



PRD Document

eKYC Suite for Balaji Equities Ltd.

A software solution provided by Cloudfaru Infotech Pvt. Ltd.

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Document Introduction

This is an Account opening document for BALAJI EQUITIES LIMITED, eKYC Suite.

Document Convention

This multi-level document contains modules and sub-modules with the user flow and actions the user may perform to understand the product better.

Intended Audience and reading suggestions

This document is a draft for every individual that will be part of the product development life cycle and will be distributed to the business owner, development team, project management team, and testing team.

The document is drafted with a top-to-bottom approach; thus, it is suggested to have a top to down approach for reading the manuscript.

Application Introduction

The eKYC process is developed for the user to help them create a Demat and trading account online, with the integration of the documents through Digi locker, providing them with the facility to create an account online.

Modules and Utility

eKYC Suite application has three modules as defined below: -

❖ Client Module

Users shall be able to sign in to the platform and shall be able to create their Demat and trading accounts by linking their Digilocker account. Users will be able to complete the KYC process with ease.

❖ Admin Module

Admin shall be able to re-verify all the details user used to register in the KYC process and check the status of the stage on which the user is currently on.

❖ Modification Module

Users shall be able to login to the platform and request for Modifications. Clients can modify either all or any one of the below in this module.

Modifiable fields: Aadhaar, Mobile number, email ID, nominee details, address, bank details, FATCA, trading segments, account re-activation (Re-KYC) and account closure.

Business Requirements

Balaji Equities Ltd. wanted an application that handles KYC, Re-KYC and Closure, where user shall be able to create the Trading & Demat Account with the help of KYC Verification, where Digi Locker API is also implemented. To complete the KYC flow, the user must complete the E-sign Process, which includes KRA E-Sign and equity E-sign, where they shall receive the PDFs in their registered e-Mail ID.

Scope of the Project

Flow of the Customer On-boarding Module

❖ User Authentication Flow

1. Mobile Number Verification
 - a. OTP Verification
2. Email ID Verification
 - a. OTP Verification
3. User Registration
 - a. First Level User Registration with Password
 - b. After Successful Registration User login with Mobile Number & Password
4. PAN Verification
 - a. Through PAN and DOB
 - b. KRA Address Verification (Aadhar Auto fetching)
5. Segment Selection
 - a) BSE Segment
 - a. CASH
 - b. F&O
 - b) NSE Segment
 - a. CASH
 - b. F&O
 - c) MCX SEGMENT
6. Personal details
7. Proceed with fetching Aadhaar details
 - a. Login to Digi Locker account
 - i. Mobile Number
 - ii. OTP
 - iii. Digi Locker Pin
 1. In the case of new user Register on Digi locker
 - b. Consent collection - Allow Digi locker to share aadhaar related details with the application
 - c. Fetching aadhaar details
8. Penny drop transfer
 - a. Verifying the bank details of the applicant
9. Documents Upload
 - a. PAN upload
 - b. Bank proof upload
 - c. Income proof upload (in case if F&O segment is selected)

d. Signature upload

10. IPV (In person verification)

- a. Geo-location is captured – If client is trying to do KYC outside of India, application doesn't allow user to proceed any further.
- b. Live image is captured along with time and date stamp
- c. Live video is captured asking client to display their PAN Card – to confirm the liveness of the applicant

