

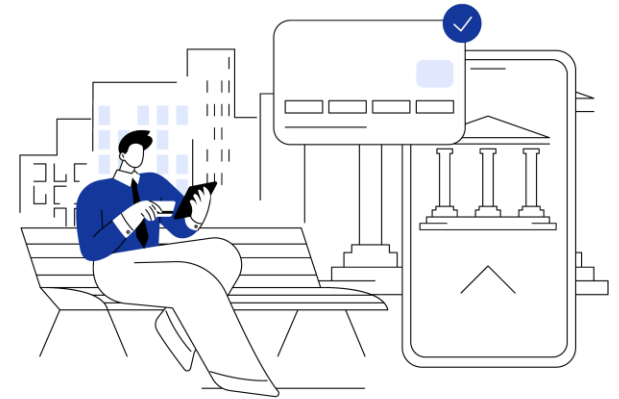
PL QuickKYC AI App

- **PL QuickKYC AI App is a digital platform that enables** demat account opening quickly and without any paperwork, using AI for a smooth onboarding process.
- The app is meant for PL Branch Staff & Progress Partners. **The app can be installed on your Android Phone / Tablet**

Account Opening Process



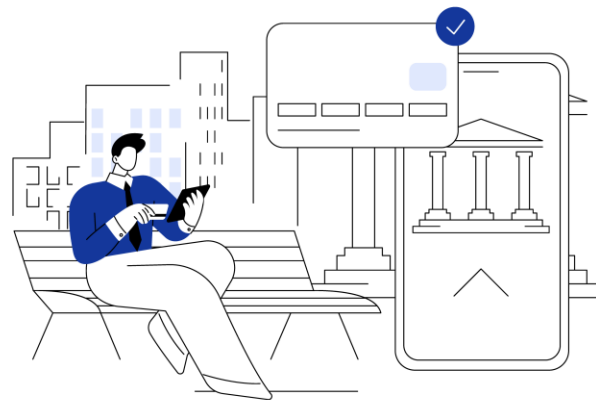
- [Download](#) App & Login (Existing PL Clients User ID & Password)
- Create new application and fill in applicant details
- Upload requisite documents & applicant's photo
- In Person Verification (IPV) of client.
- All documents will get on-time verified by AI.
- PL's Client Activation Team (CAT) will verify AI rejected documents. Discrepancies, if any shall be reflected against respective column in RM/PP's Mobile/Tablet.



Account Opening Process



- On AI verification success, client & RM/PP can proceed for E-sign without interruption.
- If a document fails AI verification, the CAT team will approve or reject it. The client or RM can then upload the correct document.
- Once approved by CAT, they can proceed with e-signing.
- Trading Code is generated & client receives Welcome Mail, Login details.





Pre-Requisites For RM/PP

- 01 Before using the App, please test for connectivity & charge of your Mobile/Tablet
- 02 Your Smartphone/Tablet should have a good camera as well as sufficient storage space
Please check that Biometric device, if any, is working properly
- 03 To login to the App, simply use your PL Clients User ID & Password
- 04 Request your client to keep their E-mail ID, Mobile number, PAN Card details, Aadhaar card details, Bank details, Income proof (for F&O trading) handy before proceeding to open an account.

QuickKYC AI Account Opening Process is a GOOD FAITH PROCESS. Confidentiality of this process is very critical. Do not leak any details of the process and that of the applicant to any third party. Such incidences, if any brought to our notice, will call for a strict disciplinary action.



Pre-Requisites For Opening Account

Applicant Requirements:

- The applicant must have an Aadhaar card linked to their mobile number and a Digilocker account.
- A Digilocker account with the relevant documents stored.
- E-mail ID & Mobile number. Pan Card, Aadhaar Card details, Bank details, Income proof (Last 6 months Bank A/c statement) Mandatory for F&O/Commodity Trading.
- Other demat account proof (only if the applicant wants to link an existing DP to the trading account).



Download PL QuicKYC AI App

In Google Play store, search for “**QuicKYC AI**”

- Or open this link in your mobile phone **<https://tinyurl.com/4pdmmp2>**
- Install the App on your **mobile/ tablet**.

Login



Open the app

Log in to the app using your existing PL Clients User ID & Password.

