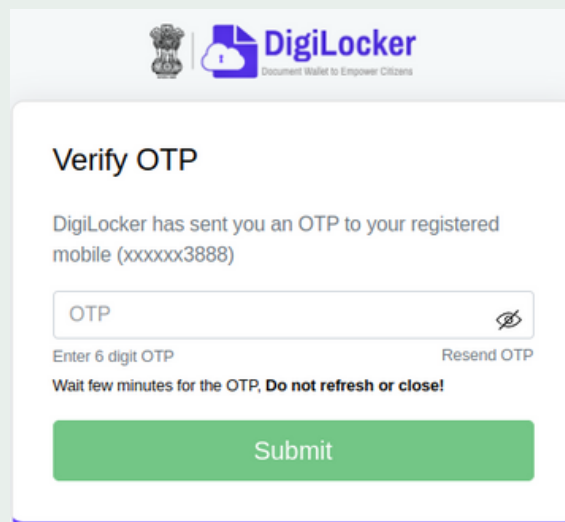
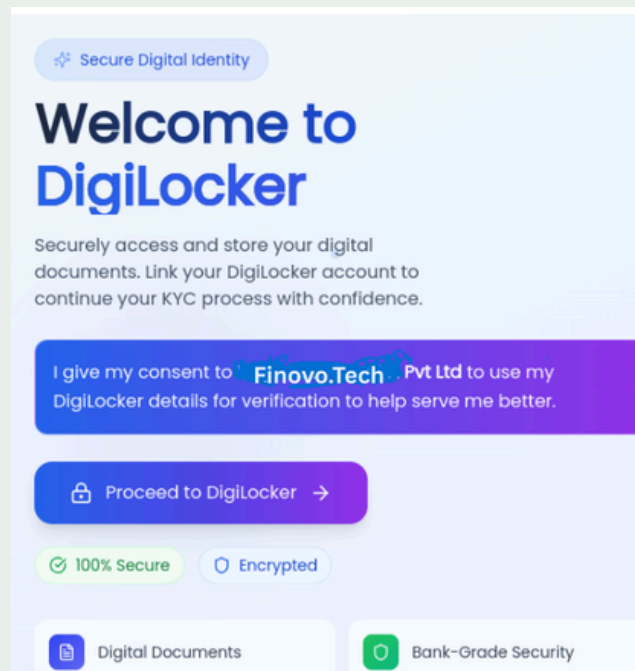
Resend available in 18 seconds

The form will auto-submit when all digits are entered
You can also paste the OTP or press Enter to submit

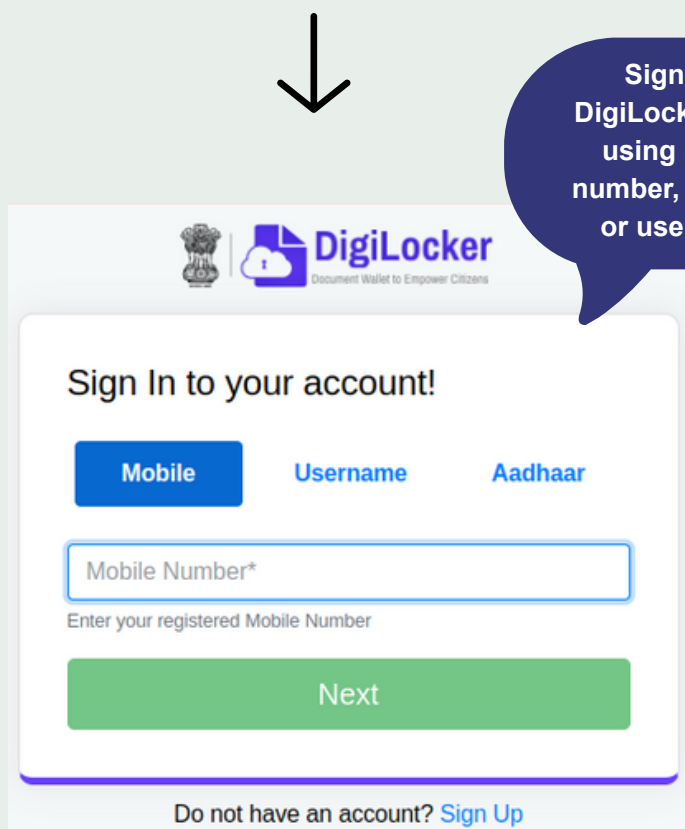


Digi Locker Verification Step :

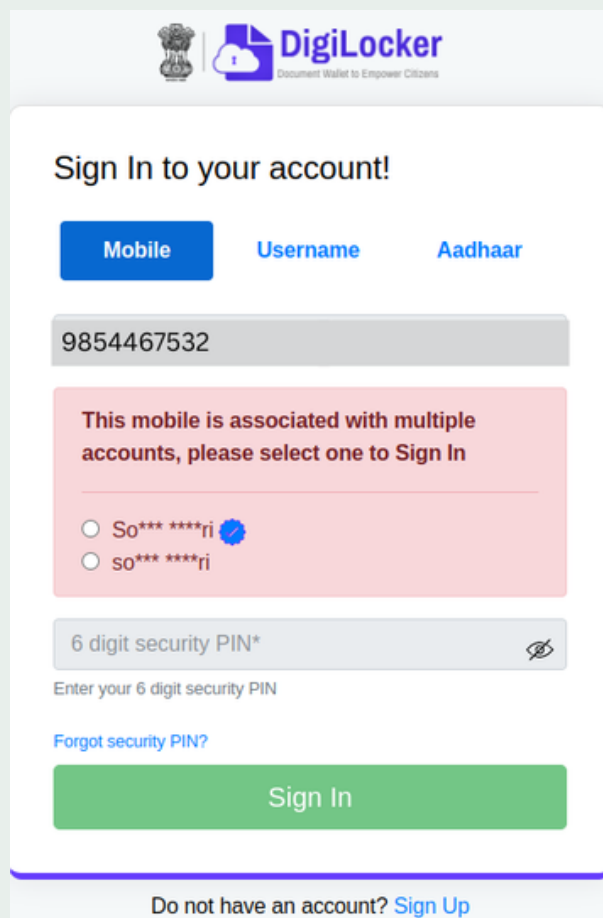
1. Sign in to your DigiLocker
2. Verify with the OTP sent to your mobile.
3. We will fetch your DigiLocker details automatically.



In this step, if your PAN is not available in DigiLocker:
 You can upload your PAN manually, preferably as a PDF (as images may appear blurred)
 Otherwise, first upload your PAN to DigiLocker so that your details can be fetched automatically.

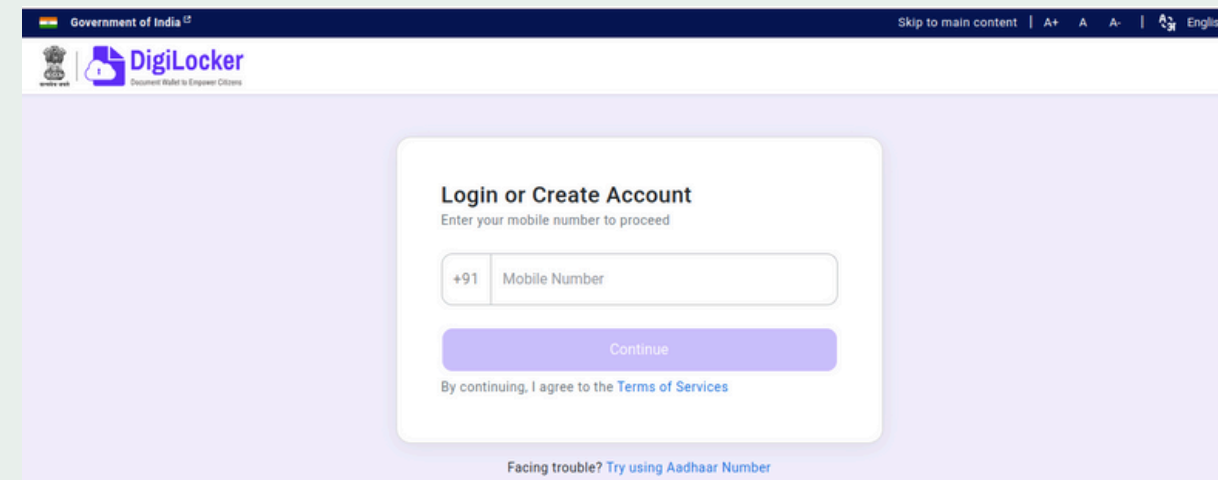


Sign in to DigiLocker either using mobile number, Aadhaar, or username.



If you do not have a DigiLocker account :

- Please sign up for one and then upload your PAN.
- You can create an account at: <https://www.digilocker.gov.in/>





Basic Details Step :

In this step, enter your personal information, financial details, and trading experience.