11. E-sign process

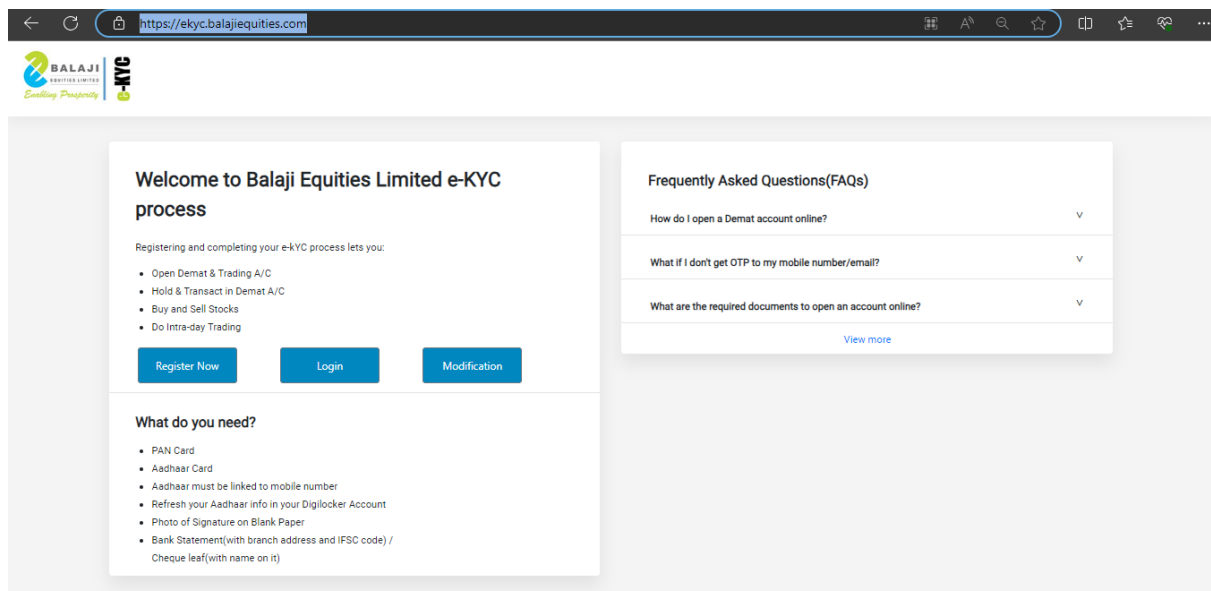
- a. E-sign on the application
- b. KRA E-sign

eKYC Suite Home Page

Link: <https://ekyc.balajiequities.com/>

New Client Onboarding - User Journey

User journey starts with email, mobile verification first followed by User Registration.



** If New User Click the → Register Now Button

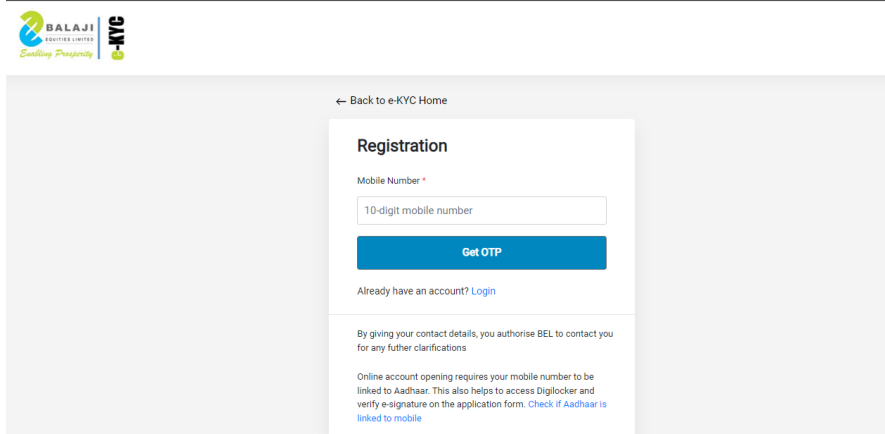
** If Already Registered to check the client Details Click the → Login