The screenshot shows the login interface of the QuickKYC AI app. At the top, a status bar displays the time 11:30, signal strength, and 40% battery. The app's logo, 'QuickKYC AI', is centered at the top. Below the logo is an illustration of a man and a woman, both holding smartphones. The word 'Login!' is prominently displayed in bold blue text. Underneath, there are two input fields: 'Email ID / User ID' and 'Password', each preceded by a person icon. A green 'LOGIN' button is positioned below the password field. At the bottom, a navigation bar contains three icons: a hamburger menu, a home button, and a back arrow.

Dashboard



The Dashboard gives you a comprehensive view of your applications in different stages.

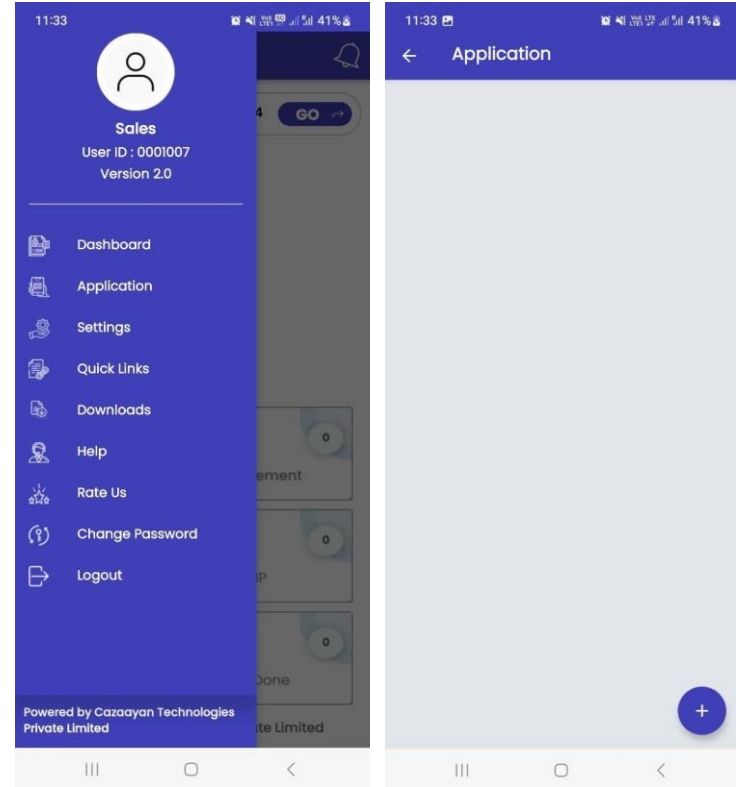
- **APPROVED:** Applications approved by CAT and pending for applicant's e-Sign
- **REQUIREMENTS:** Some discrepancies have been pointed out by CAT which requires to be cleared before approval
- **PENDING:** Applications pending for RM/PP's action
- **KYC WIP:** Applications under process with CAT
- **REJECTED:** Applications rejected by CAT
- **E-SIGN DONE:** Applications those are already e-Signed





Starting A New Application

- Click on the Menu icon on the top left of the screen
- Select Application option from menu
- Click on the + sign to begin the application process




Mobile Number Verification



- Enter applicant's mobile number and **verify by entering the OTP sent via SMS on applicant's number**
- **Mention the relationship of Mobile owner to applicant** (Self, Spouse, Dependent parent and Dependent child)

11:33

41%



Let's Get Started

Sign up for new account


+91

REQUEST OTP

☒ Terms and Conditions

11:33

42%



Verify Mobile

We have sent a 6 digit verification code to 9594838611

CHANGE

Select Relationship

SELF

Resend OTP : 56 sec

Email Id Verification



- Enter applicant's E-mail ID and **verify by entering the OTP received on that E-mail ID**
- **Mention the relationship of E-mail ID owner to applicant** (Self, Spouse, Dependent parent and Dependent child)

The screenshot shows a mobile app interface with a status bar at the top displaying the time 11:36, signal strength, Wi-Fi, and battery level at 42%. The main content area features an illustration of a man standing next to a large smartphone. The phone screen shows a login form with a pink circular button and a 'Login' button. Below the illustration, the text 'Add the Email ID' is displayed in bold, followed by the instruction 'Let's add an Email ID you would like to associate with this account'. There is an input field labeled 'Email ID' with a small envelope icon on the left and an edit icon on the right. Below the input field is a large green button labeled 'REQUEST OTP'. At the bottom, there is a checkbox labeled 'Terms and Conditions' which is checked. The bottom of the screen shows a standard Android navigation bar with three icons: a square, a circle, and a triangle.