[Additional Information](#) View

PAN Card Fetched from DigLocker <input checked="" type="checkbox"/>	PAN Number BTNWP7933G	Father Name Yash Sharma
Mother Name Reetu Sharma	Marital Status Single	Qualification Post Graduation
Occupation Private	Nationality Indian	Annual Salary 1,00,001 To 5,00,000
Net Worth 1,00,001 To 5,00,000	Politically Exposed No	Settlement of account Quarter
Trading Experience 0	Experience in stocks No	

Do you have any action/proceeding initiated/pending taken by SEBI/ stock exchange or any other authority?
No

[Add Nominee](#) Submit

Powered by Finovo



Politically Exposed

Please contact FE SECURITIES PVT LTD team to open a demat/trading account as you have selected PEP (Politically Exposed) as Yes. Contact No: +91 9384411183

OK

NOTE: In this step, if you select Yes for Politically Exposed Person (PEP), the online KYC process will stop, and you will be required to contact the admin to proceed further.



Basic Details: Nominee Information

After completing these fields, you will see an option to **Add Nominees**.

If you choose **Add Nominee**, you will be able to:

- Add one or multiple nominees
- Enter each nominee's personal and address details
- Upload nominee documents (optional, not mandatory)

For the **Permanent Address** field:

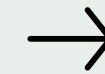
If the nominee and the account holder share the same address, the user can simply select **“Yes.”**

Add all nominees as required, then click Submit to proceed.

Nominee Information

Add Nominee(s)?
 Yes No

Back Submit



Nominee Information

Nominee 1

Full Name: Yash Sharma | Email: yashsharma2@gmail.com | Mobile Number: 9354462775

Relation: Father | Nominee Share Percentage: 100 | Nominee Date of Birth: 27/12/1968

Nominee Doc Type: Pan Card | Nominee POI Reference Number: MEVIK2198H | Is Permanent Address: Yes

Permanent Address: Address: 87 C Agra Saket Colony Sadar Bazaar

Upload Nominee Proof (Image only, Max 2MB): Choose file MEVIK2198H.png

+ Add Nominee

Add Nominee(s)?
 Yes No

Back Submit

Powered by Finovo

Nominee Information

Nominee 1

Full Name: samridhi sharma | Email: sam67@gmail.com | Mobile Number: 9324456118

Relation: Daughter | Nominee Share Percentage: 100 | Nominee Date of Birth: 22/10/2012

Nominee Guardian Name: Reetu Sharma | Nominee Guardian Email: reetu45@gmail.com | Nominee Guardian Mobile Number: 966224576

Nominee Guardian Relation: Mother | Nominee Guardian Address: saket colony bodla agra | Nominee Guardian Proof No.: BVYPT5699G

Nominee Doc Type: Pan Card | Nominee POI Reference Number: BGGIT5599L | Is Permanent Address: Yes

Permanent Address: Address: 87 C Agra Saket Colony Sadar Bazaar

Upload Nominee Proof (Image only, Max 2MB): Choose file PAN.jpg

Special Case: Minor Nominee

If the nominee is a minor, additional fields for guardian details will appear.

In this case, the user will be able to:

- Enter the guardian's personal and contact information and address
- Upload the guardian's ID proof (mandatory)

These details are required to proceed when a nominee is under 18.

Important Notes:

Guardian details are required to complete the nomination for a minor. Ensure all contact information is correct and active. Nominee Share Percentage must sum up to 100% across all nominees.



Bank Verification Step :

In this step, enter your bank account number and IFSC code to complete your bank verification through the penny-drop method.

After Submitting Bank Details (System Checks Your Bank)

Scenario 1 — Penny-drop Success + Name Matched

Your bank details have been successfully verified.

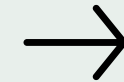
The name at bank matches name at digilocker, and you can proceed to the next step.

Bank Verification
Enter details to perform bank verification using penny drop method.

Account Number
4564723537

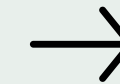
IFSC Code
VVJV8886753

Verify Bank Details



Penny Drop Success
Success

Got it



Bank Verification
Enter details to perform bank verification using penny drop method.

Verified successfully. Bank: DEEPAKSHI SINGHLA • DigLocker: Deepakshi Singha

Account Number
255010100011300

IFSC Code
UBIN0825799

Submit Verified Details

Scenario 2 — Penny-drop Success but Name Mismatch

Your bank verification is successful, but the name at bank does not match name at digilocker.

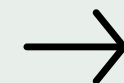
Please upload a valid bank proof (such as a canceled cheque or bank passbook) to continue.

Bank Verification
Enter details to perform bank verification using penny drop method.

Account Number
4564723537

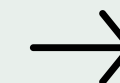
IFSC Code
VVJV8886753

Verify Bank Details



Penny Drop Success
Success

Got it



Additional Verification Required
Please provide bank proof document

Verification needed. Bank: Suryansh Sharma • DigLocker: Somya Tiwari

Document Type
Select document type

Upload Method
Upload Camera

Note: Penny-drop is a one-time exercise. It cannot be repeated once performed, whether the name matches or not.



Segment Selection Step :

SECTION 1

In this step, the first section of Segment Details contains the Terms & Conditions, which include 3 steps.

The image shows three sequential screenshots of the 'Terms & Conditions' form:

- Section 1 of 3:** 'Communication Preferences'. Includes 'E-Statement Delivery' (YES selected), 'Share Email with RTA' (YES selected), and 'Annual Report' (Electronic selected).
- Section 2 of 3:** 'Trading Preferences'. Includes 'Credit Instructions' (YES selected), 'Pledge Instructions' (YES selected), 'Wireless Technology' (YES selected), 'Dividend via ECS' (YES selected), and 'POA' (NO selected).
- Section 3 of 3:** 'Document Settings'. Includes 'Settlement Frequency' (Quarterly selected), 'Statement Frequency' (Monthly selected), 'DIS Booklet' (NO selected), 'Contract Note Delivery' (Electronic Copy selected), and a registration notice.

SECTION 2

Once these steps are completed, the Policies & Procedures section will appear. Click Agree & Continue to move to the next step within Segment Details.

The screenshot shows the 'Policies & Procedures' section with a list of six items:

- Refusal of order for illiquid penny stocks:** The Stock broker may from time to time limit (quantity/value) / refuse orders in one or more securities due to various reasons including market liquidity, value of security(ies), the order being for securities which are not in the permitted list of the Stock broker / exchanges(s) /SEBI.
- Setting up Client's exposure limits:** The Stock broker may from time to time impose and vary limits on the orders that the client can place through the Stock brokers trading system.
- Conditions under which a client may not be allowed to take further position:** Client may not be allowed to take position in case of non-availability/shortage of margin as per our RMS policy.
- Applicable brokerage rate:** Brokerage will be charged within the limits prescribed by SEBI/Exchange.
- Imposition of penalty / delayed payment charges:** Clients will be liable to pay late pay in/delayed payment charges for not making payment of their payin/margin obligation on time.
- Shortages in obligations arising out of internal netting of trades:** Stock broker shall not be obliged to deliver any securities or pay any money to the client unless and until the same has been received by the Stock broker from the exchange.

SECTION 3

In this section, you will first select your Trading Plan. and scheme type. After that

- If the user selects the Cash segment, the DDPI enable/disable option will be displayed.
- If the user selects the F&O segment, uploading a valid financial proof becomes mandatory.

The screenshot shows the 'Trading Account Setup' form with the following sections:

- National Stock Exchange (NSE):** Cash selected, F&O and CDS unselected.
- Bombay Stock Exchange (BSE):** Cash selected, F&O and CDS unselected.
- Commodity (CD):** MCX and NCDEX unselected.
- Metropolitan Stock Exchange (MSE):** Unselected.
- Trading Plan:** 'Choose Your Trading Plan' dropdown menu.
- DDPI Authorization (Is Revokable at any time):** 'Select DDPI' dropdown menu.

The screenshot shows the 'Additional Requirements' section of the 'Trading Account Setup' form:

- Income proof (Any One):** 'Bank Statement (Last 6 months)' selected.
- Upload Document:** 'Click to upload PDF document' button with a maximum file size of 1MB.

Once all selections are done, click Complete Setup to finish this step.



Additional Functionality in Segment Selection Step :

We offer three types of account setups:

1. Demat + Trading Account

This option allows you to open both Demat and Trading services together.

You can enable segments such as:

NSE – Cash / F&O * BSE – Cash / F&O * MCX – Commodity Derivatives

You can choose your preferred Plan (Plan A / Plan B).

You may enable DDPI – Demat Debit & Pledge Instruction for faster trading and automatic share delivery.

If you enable F&O in NSE or BSE, you must upload valid Income Proof.

This option allows you to trade and also hold securities in your Demat account.

2. Demat Only Account

This option is for users who only want a Demat account.

No trading segments are enabled.

Simply complete the application and submit.

This account is only for holding securities (no buying/selling through trading).

3. Trading Only Account

This option is for users who want to trade but already have an existing Demat account elsewhere.

Users must provide their existing DP ID (16 digits).

Upload CMR(Client Master Report) Copy (PDF) — mandatory.