** If Already Registered and need any updates Click the → Modification

Registration

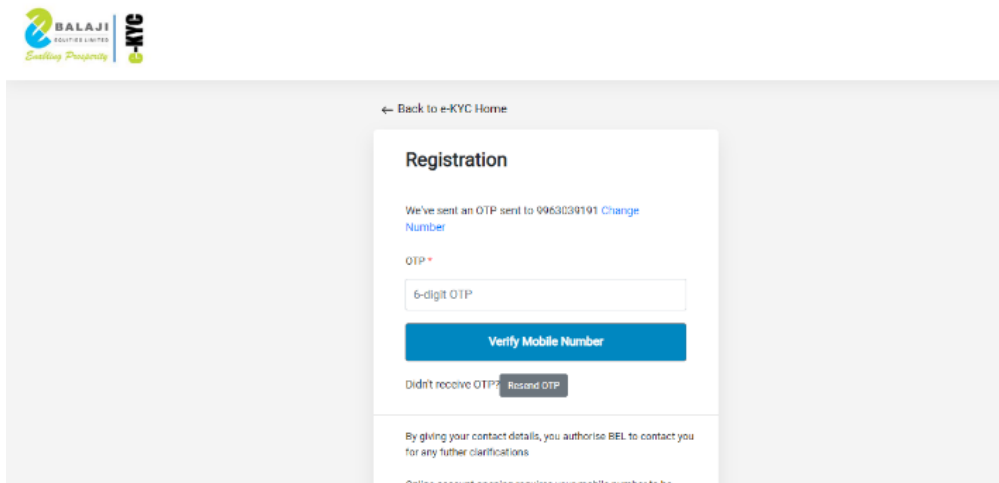
Registration Process Starts

- a. Enter the 10 Digit Mobile Number in the Mobile Number Field
- b. The mobile number field shall not hold numbers more than 10 digits



The screenshot shows the 'Registration' screen of the e-KYC portal. At the top left, there is a logo for 'BALAJI EQUITIES LIMITED' with the tagline 'Enabling Prosperity' and 'e-KYC'. Below the logo is a 'Back to e-KYC Home' link. The main content area is titled 'Registration' and contains a 'Mobile Number *' field with a placeholder '10-digit mobile number'. Below the field is a blue 'Get OTP' button. Underneath the button, there is a link 'Already have an account? Login'. At the bottom, there is a disclaimer: 'By giving your contact details, you authorise BEL to contact you for any further clarifications. Online account opening requires your mobile number to be linked to Aadhaar. This also helps to access DigLocker and verify e-signature on the application form. Check if Aadhaar is linked to mobile'.

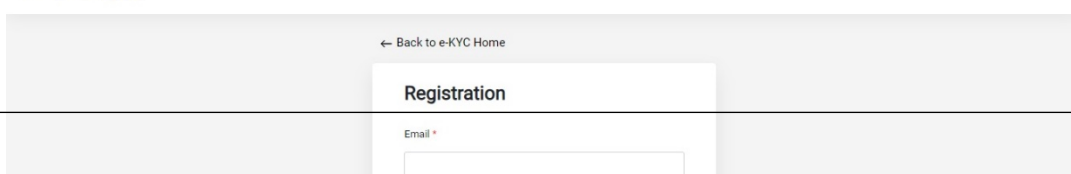
- c. Users shall receive an OTP once send OTP button is clicked.
- d. Users shall click on the Send OTP to move to the Next Screen



The screenshot shows the 'Registration' screen after the OTP has been sent. At the top left, there is a logo for 'BALAJI EQUITIES LIMITED' with the tagline 'Enabling Prosperity' and 'e-KYC'. Below the logo is a 'Back to e-KYC Home' link. The main content area is titled 'Registration' and contains a message: 'We've sent an OTP sent to 9963039191 Change Number'. Below the message is an 'OTP *' field with a placeholder '6-digit OTP'. Below the field is a blue 'Verify Mobile Number' button. Underneath the button, there is a link 'Didn't receive OTP?' and a 'Resend OTP' button. At the bottom, there is a disclaimer: 'By giving your contact details, you authorise BEL to contact you for any further clarifications. Online account opening requires your mobile number to be'.

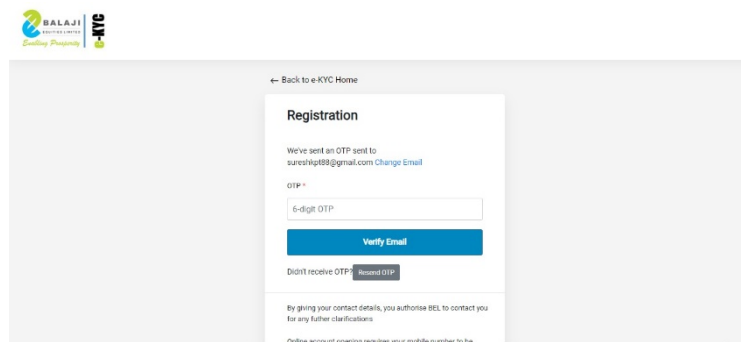
- e. Users shall be able to enter the OTP in the OTP field.
- f. The OTP field should not hold more than 6 characters.
- g. Users shall be able to click on the resend OTP button to resend the OTP on the entered mobile number.
- h. Once receive the OTP enter and click verify Mobile Number

Verify Email Address



The screenshot shows the 'Registration' screen with the 'Email *' field visible. At the top left, there is a logo for 'BALAJI EQUITIES LIMITED' with the tagline 'Enabling Prosperity' and 'e-KYC'. Below the logo is a 'Back to e-KYC Home' link. The main content area is titled 'Registration' and contains an 'Email *' field.

