

Online Account Opening Process via Indiabulls Securities: Stocks App

Indiabulls Securities online account opening platform is available to Android, Iphone and web users.

Customer needs to download the Indiabulls Securities: Stocks App either from Google Play store or App store.

On opening the Indiabulls Securities: Stocks App, he will need to go to the 'signup' page and provide the requisite details for initiating the onboarding process with Indiabulls Securities Limited (formerly Dhani Stocks Limited).

web users link <https://stocks-onboarding.dhani.com/ib/login>

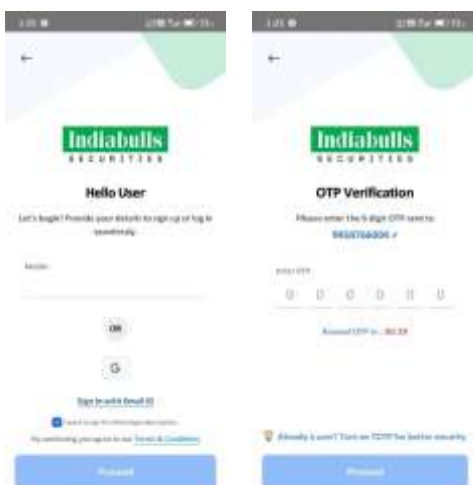
Sign Up

In order to open a new account with Indiabulls Securities Limited (formerly Dhani Stocks Limited), via Online mode, the customer will need to click on the "Open a new Dhani Stocks Account" button and then enter his/her Mobile Number and Email ID.



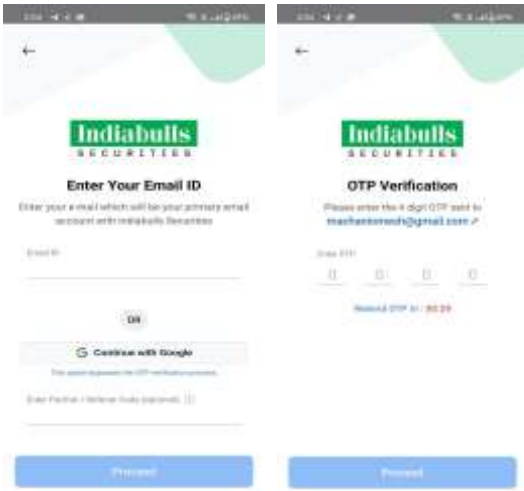
Mobile Number Authentication

A 6 digit OTP (One Time Password) will be sent on the mobile number entered as shown in the snapshot below. Mobile number would be verified on entering the respective OTP sent on mobile number.



Email ID Authentication

A 4 digit OTP (One Time Password) will be sent on the email id entered as shown in the snapshot below. The email id would be verified on entering the respective OTP sent on email id.



PAN details Verification

Customer needs to enter his/her PAN details and his/her date of birth. The system checks and verifies the PAN from the income tax website. Post verification, client's information is fetched from KRA database and saved in the system.