Segment selection rules:

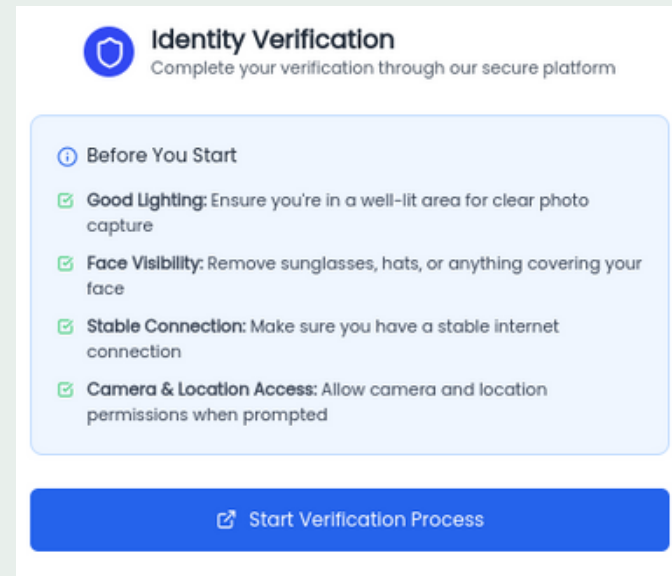
If user selects F&O, financial income proof is required.

If user selects Cash, the Without Demat Account (Only Trading) option becomes active.

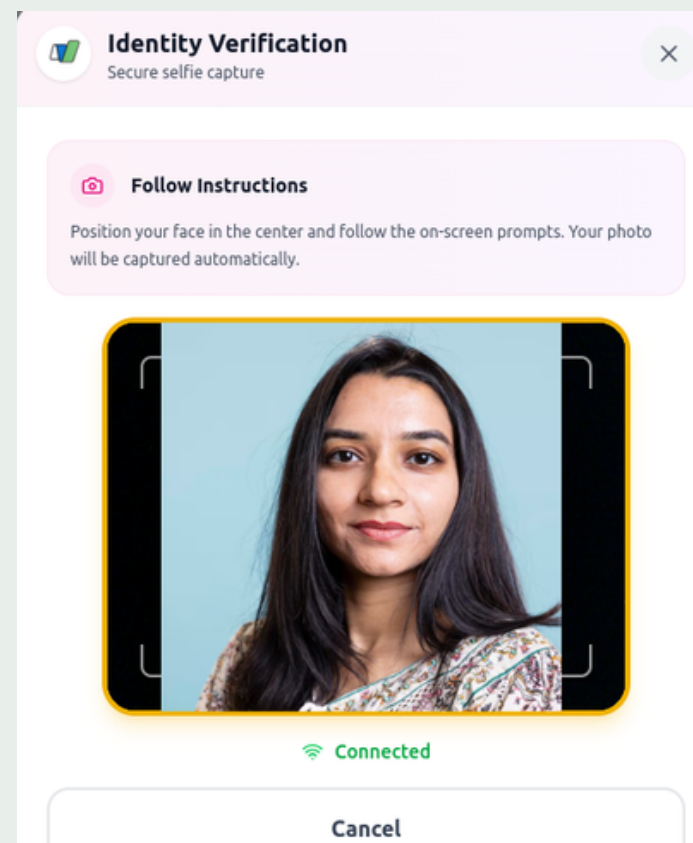


IPV Verification + Signature Step :

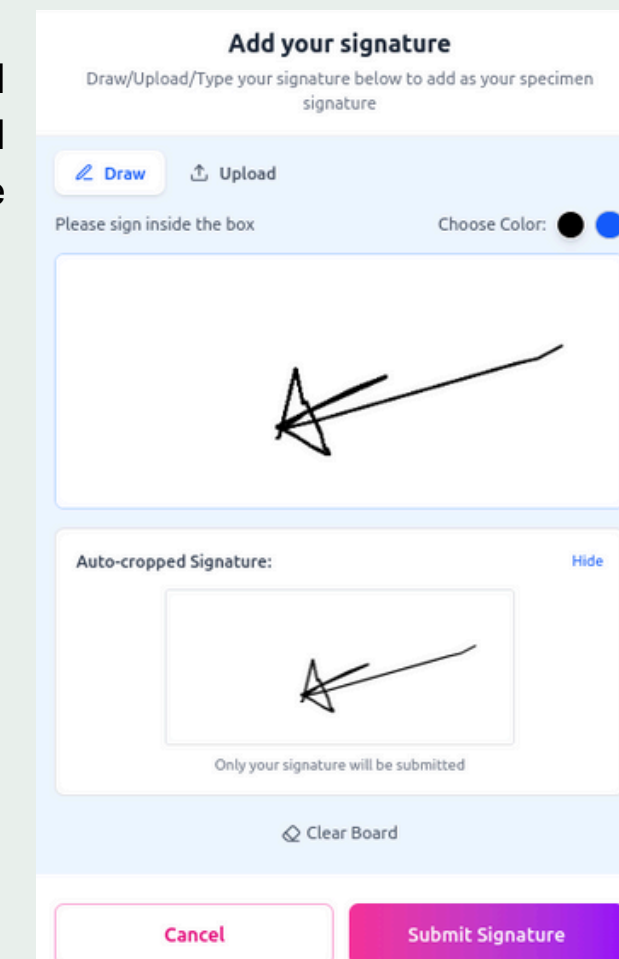
In this step, the user performs the IPV (In-Person Verification) process, which verifies the user's identity.



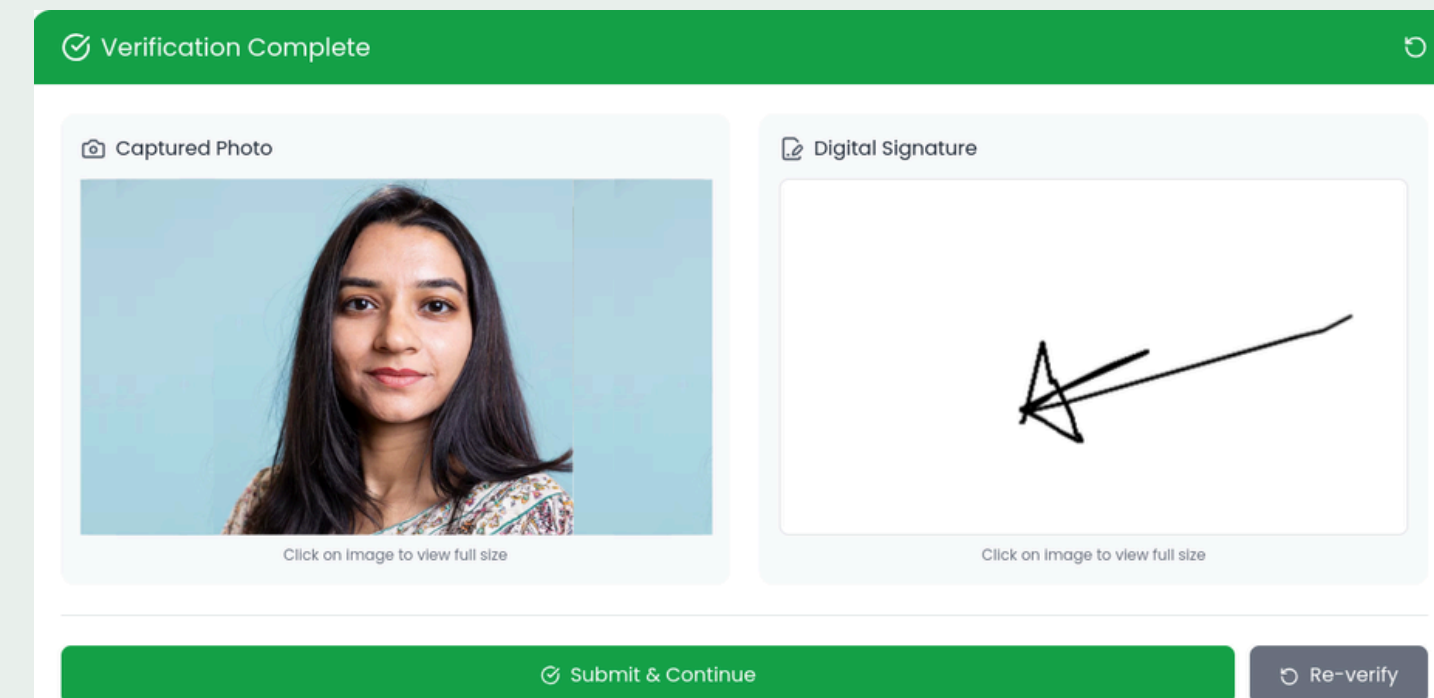
First, the user captures a live photo to confirm their identity.



Next, the user will see an option to upload or draw their signature, with a Clear Board button to redo it and Submit the Signature once they are satisfied.