1. Sign in with your Email id (Ex. XXX@gmail.com)
 - a. Users shall be able to enter the email address in the “Email *” field
 - b. The Email Id field shall not include more than 50 characters
 - c. Users shall be able to click on the Get OTP
 - d. Users shall receive OTP in the email id entered
 - e. Users shall be able to enter the OTP in the enter OTP field and click Verify Email

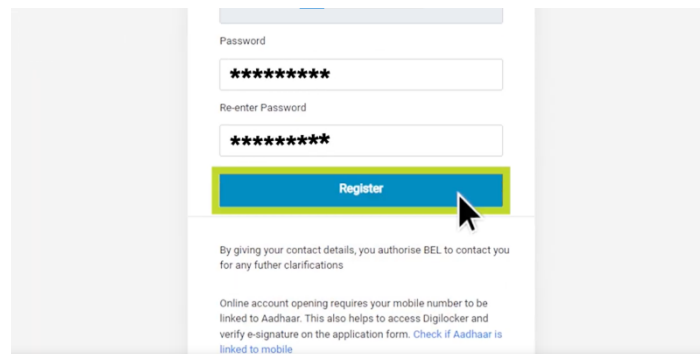


Email Validations

1. A validation message “Please Enter a valid Email” shall appear when the user enters the wrong format for the email id.
2. Email ID shall be at mot 35 characters with special characters included
3. A validation message “Please enter an email address” shall be displayed when the user clicks the Get OTP button without entering an email address
4. A validation message “Email address already Exist” shall be displayed when the user enters an email id that is registered to any other account

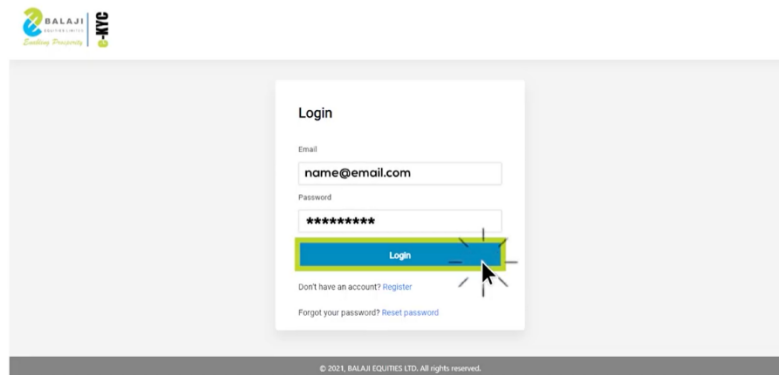
User Registration

- f. After Successful Validation of your Email Address
- g. Need to be Give Strong Password for your account login