Bank account verification

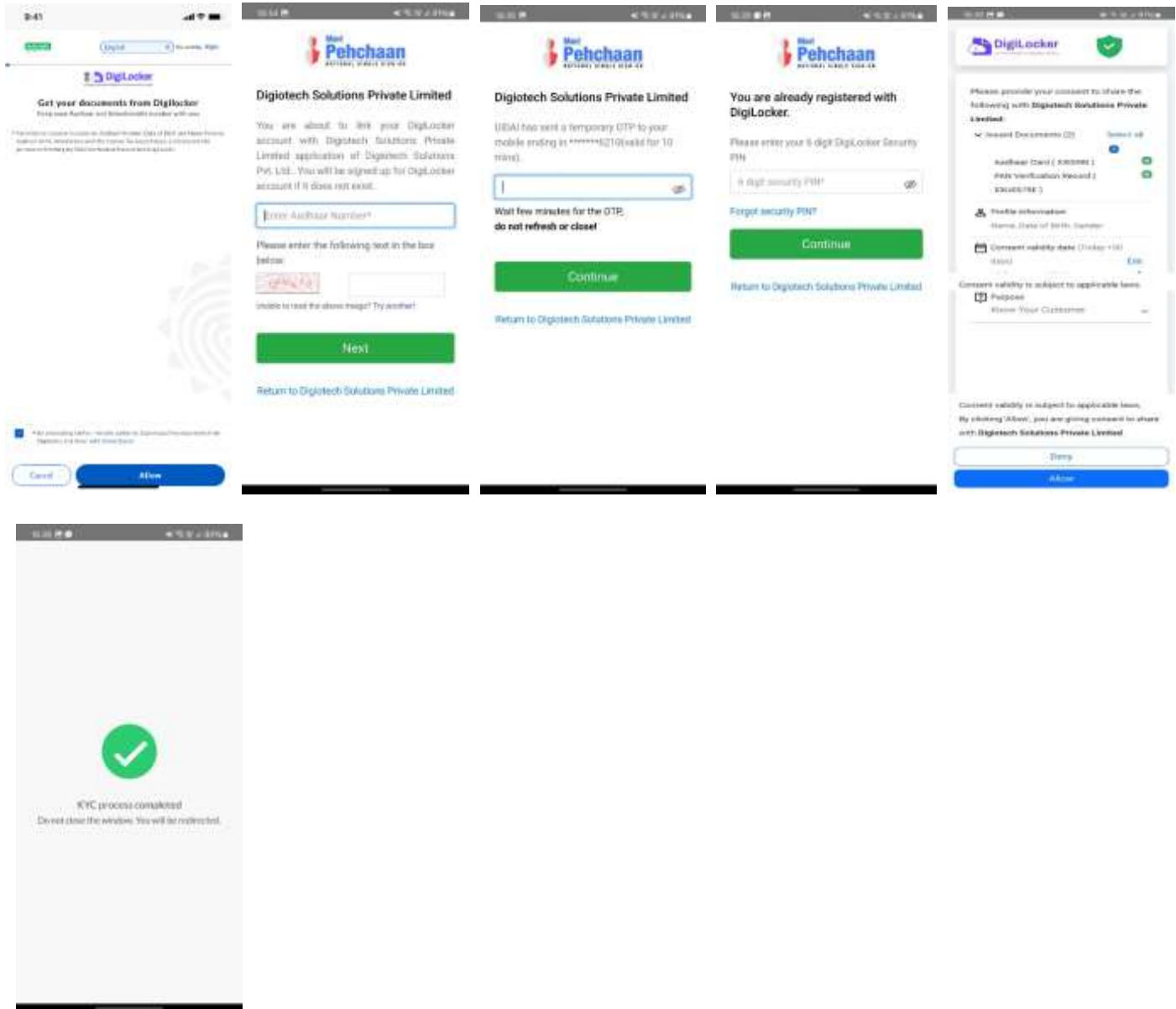
Along with the PAN details, client also needs to enter his/her bank account details i.e. bank account number and IFSC code. On entering the IFSC code, client will be shown a pop-up with the corresponding bank's branch. He will need to select the same to proceed.

Authentication / confirmation of the bank details is done through the Penny Drop Service by crediting Re. 1 in the bank account as per the details provided by the client.



E-kyc via Digilocker

If the client is a non-KRA client, then his demographic information (PAN, Aadhaar etc.) are fetched online via digilocker. Client provides his consent by providing his Aadhaar details and authenticating the same via OTP.



(OR)

If the client is a KRA client, then his demographic information (PAN, Aadhaar etc.) are fetched online via KRA system. Client provides his consent by providing his Aadhaar details and authenticating the same via OTP.

Note: following information of the client is fetched for both KRA and non-KRA clients – income proof, photograph and wet sign.