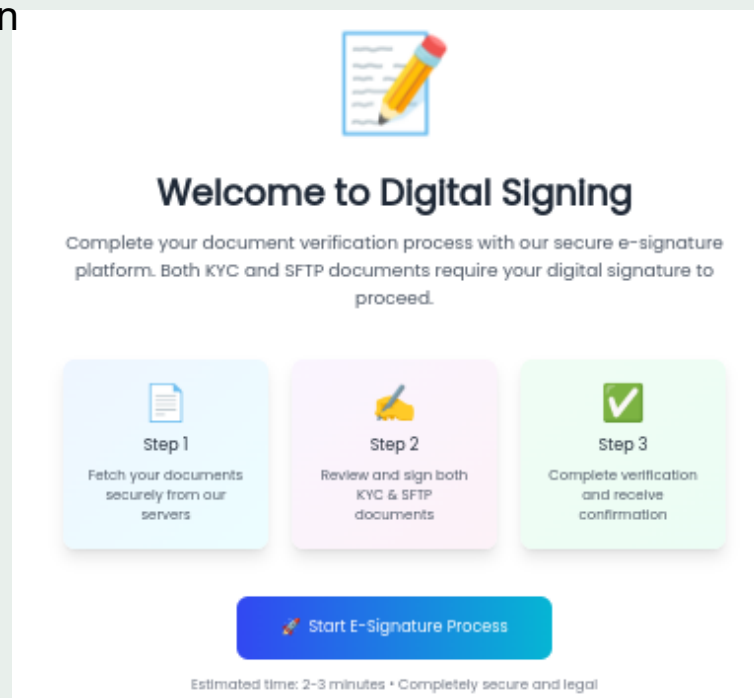
Once the user's photo and signature are uploaded, the user clicks Submit to finalize the user identification process.





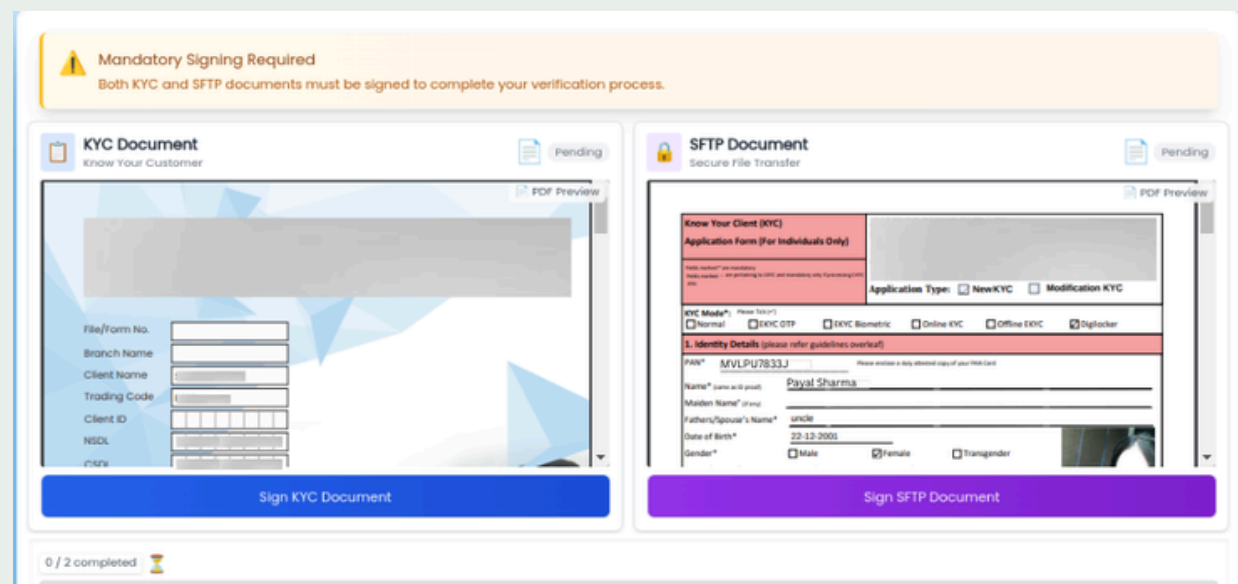
E-Sign Step :

In this step, the user completes the digital signing process by clicking Start E-Sign, after which the system automatically fetches the user details required for final document verification



After that,

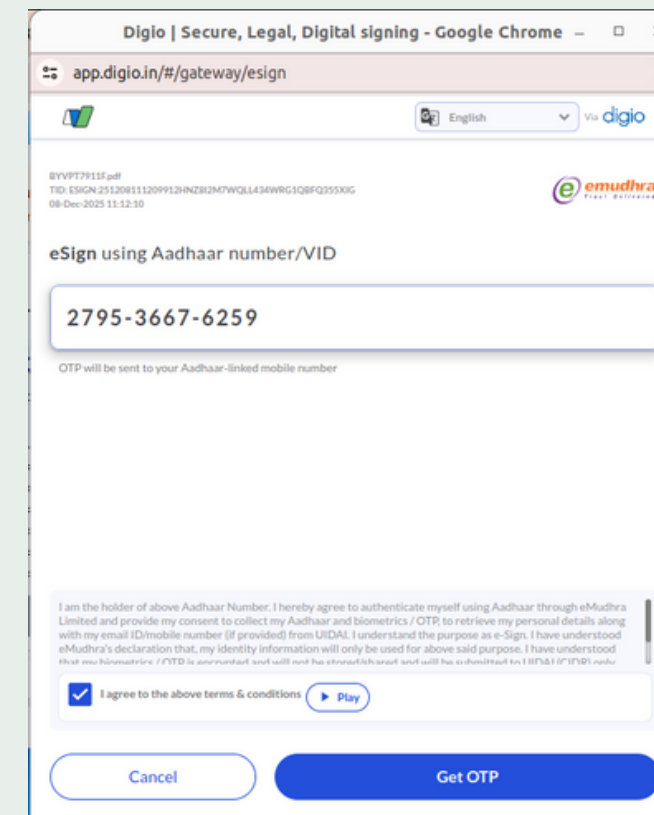
- Both documents (KYC and SFTP) are generated and displayed with a PDF preview.
- The user must review each document before signing.



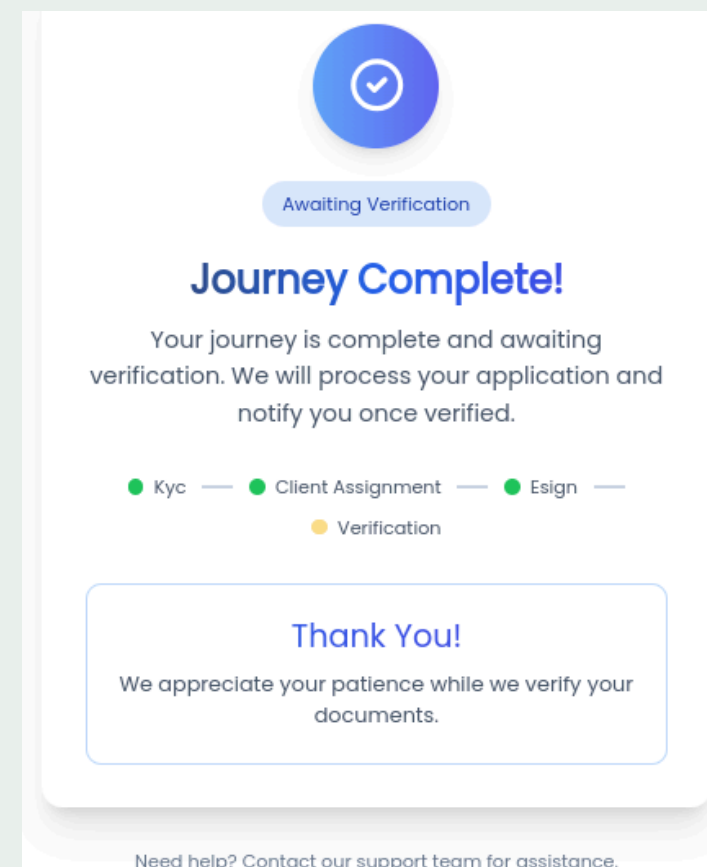
When the user clicks Sign, a secure DigiO e-sign window opens.

The user needs to:

- Enter their Aadhaar number/VID.
- Agree to the terms and conditions.
- Click Get OTP.
- Receives an OTP on their Aadhaar-linked mobile number
- Enters the OTP to complete the signature.



NOTE: Digital signing for both documents is mandatory to complete verification.



Once both documents are signed, the Thank You page appears on the screen, confirming that the signing process is finished.



RE-Kyc Flow

Description

Login Step :

In this step, the user login by selecting the login type, chooses the reason for Re-KYC, and enters their details to continue.

They can log in using their Client Code, Mobile Number, or PAN.

After choosing the reason for Re-KYC, the user enters their details and clicks Send OTP.

Once the OTP is verified, the user moves to the next steps of the Re-KYC process.

Re-KYC available for Disabled User, Mobile, Address, Bank, Email, Segment, Nominee

ReKYC Login
Enter your credentials to access ReKYC services

Select Login Type

Client Code

Select Reasons for Re-verification

Please select the reasons

Client Code

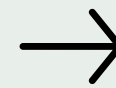
Enter your Client Code

Send OTP →

I have read & agreed to the terms & conditions

I have read & agreed to the privacy policy

Login using your Client Code, Mobile Number, or PAN to start Re-KYC



Verify Your Identity
Enter the 4-digit code sent to your phone

+91

Enter Verification Code

Didn't receive the code?

Resend OTP

The form will auto-submit when all digits are entered



Personal Step :

In this step, the user can view and update their personal and contact details.