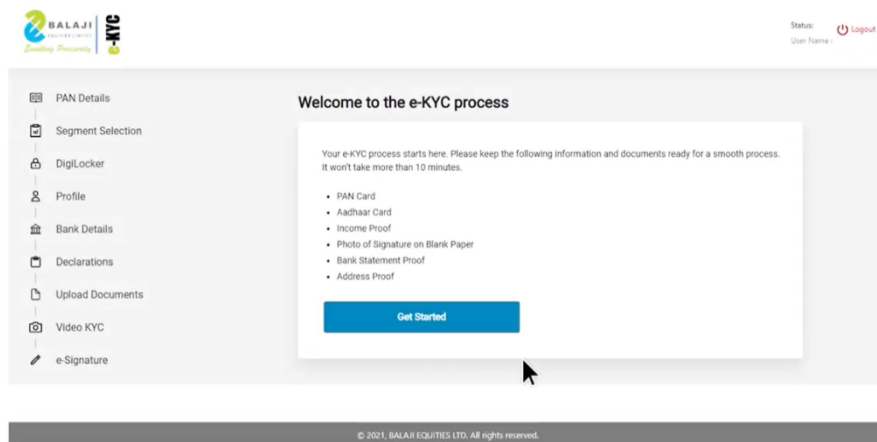


- h. Click the Register button
- i. Login page will appear for further process

j. Enter your mobile Number/ Email and Password to login your account



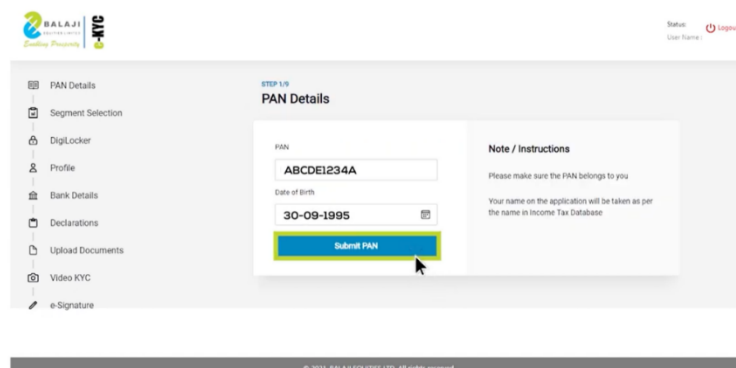
** On successful Login below screen will appear



e-KYC Process

Once logged in to the application, below process starts.

PAN Verification



- User Shall be able to enter their PAN in the PAN Field
 - ◆ PAN number shall not be longer than 10 characters
 - ◆ The following data shall be fetched from PAN
 - Name of the PAN holder from the income tax website
 - Existence of PAN in the Bank Office
 - NSDL api to fetch full name
 - Checking PMLA or Debarred status
 - Checking PAN and Aadhar seeding status
- User shall be able to click Submit PAN

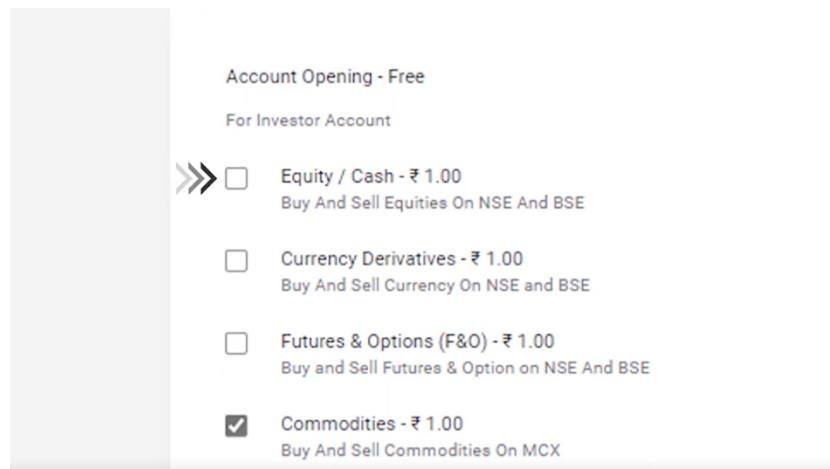
The screenshot displays the 'PAN Details' form in the BALAJI KYC application. The form includes the following fields and information:

- PAN:** ABCDE1234A
- Date of Birth:** 30-09-1995
- Name on PAN:** Vinod Kumar
- Aadhaar Seeding:** Aadhaar seeding is successful
- Note / Instructions:** Please make sure the PAN belongs to you. Your name on the application will be taken as per the name in Income Tax Database.
- Action:** A button labeled 'Confirm and Save PAN Details' is highlighted in yellow.

- ◆ User Shall be able to view the details of your PAN
- ◆ Click the Confirm and Save PAN Details

- A validation message “Please Enter your PAN” shall be displayed when the user clicks or the continue button without entering the PAN.
- A validation message “Please Enter valid PAN” shall be displayed when the entered PAN is invalid
- A validation message “Please enter DOB” shall be displayed when the user clicks on the continue button without entering a DOB.
- NSDL api to fetch full name & Aadhaar seeding status
- KRA api to check status (Verified Yes/No)
- *** Details fetched from various api’s to be saved to auto populate on the application pdf accordingly.