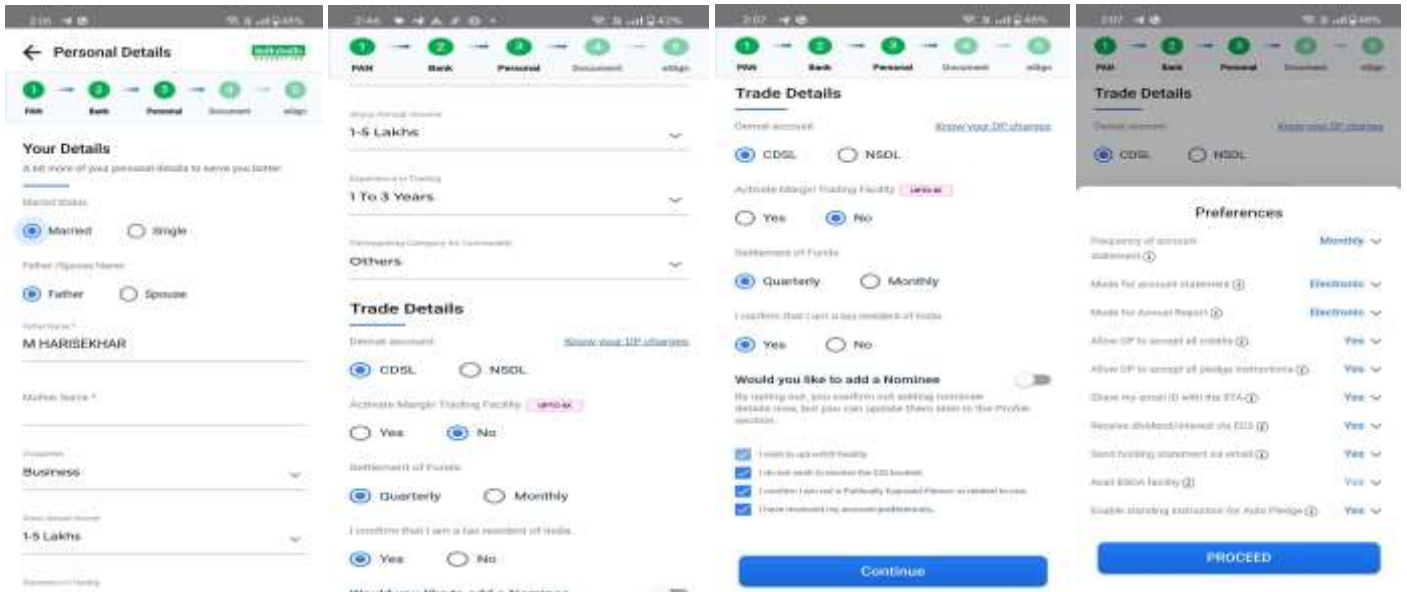
Personal Details

Client will need to enter his personal details such as marital status, annual income, occupation details, tax residency status, trading experience, father's name etc.

Customer will also need to provide the details in regards to:

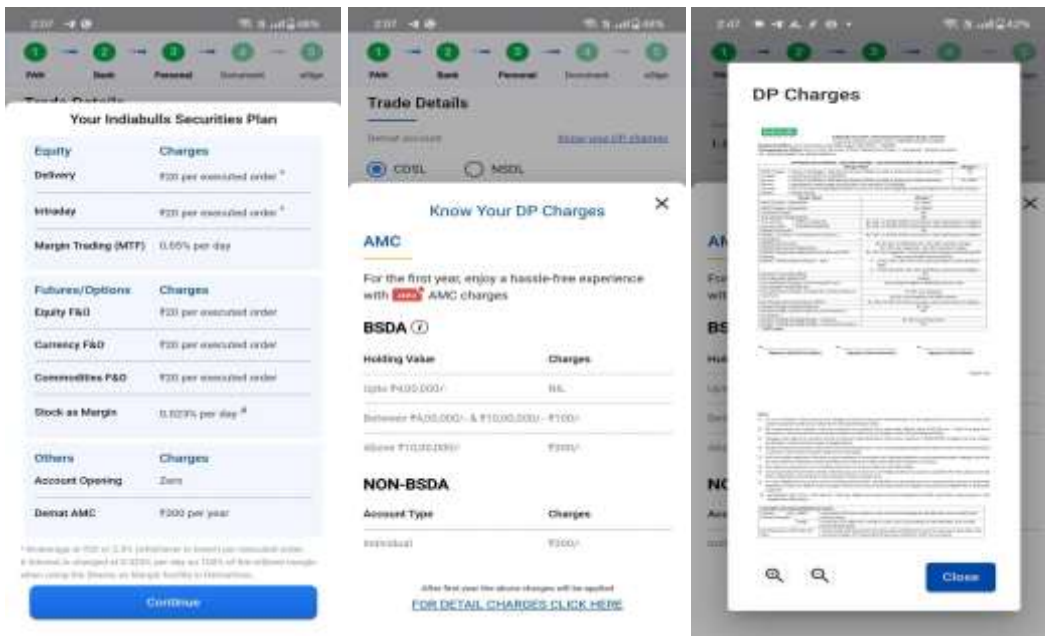
1. Any action is taken against him/her by any regulatory authority such as SEBI, RBI etc.,
2. Whether he is a politically exposed person

3. Whether he is related to a political exposed person
4. His tax residency status for any other country other from India
5. Depository (NSDL/CDSL) with which he intends to hold his demat account
6. Consent for various DP facilities



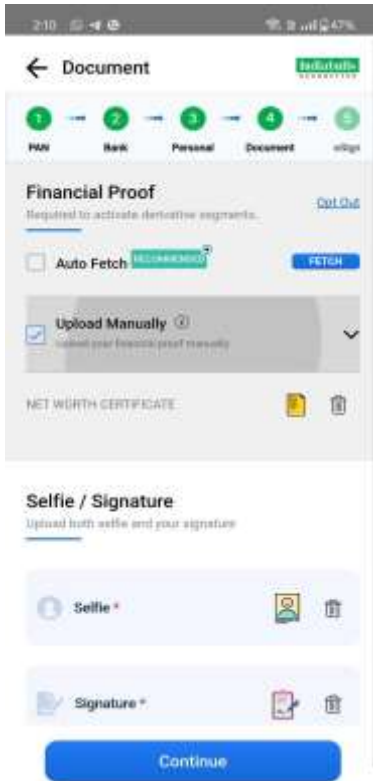
Brokerage and other charges details

Once the above activities are completed, customer will be shown the brokerage rates and other charges that will be applicable to his account.

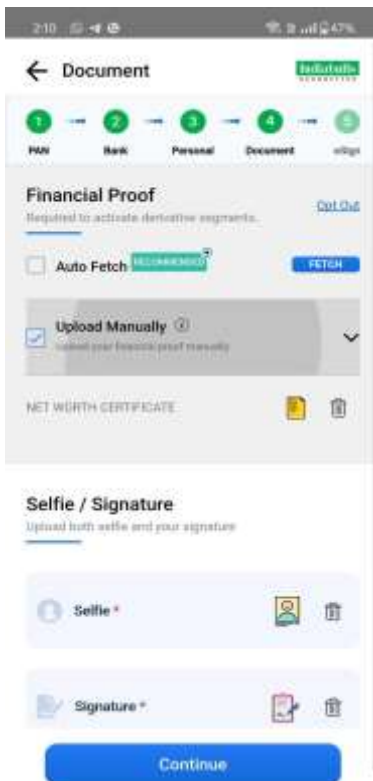


Uploading of documents

- **E-kyc via digilocker:** Demographic information (PAN, Aadhaar etc.) are fetched online via digilocker. Customer is required to upload the supporting documents related live selfie and signature.