The screenshot shows a user profile page with the following details:

- ACCOUNT STATUS:** Enable
- REGISTRATION:** 8007858557432
- EMAIL STATUS:** Active
- MOBILE STATUS:** Active
- Personal Information:**
 - DOB:** 1983-02-20T00:00:00
 - Gender:** M
 - Father's Name:** Rohit Kumar
 - PAN Number:** BANKP4092F
- Contact Information:**
 - Email:** amankumar14@gmail.com
 - Mobile:** 9562245789
 - Address:** khno 67 Block C gali no 51 Sadar Bazar Delhi 11087

NOTE: For updating the address, the user will proceed to DigiLocker in the next step.

Email Update

The user can update their registered email address. The user clicks the Change button, enters the new email, and requests an OTP. After entering the OTP, the email address is successfully updated for Re-KYC.

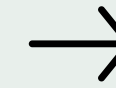
Mobile Update

The user can update their mobile number. The user selects the Change option, enters the new mobile number, and clicks Send OTP.

Once the OTP is verified, the mobile number is updated in the system for Re-KYC.

The screenshot shows the 'Mobile Verification' screen with the following elements:

- Mobile Number:** Enter your number (10 character)
- Send OTP to Mobile** button
- Important Note:** This update is required for your reKYC verification process. Please ensure you enter the correct mobile number.

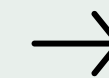


The screenshot shows the 'Mobile Verification' success screen with the following elements:

- Mobile Number:** 7248875779
- Enter Verification Code:** [] [] [] [] [] []
- Update & Verify** button
- OTP sent to mobile successfully.** message
- Important Note:** This update is required for your reKYC verification process. Please ensure you enter the correct mobile number.

The screenshot shows the 'Email Verification' screen with the following elements:

- Email Address:** Enter your email (include .com)
- Send OTP to Email** button
- Important Note:** This update is required for your reKYC verification process. Please ensure you enter the correct email address.



The screenshot shows the 'Email Verification' success screen with the following elements:

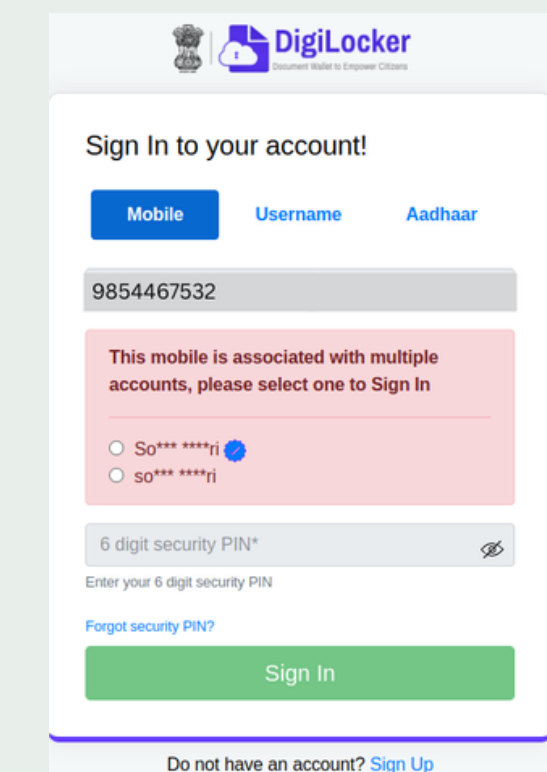
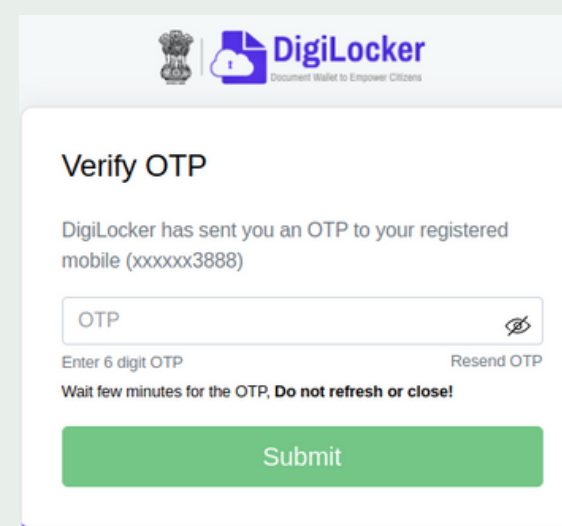
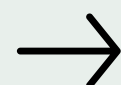
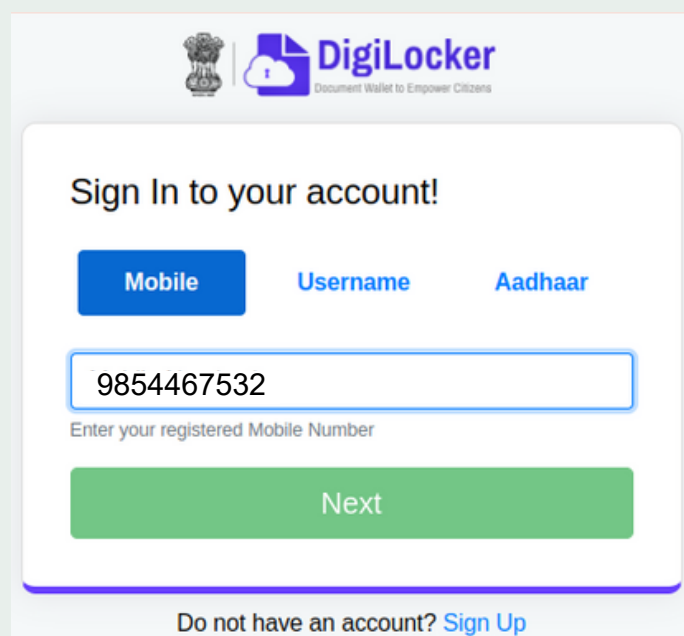
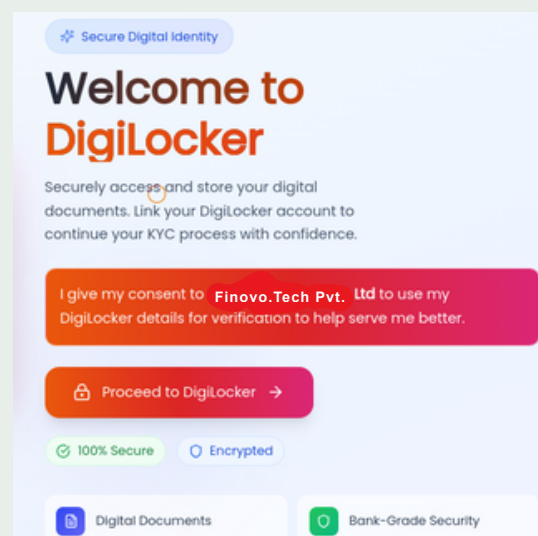
- Email Address:** test1@gmail.com
- Enter Verification Code:** [] [] [] [] [] []
- Update & Verify** button
- OTP sent to Email successfully.** message
- Important Note:** This update is required for your reKYC verification process. Please ensure you enter the correct mobile number.

Applicable for: Both Enabled and Disabled User/Address Change



Digi Locker Step :

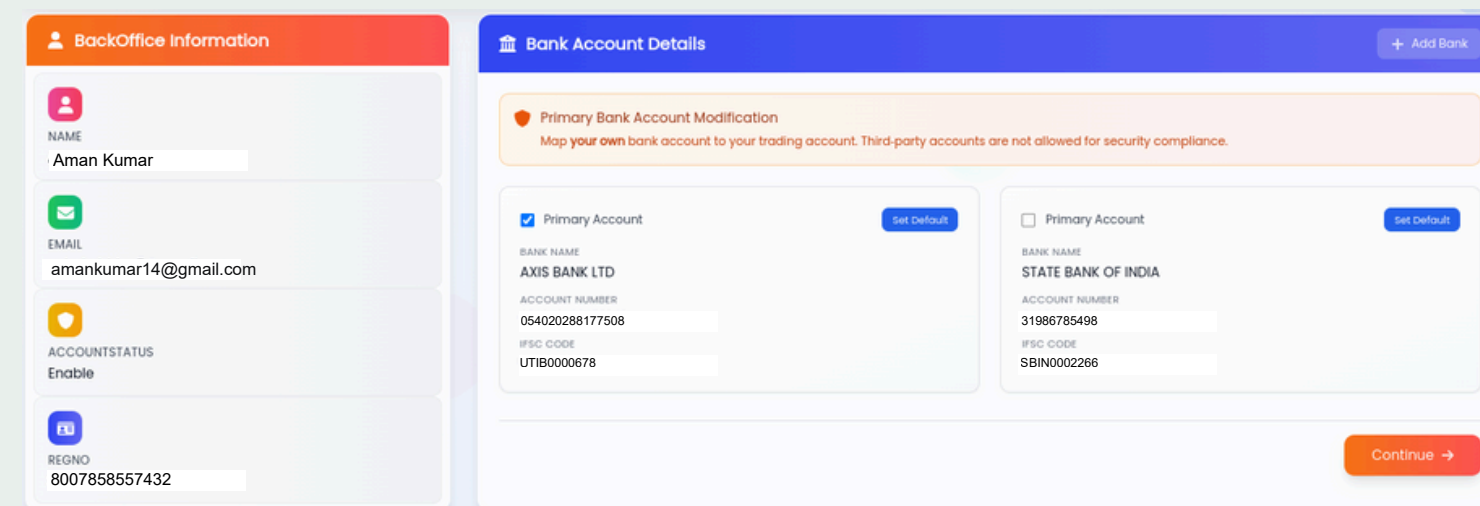
In this step, the user needs to log in to DigiLocker to fetch their verified address details.