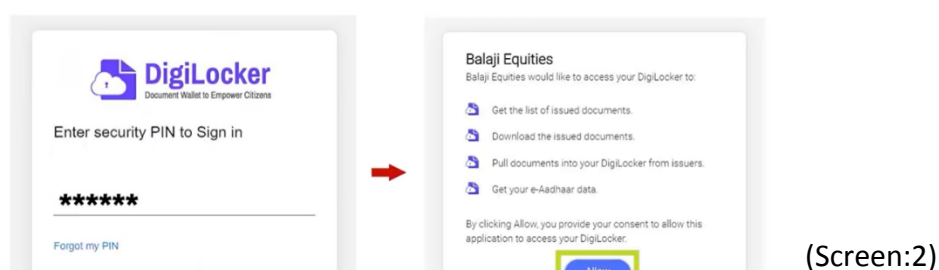
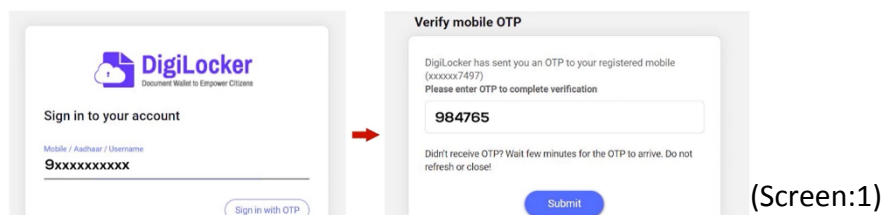
Segment Selection



- a. To select the segments to trade.
- b. Cash/Equity Bank statement not required. Else, for all other 3 segments 6 months bank statement to be uploaded and the same to be enabled on Upload documents screen
- c. Based on segment selection amount to sum up and initiate to make payment
- d. Payment gateway (Bill desk) to initiate payment and give all the payment options
- e. Success / failure message to show on screen and an email sent to client. If payment fails, navigate to the segment & payment screen.

Digi locker Integration to fetch Aadhaar details

- a. Client to have the Aadhaar and mobile linked already
- b. To give access to fetch e-Aadhaar through digi locker api – initiated on Aadhaar number input and on setting a security PIN.
- c. Masked Aadhaar fetched in XML format and saved in DB



Profile / Personal Details

- Fetches information from PAN, KRA & e-Aadhaar is auto populated.
- Mandates input fields to be filled, else help text to be shown highlighting the same
- Address proof document to populate on Upload documents screen if address not same as in Aadhaar.
- Commodity table to display if commodity segment selected in segment screen.
- Introducer field input if Authorised Person to display the list of AP's for selection.
- AP's information to be mapped based on the selection.
- Client Code to be assigned as per the selection of the Introducer field.
- Nominee information to be updated Yes/No. If Yes input given fields & upload the proof document on upload documents screen.

The screenshot shows the 'Profile' page with a sidebar menu on the left containing: PAN Details, Segment Selection, DigiLocker, Profile, Bank Details, Declarations, Upload Documents, Video KYC, and e-Signature. The main content area is titled 'STEP-4/9 Profile' and contains a 'Personal Details' form. The form fields are: First Name (Vinod), Last Name (Kumar), PAN (ABCDE1234A), Date of Birth (30-09-1995), Father/Spouse Full Name (Manoj Kumar), Gender (Male), Marital Status (Select), and Mother's Full Name. A FATCA Declaration field is at the bottom. The user's status is 'Status: User Name' and there is a 'Logout' button.

(Screen:!)

The screenshot shows the 'Profile' page with the sidebar menu. The main content area is titled 'STEP-4/9 Profile' and contains a 'Trading Experience' section with four checkboxes: 'No prior experience', 'Experience in Equities (In Years)', 'Experience in Derivatives (In Years)', and 'Experience in Commodities (In Years)'. Below this is an 'Additional Details' section with an 'Introducer' dropdown menu and a 'Name of the Authorised Person' text input field. The user's status is 'Status: prudhvikumar712@gmail.com' and there is a 'Logout' button.

(Screen :2)

The screenshot shows the 'Profile' page with the sidebar menu. The main content area is titled 'STEP-4/9 Profile' and contains the 'Additional Details' section. The 'Introducer' dropdown menu is open, showing 'Authorised Person' as the selected option. The 'Name of the Authorised Person' text input field contains 'S Divya, Balaji Equities Ltd.'. Red arrows point to the dropdown menu and the text input field. The user's status is 'Status: User Name' and there is a 'Logout' button.