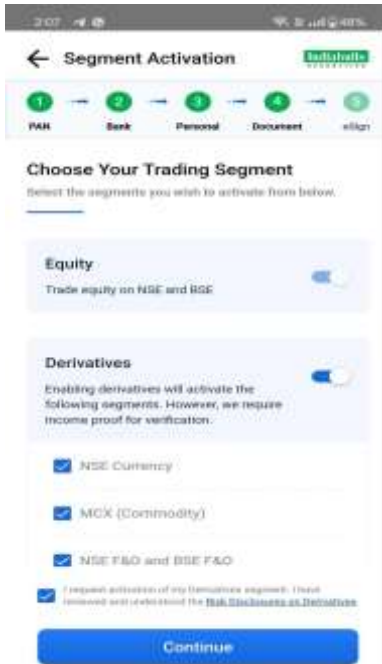


- **For KRA clients:** Demographic information are fetched online via KRA's system. Customer is required to upload the supporting documents related live selfie and signature.



Segment Selection

Once the above activities are completed, the customer will be shown the segment selection option. The customer is required to upload the supporting documents related to income Proof (if he/she want to opt for F&O, Currency and Commodity segment).



Note: following information of the client is needed to upload for both KRA and non-KRA clients – income proof, photograph and wet sign.

Agreeing to Terms and Conditions (T&C)

Customer will need to vet his details and also agree to the terms and conditions, post which he will be able to complete eSign formalities.

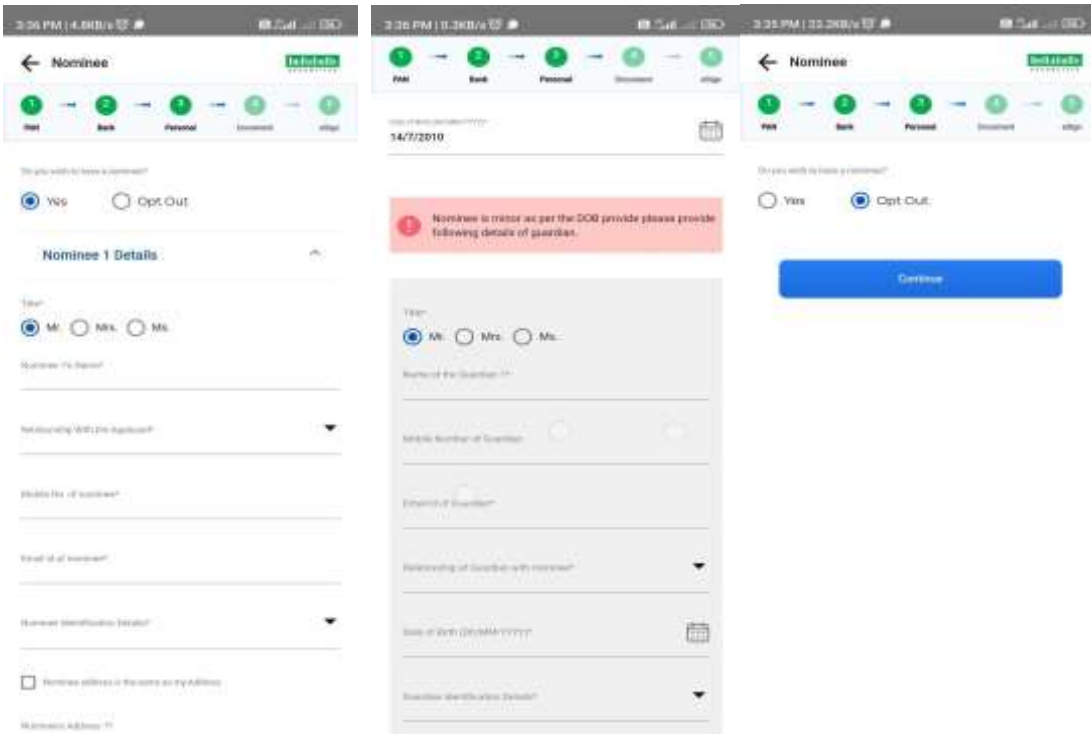
Margin Trading Facility

Incase the customer wishes to opt for Margin Trading Facility (MTF), then he will need to agree to the T&C applicable for activating Margin Trading Facility and the corresponding Tariff sheet.

