

Below is step process followed for Offline account processing/activation:

* All physical documents are received by Admin Team via courier
* Details like Sender Name, Sender Address, Receiver Details, POD details, Other Details, etc are updated in CMS (inward system)
* If there are multiple AOF/documents in a packet, then a separate entry is done by Admin team for each of the AOF/documents in CMS
* An email is also sent by Admin team to CAT-team for all the AOF/documents updated by them for the day
* Any AOF/docs received by Admin team after cut-off time is inwarded in CMS on the same day and the same is provided to CAT-team on next working day
* Admin Team writes today's date on all the AOF (back side of last cover page)
* Support staff from CAT-Team collects all the AOF/documents from Admin Team
* Segregates AOF & documents separately
* Affixes round stamp on the documents in the respective boxes specified for the same
* Affixes PAN check stamp on all PAN copies wherever provided
* Hand-over all the physical AOF/documents to Inward person along with a date-count slip attached to the lot who does Inwarding in LD system
* For AOF - Data / Details like Doc Type, Client Name, PAN (Verified with IT site), Document Name are manually entered & saved in LD system.
* A new form number is generated & same is mentioned on AOF on front cover page
* Verification email is sent to respective client on his/her email-id to check for valid email & also mobile number is mentioned on the same
* If email-id is not verified, then rejection is communicated on email to respective PP/RM on email & the same is also updated in LD system
* Once inwarding process is completed then physical AOF/document is hand-overed for scrutiny / verification person
* All the physical AOF scrutiny / verification is done by scrutiny person.
* Completeness & Clearness is verified between AOF & supporting documents
* PAN is verified with Income-Tax site in LD system & confirmation is mentioned accordingly on PAN check stamp. AML check is done.
* Email id/Mobile is verified by sending an email to respective client
* KRA is checked and PAN-Aadhar seeding is checked
* All the fields that are checked in AOF is marked with a highlighter on entire AOF
* If any rejection is found, then the same is updated in LD system & also communicated on email to respective PP/RM
* If there is no rejection, then physical KYC is hand-overed for Maker-Checker Entry in LD system
* All mandatory fields mentioned on AOF is manually entered in LD system by maker
* Client signature is scanned & cropped & updated in LD
* All the fields that are updated by maker are checked by checker & authorized
* Demat (CDSL/NSDL) batch processing is done for all accounts which are successfully checker authorized
* For the above process, file is generated from back-office system & the same is uploaded in DPM. Successfully response file from CDAS is updated back into back-office system.
* Any rejection case for any reason is immediately rectified manually & same is re-uploaded in DPM till the same successfully updated
* UCC API (NSE & BSE) is run for activation of Trading Accounts
* Any UCC related rejection is immediately rectified manually & same is updated in respective exchange till the same successfully updated

* <u>KRA-CKYC is updated (data + images) are uploaded in KRA/CKYC post Account Activation / Modification</u>
* <u>This process is run from back-office system for data & images are shared to KRA/CKYC thru API / SFTP</u>
* <u>KRA/CKYC is checked on a daily basis if any case is on-hold / rejected by KRA/CKYC</u>
* <u>If any is on-hold / reject, then the same is rectified / resolved by updating revised document / by co-ordinating with KRA agency. Once client is KRA-Verified / Validated print-out of the same is taken from KRA site and the same is attached to respective AOF / document.</u>
* <u>Complete KYC/KRA is scanned & shared by scanning team in a shared folder for record & future reference purpose</u>
* <u>All AOF/documents are sent to storage vendor once Audit / Inspection is completed & there is no observation on the same</u>
* <u>Bar-code / File No is updated against each AOF & document & data of the same is kept in a shared path for future purpose</u>
* <u>All rejected AOFs / Documents which are not actioned for more than 15-days are sent back to respective PPs/RMs/Branches</u>