(Screen :3)

Bank Details

- a. Account number if matches with confirm account number to show a green tick as verified
- b. IFSC input to show the branch information
- c. Penny drop api (NPCI gateway) to fetch
 - (1) Name on the bank account (To match with PAN Name as the account will be created as on PAN, & bank proof to be submitted on the same name)
 - (2) Fetch status of the account (active/inactive)
 - (3) Credit one rupee to client account

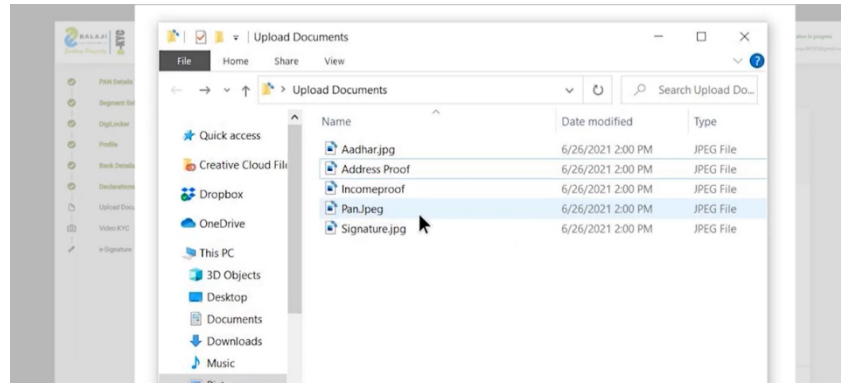
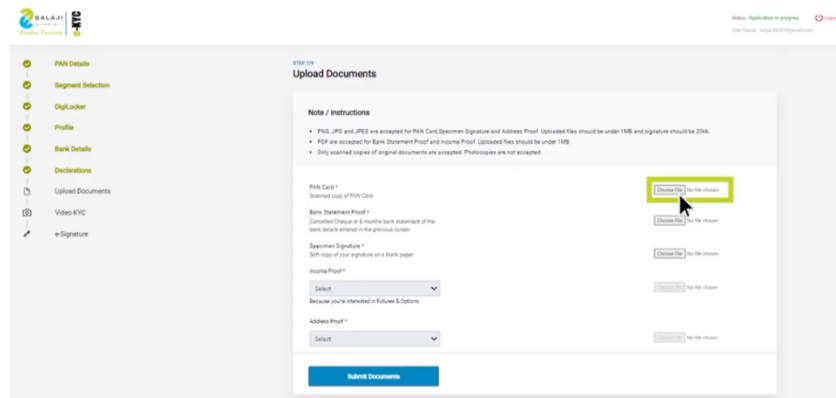
The screenshot shows a web application interface for 'BALAJI KYC'. The main content area is titled 'STEP 5/5 Bank Details'. It features a form with the following fields: 'Account Number' (masked with asterisks), 'Confirm Account Number' (569764681035), 'Account Holder Name' (Vinod Kumar), 'Account Type' (Savings), and 'IFSC Code' (BANK0000051). A blue 'Save and Submit' button is located at the bottom of the form. To the right of the form is a 'Note / Instructions' section with the text: 'Provide an active Bank Account in your name which you will be using for trading. Your Bank details are securely saved with us.' On the left, a sidebar menu lists various steps: PAN Details, Segment Selection, DigiLocker, Profile, Bank Details (highlighted), Declarations, Upload Documents, Video KYC, and e-Signature. At the top right, there is a status indicator 'Status: Application in progress' and a 'Logout' button with the user name 'surya.balaji@gmail.com'.

Declarations Consent

- a. To read and give consent on all the instructions shared as per SEBI guidelines
- b. Brokerage details are also displayed in this screen, a hyper for client's reference.