Nomination Updation

During the online account opening journey, customer has the option to opt-in or opt-out for nomination.

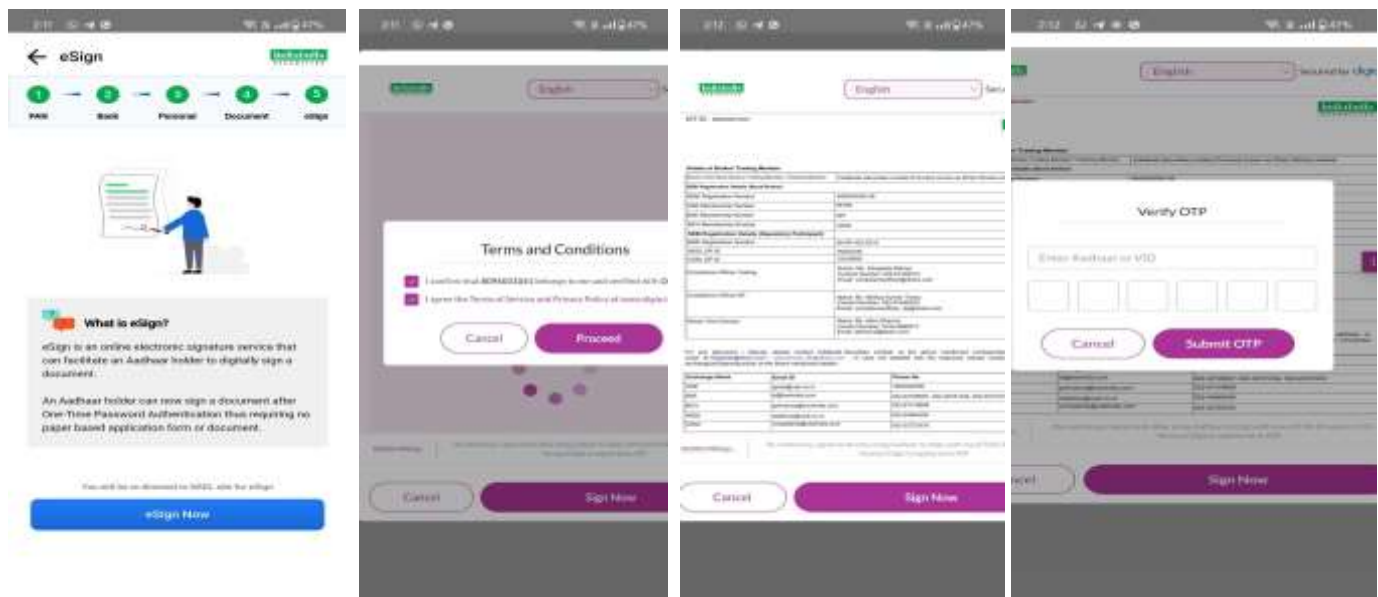
If customer opts-in for nomination: he will be required to fill the nominee details and also upload the nominee's proof of identity.



If customer opts-out for nomination: in such a case, no details will need to be provided by the customer. However, he has the option to update the nominee’s details later i.e. post opening of the account. In such a case, customer will need to provide the hard copy/physical form for nomination along with proof of identity. Customer also can add Nominees online in the App itself once the account is activated by going to the Profile section.

E-signing of documents

The customer gets to see all the information filled by him and the documents that he had uploaded in PDF format. Once all the documents are uploaded, the customer will go through the details filled by him in the documents/account opening form and then e-sign & verify the documents.



Post e-signing and subsequent verification, the customer’s account opening journey is completed. The information filled by the customer is stored in CRM and is send to KYC team for verification.

Processing at backend

Account will be activated after verification of details and documents submitted by client. Welcome email, filled kyc form,

documents executed by client, nomination form, DDPI form and procedure & Guidelines are sent to client. The client's login credentials are also emailed to him.