

Online Account Opening and KYC Manual

MANASHVI SECURITIES LTD

Prosperity through experience, since 1958



The new account opening software, in association with Meon Technologies Pvt. Ltd., aims to simplify and automate the process of client onboarding, making it easier and faster for individuals to open Demat and Trading accounts. Clients can open accounts from the comfort of their homes using a convenient and hassle-free account opening process. This new software is an effort to provide our clients with services that are at par with top financial institutions in India and globally.

The software is primarily aimed at new entrants in the markets as well as a wide range of traders and investors. **Please note that the following type of accounts cannot be opened through the online mode:**

- Non-individual accounts
- Additional Demat
- Trading account existing with Manashvi but demat account with other DP
- Joint Holder account
- Minor account
- NRI account
- Client physically outside India currently even though a citizen of India

Please refer to the list of documents required to open accounts using the new software:

1. Scanned PAN Image
2. Scanned Signature Image
3. Income Proof
4. Cancelled Personalized Cheque
5. Aadhar Card issued in Digilocker
6. Device Webcam (if your PC/laptop does not have a webcam, use the link for account opening on your mobile phone)
7. Nominee PAN/Aadhar Card

Steps for Opening an Account:

1. Enter your mobile number, select dependency and enter the OTP.



eKYC Online Registration

Open a trading and Demat account online and start investing for free



Signup Now

Or resume/track your existing application

Mobile Number

Select Dependency
Self

Send OTP

Note

*Online account opening requires your number to be linked Aadhaar. You can check if your mobile number is linked to Aadhaar here. If your mobile number isn't linked to Aadhaar, please open your account offline.

2. Enter your Email ID and enter the OTP from your Email ID. Select the branch code as it is important for our use. If you are a Direct Client, you may simply proceed with “000” or “HON”.



Email Address

 Sign in with Google

OR

Email ID
rushishah183@gmail.com

Branch/Reference Code
070

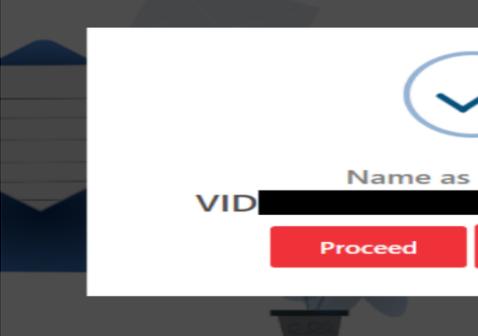
Please accept the [Terms & Conditions](#)

Send OTP

Note:
* If you are not aware on Branch Code, Please type "HON"

3. Enter your PAN card number and Date of Birth:

When you type in the PAN number and your date of birth, your account name will be as per the Income Tax records (as per name on Card) as shown below:





Name as per Pan

VID [REDACTED] AH

Proceed **Cancel**

4. Next, choose the following:

- **Segments:** Manashvi currently offers BSE Cash, NSE Cash, NSE currency and NSE F&O. It is mandatory to choose BSE Cash and NSE Cash. NSE Currency and NSE F&O are optional.
- **Demat Scheme:** The information is available in the ‘View Scheme’ option. For more clarity, contact Manashvi or any of our Authorized Persons.
- **Trading Preferences:** By default, both Demat and Trading accounts will be opened.



Choose Your Segments

Select your trading preferences.

NSE CASH BSE CASH NSE F&O BSE F&O

NSE CURRENCY BSE CURRENCY

Equity Plan
[View Equity Plan](#)

View Scheme
[View Scheme](#)

Select Scheme
select an option

Select Trading Preferences
Demat & Trading Both

Next

5. Address information:

The address is obtained in **two ways**:

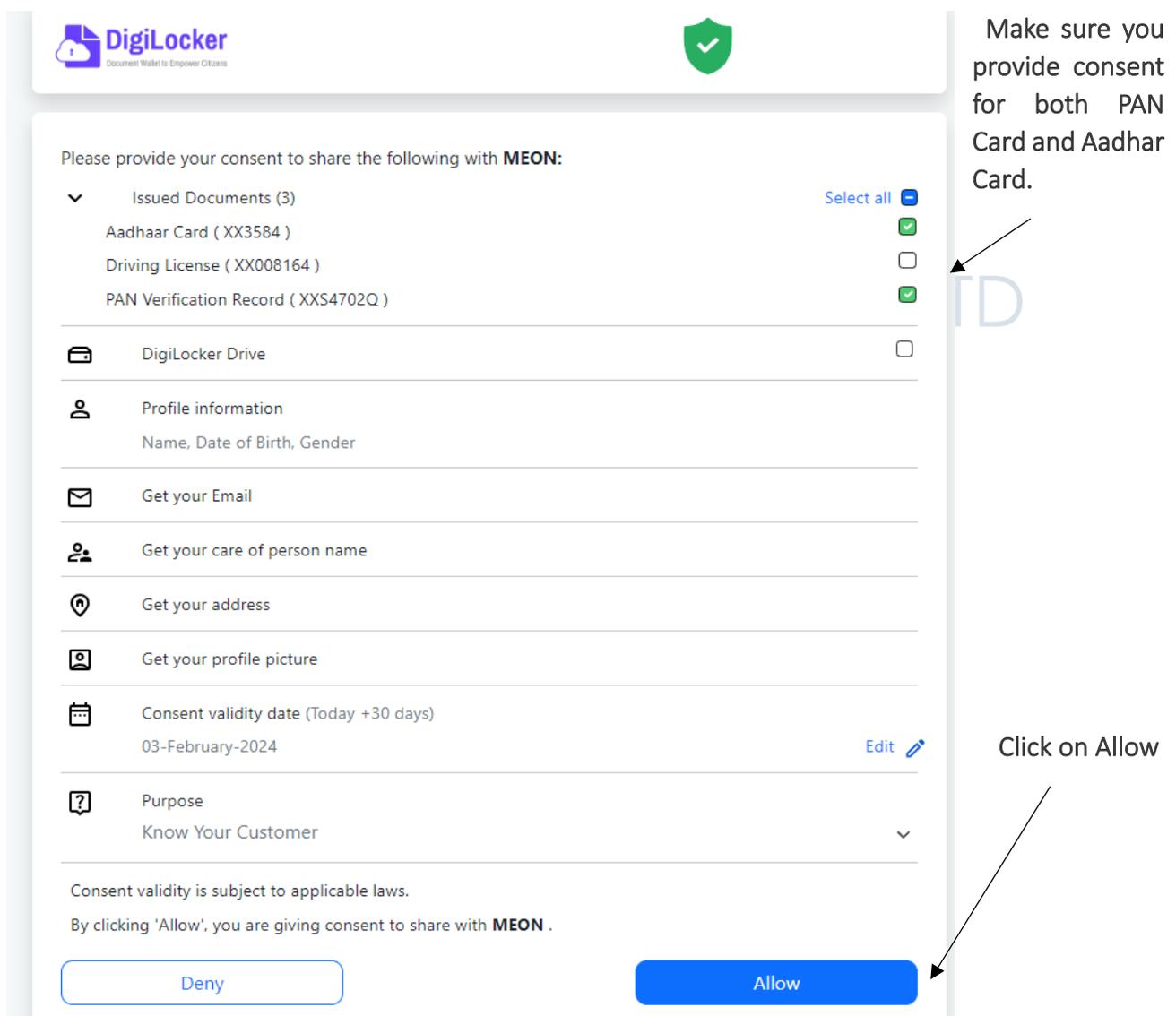
- Through your **Aadhar Card via DigiLocker** or
- Through your **old KRA**.

We **highly recommend following the DigiLocker** Route since it is the **most accurate**. Please note, the KRA option will be available to only those few and limited users who have an old KRA containing their address.

(In case you proceed through KRA, make sure that your address details are accurate and correct. If they are incorrect, avoid the KRA route. You may proceed to step no. 6 directly in case you have the KRA option and your address mentioned there is the correct one)

→ For those whose KRA is empty and need to connect to DigiLocker (If you have not previously set up your DigiLocker account, you can do it in a minute by setting a six-digit code).

You can either sign in or sign up on the DigiLocker Portal through your Aadhar Card Number or your mobile number.



The screenshot shows the DigiLocker consent interface. At the top left is the DigiLocker logo with the tagline 'Document Wallet to Empower Citizens'. At the top right is a green shield icon with a white checkmark. The main content area is titled 'Please provide your consent to share the following with MEON:'. Below this title is a list of items to be shared, each with a checkbox and a 'Select all' button. The items are: 'Issued Documents (3)' (checked), 'Aadhaar Card (XX3584)' (checked), 'Driving License (XX008164)' (unchecked), 'PAN Verification Record (XXS4702Q)' (checked), 'DigiLocker Drive' (unchecked), 'Profile information' (Name, Date of Birth, Gender), 'Get your Email', 'Get your care of person name', 'Get your address', 'Get your profile picture', 'Consent validity date (Today +30 days)' (03-February-2024), and 'Purpose' (Know Your Customer). At the bottom, there are two buttons: 'Deny' and 'Allow'. An arrow points to the 'Allow' button with the text 'Click on Allow'. Another arrow points to the 'Select all' button with the text 'Make sure you provide consent for both PAN Card and Aadhar Card.'