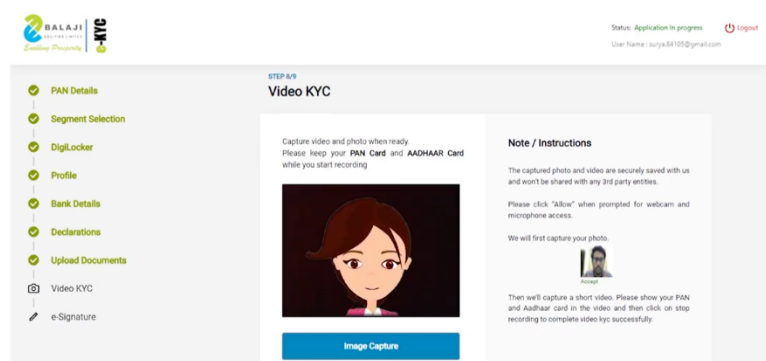
Documents Upload

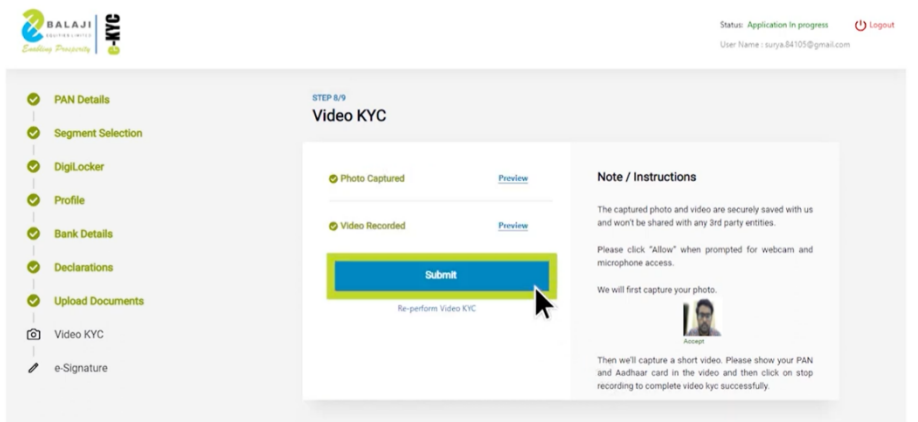
- a. To upload documents as per the file size & formats defined.
- b. Note on the top, & also beside each upload document with the size and formats
- c. Based on segment selection bank statement to be enabled
- d. Address proof upload to be enabled if address not same as in Aadhaar
- e. If nominee Yes, to enable Upload nominee proof option.
- f. PAN upload to enable image cropping option to ease the process.



Video KYC

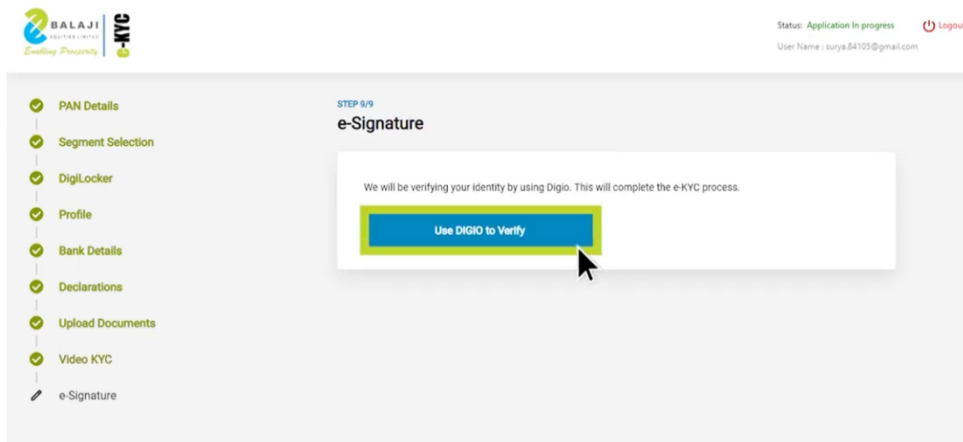
- To log client geo location (latitude & longitude)
- To check on Popup blocker in case any issue sharing camera & microphone
- Client to click on Start Video KYC and click Image Capture.
- Start Record & show PAN while recording for liveness check.
- Client to preview & redo Video KYC if image/video not clear.





DIGIO – esign

- To click Use DIGIO to Verify to esign the application pdf.
- DIGIO api to Upload the pdf and download the esigned copy.
- To navigate to DIGIO url & then to esign.gov. NSDL url to authenticate with Aadhaar number and OTP shared to linked mobile number.
- Authorised person to complete the esign process if AP is selected in Introducer field on personal details screen.



**** Esigned application copy sent to client to the registered email. CC to Admin – Documents Upload

**** CONGRAGULATIONS (THE END of Customer Module)