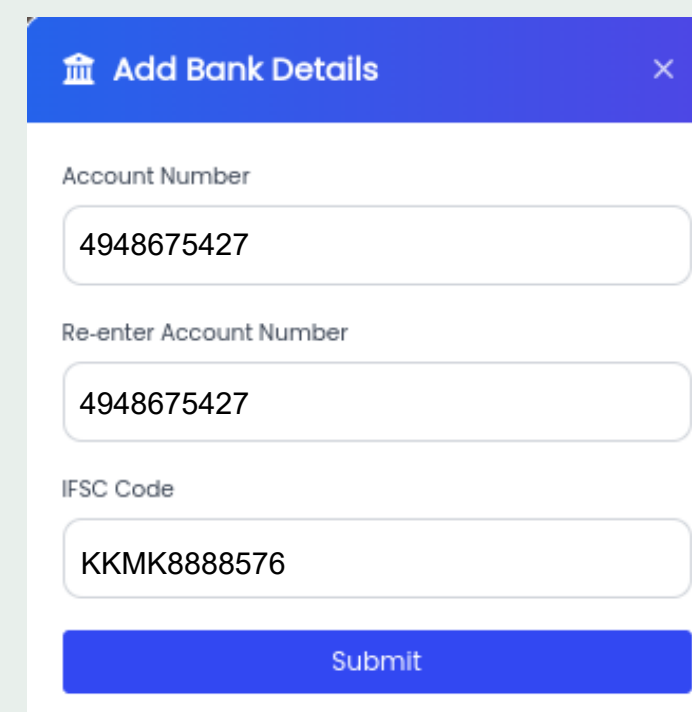
Applicable for: Only Disabled Users/Address Change

Bank Step :

The user can see all linked bank accounts, along with the option to set any one as the Primary Account.



By clicking Add Bank, the user can enter their Account Number, Confirm Account Number, and IFSC Code to add a new account. After adding, the system validates the details. The user can select which account should be marked as the Primary Account for trading and compliance.



Once the correct primary bank is selected, the user clicks Continue to move to the next step of the Re-KYC process.

Applicable for: Both Enabled and Disabled Users



Segment Step :

In this step, the user can select their trading segments and declare preferences.

The user can update and add their trading segments by selecting the required exchanges

User selects their annual income range from the dropdown.

The user can view or modify their nominee details. They can update the nominee's personal information, address information.

For verification, the user uploads a valid ID proof of the nominee (PAN, Aadhaar, Passport, etc.).



Notes:

Ensure all nominee information is accurate and complete. Verify the nominee's mobile number, address, and uploaded identity proof carefully. Nominee details can be edited anytime before final submission. Incorrect or incomplete details may delay verification.

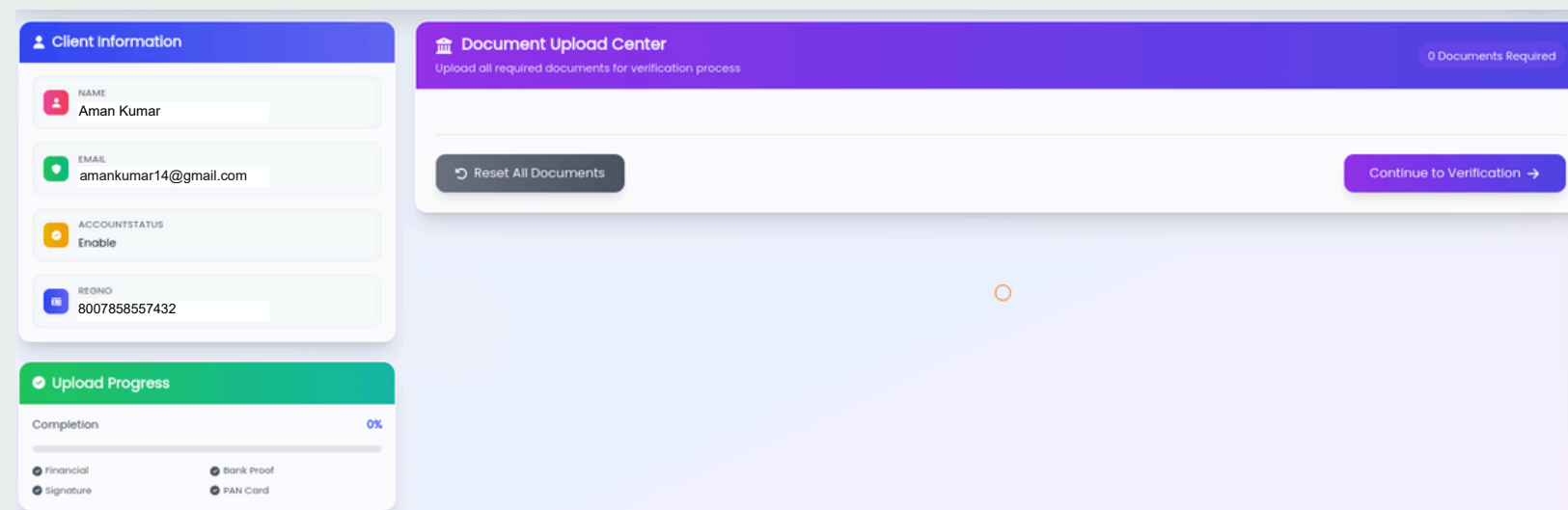
After completing all updates, the user submits the form to save the nominee and segment details for the Re-KYC process.

Applicable for: Both Enabled and Disabled Users



Document Step :

In this step, the user uploads all the required documents for Re-KYC verification. The user needs to provide bank proof, signature, financial proof, and PAN (if it was not fetched automatically from DigiLocker).

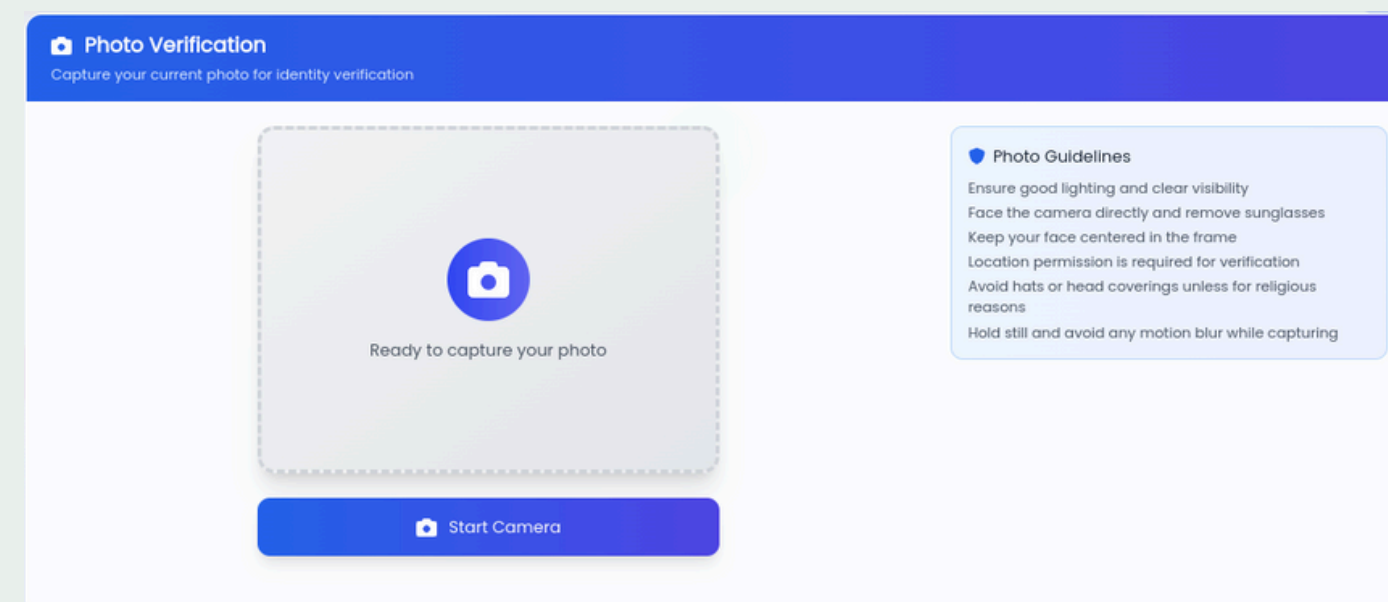


Each document should be clear and valid to ensure smooth verification. After uploading all files, the user proceeds to the next step to continue the Re-KYC process.