DigiLocker
Document Wallet to Empower Citizens

Please provide your consent to share the following with **MEON**:

Item	Consent Status
Issued Documents (3)	Select all <input checked="" type="checkbox"/>
Aadhaar Card (XX3584)	<input checked="" type="checkbox"/>
Driving License (XX008164)	<input type="checkbox"/>
PAN Verification Record (XXS4702Q)	<input checked="" type="checkbox"/>
DigiLocker Drive	<input type="checkbox"/>
Profile information Name, Date of Birth, Gender	
Get your Email	
Get your care of person name	
Get your address	
Get your profile picture	
Consent validity date (Today +30 days) 03-February-2024	Edit <input type="text"/>
Purpose Know Your Customer	<input type="text"/>

Consent validity is subject to applicable laws.
By clicking 'Allow', you are giving consent to share with **MEON**.

Please Verify Your Details



Pinal [Redacted]
Father's Name [Redacted]
D.O.B [Redacted]
Gender [Redacted]
Address [Redacted]

CONTINUE

You will get this confirmation of your name, father's name, D.O.B, gender and address.

Click on 'Continue'

Proceed directly to step 6 once you get this confirmation.

Common Error: There could be a common technical error/loop in which the Aadhar Details cannot be fetched. To solve this issue, follow these steps:

- Sign in to your Digilocker
- Go to **Issued Documents**
- Find the Aadhar Card and click on the three dots on the right side. Select Refresh as shown below.



- Give consent to DigiLocker to fetch Aadhar Details from UIDAI. Click Update.
- Provide the OTP and click on Update.
- Try fetching on the Account Opening Link again and the error will be resolved.

Once you get the following tab on your screen, it means that your details have been correctly fetched and you can continue to step

- Enter few details such as Father's Name, Mother's name, Occupation, Trading experience, whether politically exposed or not, etc. All details are mandatory.

Personal Details

Father's Name* <input type="text" value="Manish"/>	Mother's Name* <input type="text"/>	
Gender* <input type="text" value="Male"/>	Marital Status* <input type="text" value="--Select--"/>	
Education* <input type="text" value="--Select--"/>	Annual Income* <input type="text" value="--Select--"/>	
Trading Experience* <input type="text" value="Year"/>	Politically Exposed* <input type="text" value="No"/>	
Are you a citizen of India?* <input type="text" value="Yes"/>	Net worth (As Per Latest Assessment Year) <input type="text"/>	
Occupation* <input type="text" value="--Select--"/>	Do you wish to execute DDPI? * (What is DDPI?) <input type="text" value="Yes"/>	
<input type="button" value="Submit"/>		

DDPI is basically the Power of Attorney for Margin Pledge, Settlement and Tender Offer. It has to be selected Yes mandatorily.

7. **Nominee Details:** Provide details for the nominee of the accounts. There could be 1-3 nominees. You have to provide the percentage of Nomination for each nominee (in case, there is only one nominee then the nomination percentage will be 100%).
You will need either PAN card or Aadhar Card of the Nominee.
8. **Bank Details:** Enter the Bank account Number, IFSC Code and the type of account. We will deposit Rs. 1 in your account (this is called penny drop). If the penny drop is successful, you can directly skip to **Step 9**.
In case the Penny Drop is not successful you will have to upload proof of your bank account (cancelled cheque, bank statement, etc.)
9. **Upload PAN card (This step may or may not come in your journey):** Upload a scanned copy of your PAN card. The **copy should be clearly visible. Avoid any blur, dark or cropped image**. Make sure it is full and clear.
10. **Upload Signature:** User will have to upload a scanned image of their signature. Also, there is a separate option for drawing your signature online if you don't upload the scanned copy. You can do either of the two **but the signature has to be clear, full and visible**.
11. **Live Picture:** As per the guidelines, you need to upload a live picture for the account opening. **Make sure that you are on a device with a front camera/webcam**. For those users that are working on a PC without a webcam can continue with this particular step on their mobile phones. This step might take a few mins so **DO NOT REFRESH** if it takes time.

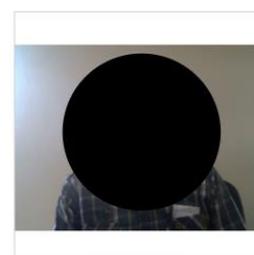
Note: You do not have an option for manually uploading the picture, it is compulsorily to be taken live.