PAN Verification



- Enter applicant's PAN, Name as per PAN and Date of Birth (DOB)
- Click on Verify
- Applicant's name as at Income-Tax website is displayed
- Account shall be opened as per this name only

11:38 PAN Verification

Verify PAN Number

Let's add the PAN Number

Email ID
shahrubina42@gmail.com ✓

Enter PAN Number

Name (As per PAN Card)

Date Of Birth (DD/MM/YYYY)

VERIFY

11:39 PAN Verification

✓

Name as per PAN

**RUBINA KHATUN KARAM
HUSSAIN SHAH**

CANCEL PROCEED

Date Of Birth (DD/MM/YYYY)
14/01/1997

VERIFY

☒ Terms and Conditions

Digilocker Verification



- Click on Connect to Digi Locker to start Digi Locker process
- Enter applicant's Aadhaar number and click on Next
- Enter the OTP received on registered mobile number
- Enter your PIN. If a PIN has not been set, click on "Register PIN" and complete the registration process

11:40

Basic Details

Connect to DigiLocker
Let's add Aadhaar form DigiLocker

Email ID

shahrubina42@gmail.com

✓

PAN Number

HXLPS6726J

✓

RUBINA KHATUN KARAM
HUSSAIN SHAH

CONNECT TO DIGILOCKER

☒ Terms and Conditions

11:40

DigiLocker

Prabhudas Lilladher Pvt. Ltd

You are about to link your DigiLocker account with Prabhudas Lilladher Pvt. Ltd application of Prabhudas Lilladher Pvt Ltd. You will be signed up for DigiLocker account if it does not exist.

Please enter the following text in the box below:

Unable to read the above image? Try another!

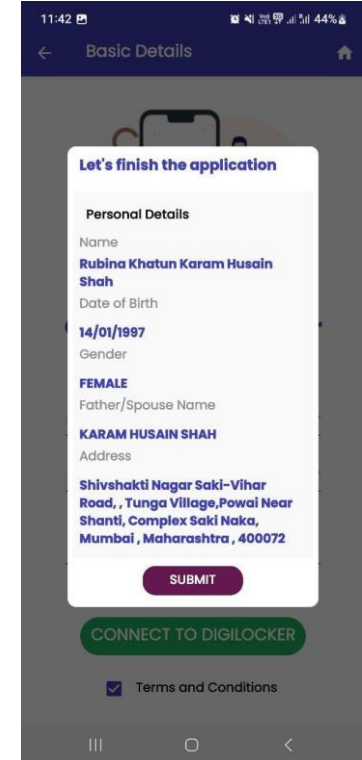
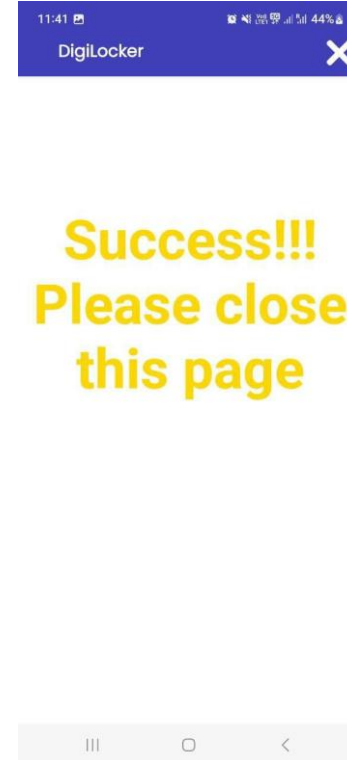
Next

[Return to Prabhudas Lilladher Pvt. Ltd](#)



Digilocker Verification

- Click the "Allow" button to fetch the document from DigiLocker
- The **successful message page** will be displayed on the screen. Then, click the Close button and verify the applicant's fetched data





Trading Details

- Tick on the check-boxes of those segments that the applicant wishes to opt for
- Select brokerage plans for the opted segments. The Brokerage details will appear under rate column.
- NOTE: Do not check on Commodity segment if RM/PP's Branch is not registered with PL for Commodity

The screenshot shows the 'Trading Details' screen of a mobile application. At the top, there is a status bar with the time 11:42 and battery level 44%. Below the status bar is a blue header with a back arrow, the title 'Trading Details', and a home icon. The main content area is white and contains the following sections:

- Branch1**: A dropdown menu showing 'Branch 1' and 'ABC BANK-ABC001'.
- Select Segments**: A section with four checkboxes: 'Equity Cash' (checked), 'Equity Derivative' (unchecked), 'Currency' (unchecked), and 'Commodity' (unchecked).
- Equity Cash Delivery**: A pink button with a dropdown arrow.
- Equity Cash Intraday**: A pink button with a dropdown arrow.
- Running account authorization**: A dropdown menu showing 'Once In a Quarter'.
- Contract Note Details**: Two radio buttons, 'ECN' (selected) and 'Physical' (unselected).
- SAVE & NEXT**: A green button at the bottom.