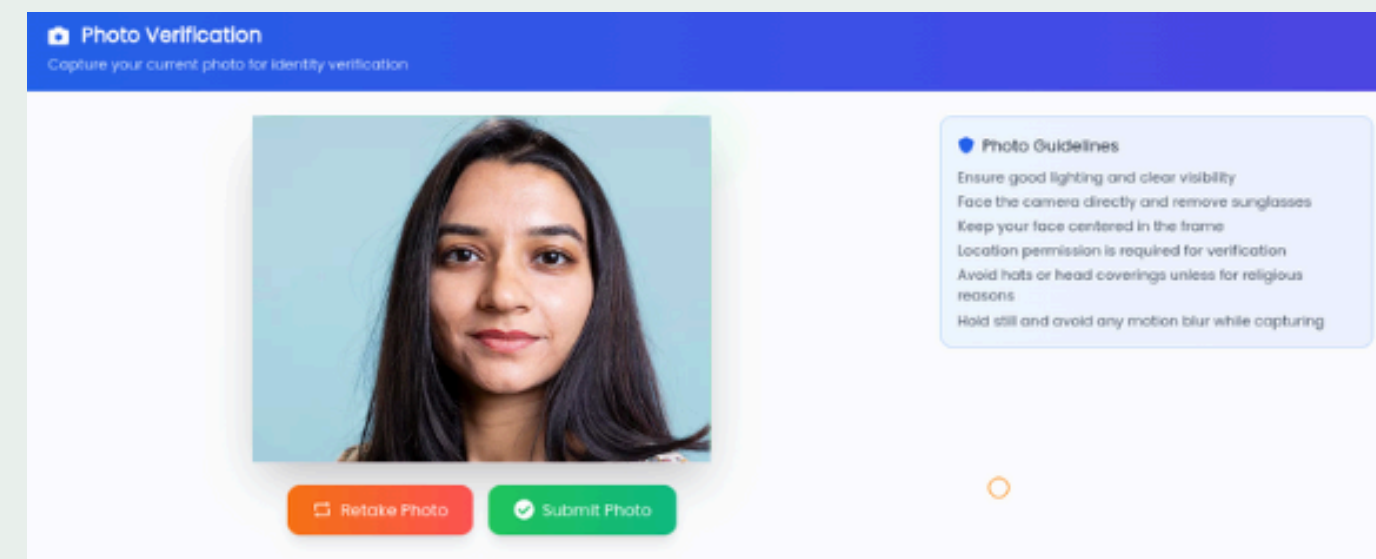
Applicable for: Only Disabled Users

IPV Verification Step :

In this step, the user completes the IPV (In-Person Verification) by capturing a live photo. The user starts the camera, follows the on-screen photo guidelines, and ensures their face is clearly visible in the frame.



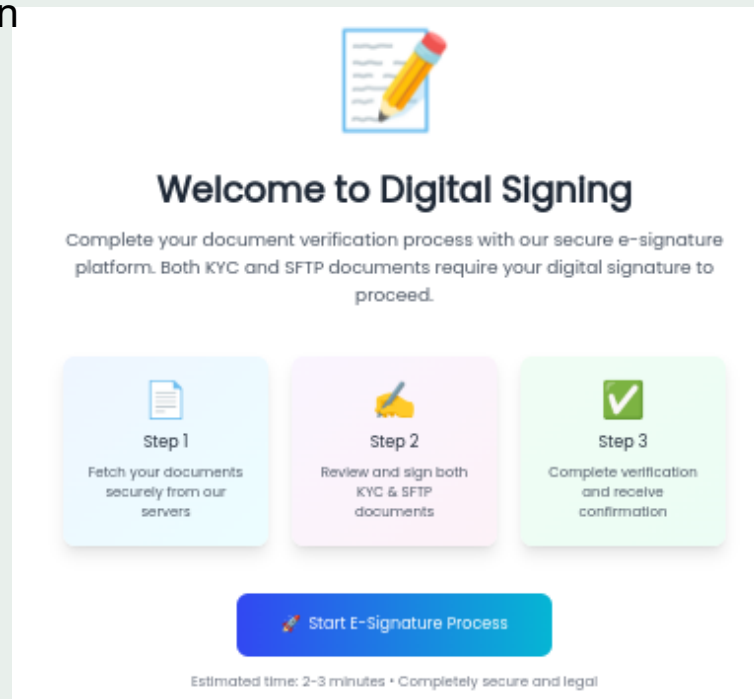
After taking the picture, they can retake it if needed or submit the photo once satisfied. This live photo is used to confirm the user's identity for the Re-KYC process.





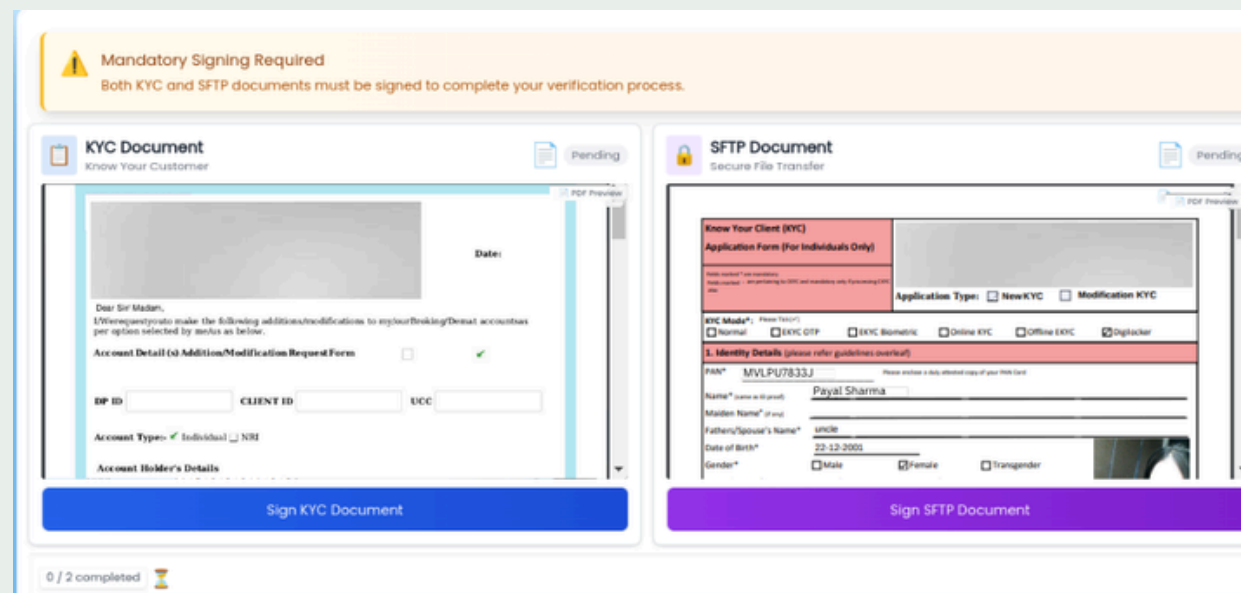
E-Sign Step :

In this step, the user completes the digital signing process by clicking Start E-Sign, after which the system automatically fetches the user details required for final document verification



After that,

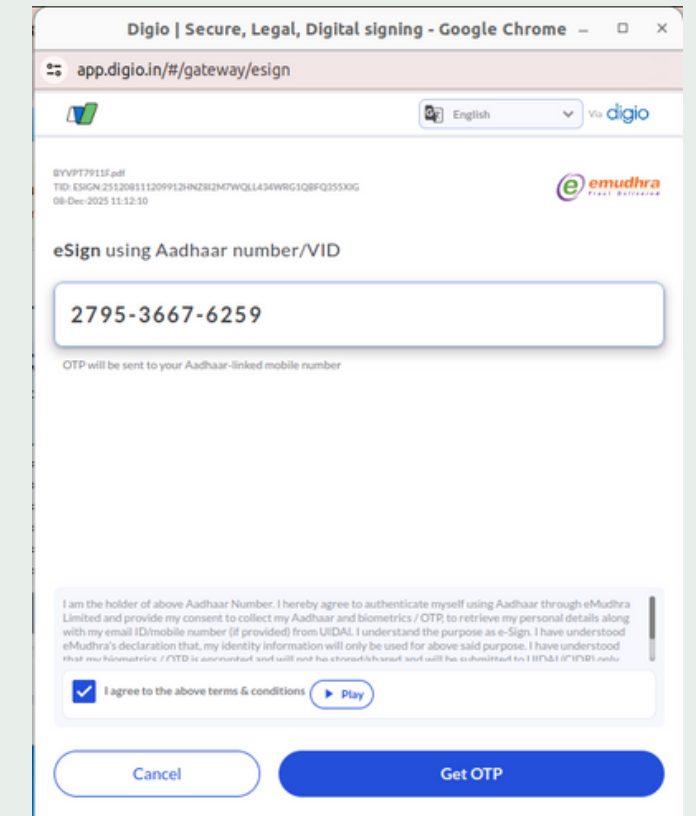
- Both documents (Re-KYC and ReKYC_SFTP) are generated and displayed with a PDF preview.
- The user must review each document before signing.