The picture should be clear and full face should be visible with the right angle. Face should not be tilted. Make sure the lighting is proper. Here is the reference picture:

Webcam Client Image - Final Step

Important Image instructions

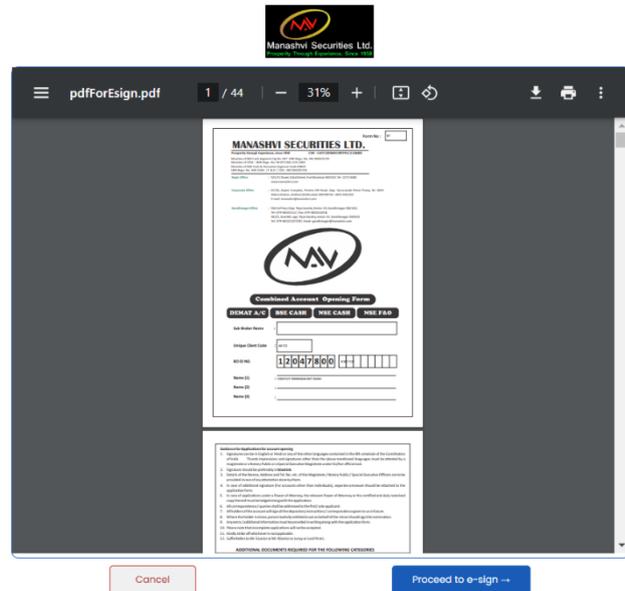
- > Do not wear goggles, cap or anything covering the face
- > Capture clear image with a sufficient light
- > Not other person should appear in the image
- > Distance between the camera should not be more than 0.5 meter
- > Background of the image should be plain, preferably white
- > Do not use the rotated image. Capture only an up-right image ..



CAPTURE

SUBMIT & CONTINUE

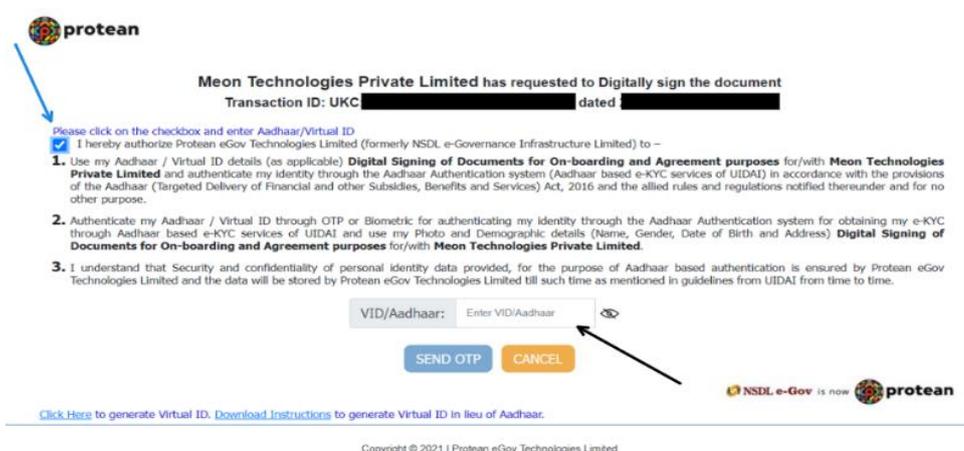
12. At this point, you have completed the first and the major part of the form. You can Preview your Equity PDF using the option given below. After that, click on the 'Proceed for e-sign' for further steps.



13. **E-sign:** This is a 2-part process (Equity and for KRA) where you need to **E-authenticate** your document through the platform provided by Protean eGov Technologies.

In the first part, Meon Technologies Private Limited (the software provider) will ask you to digitally sign the document for **Equity Account Opening Form**.

Agree to the terms (shown in blue arrow) and enter your Aadhaar Card/VID number (shown in black arrow) and authenticate via the OTP on your registered Mobile Number/E-mail. The process is shown below:



After completing the E-sign for **Equity account opening form**, repeat the same step for **KRA** (click on the button pointed by the arrow)



Manashvi Securities Ltd.
Process Your Kra e-Sign PDF Document

Preview PDF

Proceed to E-sign



E-sign for KRA is the last step for the client after which the form will be submitted for further processing by Manashvi Securities Ltd.

Thank you for choosing Manashvi and we are thrilled to have you on board.
Welcome to a bright financial future!

MANASHVI SECURITIES LTD

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