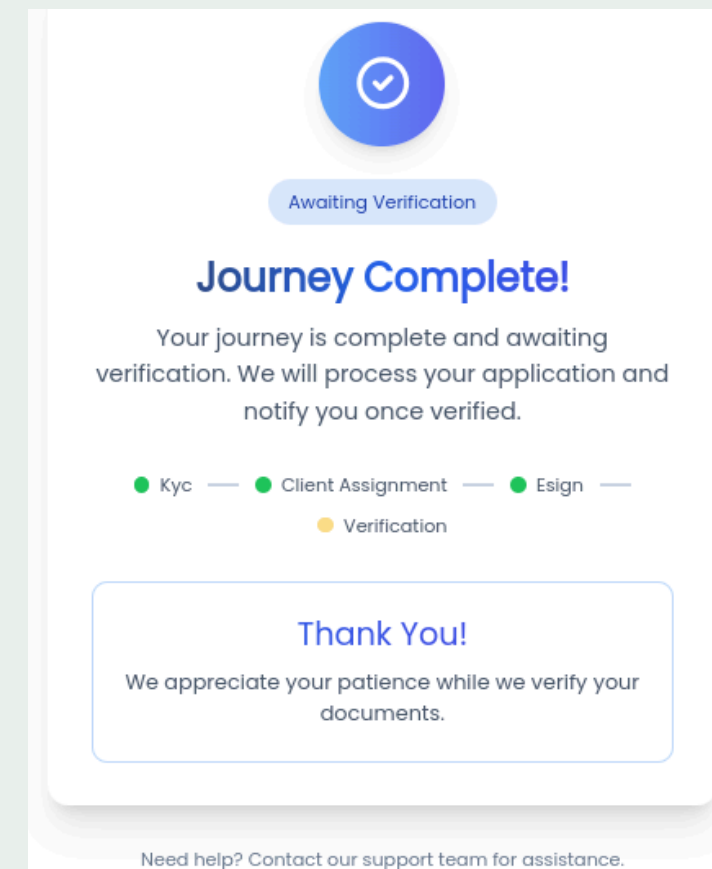
When the user clicks Sign, a secure DigiO e-sign window opens.

The user needs to:

- Enter their Aadhaar number/VID.
- Agree to the terms and conditions.
- Click Get OTP.
- Receives an OTP on their Aadhaar-linked mobile number
- Enters the OTP to complete the signature.



NOTE: Digital signing for both documents is mandatory to complete verification.



Once both documents are signed, the Thank You page appears on the screen, confirming that the signing process is finished.

Applicable for: Both Enabled and Disabled Users



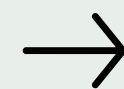
Closure Flow

Description

Login Step :

In this step, the user begins the account closure process by entering the Client Code in the given field and click “Check Eligibility” to confirm whether their account is eligible for closure.

After checking eligibility, an OTP is sent to the user’s registered mobile number. The user must first select a reason for closing the account from the dropdown list. Next, the user needs to enter the received OTP. Once verified, the user will be redirected to the next steps of the closure process.





Holding Step :

Before closing your account, please read the information below and select the correct option based on your account type and holding status.

Closing Demat + Trading:

- Your Demat account must have zero holdings.
- If you have holdings, you must transfer them to another active Demat account before closing.

Closing only the Demat account:

- All existing holdings must be transferred to another Demat account.
- The Demat account cannot be closed until all holdings are cleared.

Closing only the Trading account:

- Your Trading account will be closed.
- Your Demat account will stay active, and you can hold or sell your holdings anytime.

After reading the above conditions, please select one option:

• I don't have any holdings

Select this if your Demat account has zero holdings.

• Transfer to another Demat account

Select this if you have holdings that need to be transferred before closing.

Once you choose the correct option, you can continue to the next step.

Personal Step :

In this step, the user reviews their personal details and confirms that all information is correct before proceeding to close the account.

After clicking on “Proceed to Close Account”

The system warns that closing the account is permanent.

The user can either cancel or confirm (ESIGN) to close the account.

This ensures that user verifies information and intentionally confirms the permanent action.



E-Sign Step :

In this step, you are required to complete the digital signing (eSign) of your documents.

After clicking “ESign”, the system opens a secure digital signature window.

TRADING ACCOUNT CLOSURE REQUEST FORM

Application No. [redacted] Date 0 9 1 2 2 0 2 5

Closure Initiated by BO DP CDSL

Please fill all the details in Block Letters in English To, [redacted]

Dear Sir / Madam,

I / We request you to close my / our account with you from the date of this application. I / We hereby request you to terminate the tripartite agreement forthwith, entered into between MKFS, my / our Sub-broker and self. I / We further confirm that no amount / securities is payable / receivable from MKFS / Sub-broker and no pending claims against MKFS / sub-broker, as on the date of termination of the tripartite agreement.

The details of my / our account are given below:

Account Holder's Detail	
DP ID	CLIENTID
Name of the First/ Sole Holder	/Payal Sharma
Name of the Second Holder	
Name of the Third Holder	
Address of Correspondence	[redacted]
City	DELHI State DL PIN 1 1 0 0 8 4

Details of Remaining Security Balances in the account (if any)

Reasons for Closing the [redacted]

MVLP07833J.pdf 1. By continuing, I agree to do eSign using Aadhaar to eSign with one of ESPs (CVL or Emudhra or Protean) Digit is [redacted]

Cancel Sign Now

Your documents are already generated and ready for signing.

After clicking “Sign Now”, You will see a screen asking you to enter your Aadhaar number.

BANPK2306M.pdf
TID: ESIGN:2512091205040935PKMEDN3AGLTWM8KGNQFC1SGAAD1WX
09-Dec-2025 12:05:05

eSign using Aadhaar number/VID

2796-2551-6892

OTP will be sent to your Aadhaar-linked mobile number

I am the holder of above Aadhaar Number. I hereby agree to authenticate myself using Aadhaar through eMudhra Limited and provide my consent to collect my Aadhaar and biometrics / OTP, to retrieve my personal details along with my email ID/mobile number (if provided) from UIDAI. I understand the purpose as e-Sign. I have understood eMudhra's declaration that, my identity information will only be used for above said purpose. I have understood that my biometrics / OTP is encrypted and will not be stored/shared and will be submitted to [redacted] only for the purpose of this transaction. The alternatives to the submission of this identity information are available on the [redacted]

I agree to the above terms & conditions

Cancel Get OTP

This is required to verify your identity for the eSign.

After you proceed, an OTP (One-Time Password) will be sent to your Aadhaar-linked mobile number.

BANPK2306M.pdf
TID: ESIGN:251209120710292Q6U3JRM2COLQ9509NGF1XKH5SDWZ
09-Dec-2025 12:07:10

Enter the OTP sent to ***5779 and no email linked to Aadhaar**

Enter OTP here

Didn't receive OTP? Resend OTP in 00:55
(It may take up to 60 seconds to receive the OTP)

Cancel Verify OTP

Enter the OTP received on your mobile. Click Verify OTP to complete the eSign.

Once the OTP is verified:

Your document is successfully digitally signed using Aadhaar eSign. You will be redirected to the Thank You page confirming successful completion.



GUIDLINES RELATED TO USER FLOW

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Back-Step Restriction :

Backward navigation is not allowed for any user, including admins and super admins. Once a user completes a step, they cannot return to a previous one. If any information needs to be corrected, the admin can use the Reject option available in the admin dashboard to reject that step else if some options are not available in the admin dashboard, then super admin will have to delete the user's record, and the user will have to restart the entire process from the beginning.

Bank Details Submission & Verification :

In the bank details step, When a user enters their bank details for the first time, a PennyDrop check is performed, regardless of whether the account name matches or not. If name matches, the user can proceed to the next step. Else, re-verification may be required in this case, the user must upload a valid bank proof and Penny-drop is a one-time exercise, it cannot be repeated once performed.

Document & Image Visibility :

All documents and images uploaded by the user at each step must be clearly visible for review.

Personal Details: Uploaded PAN card should be visible and in the correct format (PDF/JPG/PNG).

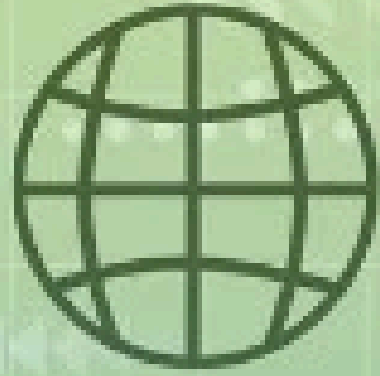
Nominee Details: Uploaded nominee proof should be visible and in the correct format (PDF/JPG/PNG).

Bank Details: Uploaded bank proof should be visible and in the correct format (JPG/PNG).

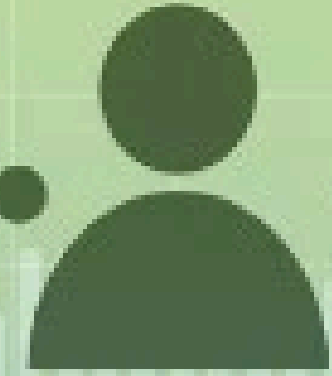
Segments: Uploaded income proof PDF must be intact, not corrupted, and readable. Note that the segment step is non-reversible and non-rejectable once submitted. Uploaded financial documents can be rejected if they are unclear, corrupted, or do not meet verification requirements.

Identification Verification: The live photo captured by the system should be clearly visible and the signature should either be drawn digitally or uploaded and must be clearly visible.

NOTE: Users should ensure that the uploaded documents match the information entered in the respective step to prevent verification issues.



KYOC



THANK YOU

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