The bottom of the screen shows a standard Android navigation bar with three icons: a square, a circle, and a triangle.



Trading Details

- Select whether applicant requires contract notes in electronic or physical format
- Select Trading Type as per Applicant's want
- Tap on "Save & Next" Button & proceed

11:43 45%

Trading Details

SILVER

Select Brokerage Rate

*D01P01

Equity Cash Intraday

Select Brokerage Plan

SILVER

Select Brokerage Rate

*C001

Running account authorization

Once In a Quarter

Contract Note Details

☒ ECN ☐ Physical

Trading Type

☐ Online ☐ Offline ☒ Both

SAVE & NEXT



Demat Scheme Details

- If applicant wishes to open a Demat account with PL, select “Yes” (recommended)
- If applicant wishes to link existing Demat account to his Trading account, select “No” and enter existing Demat account details. Upload images of existing demat account proof document
- Depository name “CDSL” will be displayed
- Select “No” if client does not wish to opt for BSDA i.e. Basic Service Demat Account
- Select the Account Opening Scheme from the dropdown. To view the details of the selected scheme, click on “View”. To view the details of all schemes, click on "View All."

11:46 46%

← DEMAT Details →

DEMAT SCHEME

Do you want to open DEMAT Account

☒ Yes ☐ No

Is DEMAT External?

☐ Yes ☒ No

Depository Name ▼

BSDA

☐ Yes ☒ No

Account Opening Scheme

SUPERSAVER INDIVIDUAL ▼

View View All

SAVE & NEXT

Other Details



Fill in the following details of the applicant:

- Father/ Spouse name would be pre-filled from Digi Locker
- Mother Name
- Marital status
- Education
- Occupation
- Annual Income
- Trading experience
- Select 'No' for Politically Exposed Person (PEP) if the applicant is not a politically exposed person

The screenshot shows a mobile application interface for filling in 'OTHER DETAILS'. The form is displayed on a smartphone screen with a status bar at the top showing the time as 11:48 and battery level at 46%. The form has a purple header with a back arrow, the title 'OTHER DETAILS', and a home icon. The fields are as follows:

- Father Name:** A text input field containing 'KARAM HUSAIN SHAH'.
- Mother Name:** An empty text input field.
- Marital Status:** A dropdown menu with 'SELECT' as the current selection.
- Education:** A dropdown menu with 'HIGH SCHOOL' as the current selection.
- Occupation:** A dropdown menu with 'PRIVATE SECTOR' as the current selection.
- Annual Income:** A dropdown menu with 'BELOW 1 LAC' as the current selection.
- Trading Experience:** An empty text input field.
- DDPI:** Radio button options for 'Yes' and 'No', with 'No' selected.
- PEP/PEP Relative:** Radio button options for 'Yes' and 'No', with 'No' selected.

At the bottom of the form is a green button labeled 'SAVE & NEXT'. The phone's navigation bar at the very bottom shows three icons: a square, a circle, and a triangle.

Other Details



- Select 'Yes' or 'No' in DDPI option as per applicant's wish
- The default options are pre-set. If the applicant wants to make any changes, select "Yes" or "No" as needed

The screenshot shows a mobile application interface for the 'OTHER DETAILS' section. At the top, there is a status bar with the time 11:49 and battery level 47%. Below the title bar, there is a dropdown menu set to '5-10 LAC' and a text input field for 'Trading Experience' with the value '0'. The form contains several sections with radio button options:

- DDPI**: Radio buttons for 'Yes' and 'No', with 'No' selected.
- PEP/PEP Relative**: Radio buttons for 'Yes' and 'No', with 'No' selected.
- I / We instruct you to receive each & every credits in my / our account (if not marked the default option would be Yes).**: Radio buttons for 'Yes' and 'No', with 'No' selected.
- I / We would like to instruct you to accept all the pledge instructions in my / our account without any other further information from my / our end (if not marked, the default option would be 'No')**: Radio buttons for 'Yes' and 'No', with 'No' selected.
- Account Statement Requirement (As per SEBI Regulation)**: Radio buttons for 'Daily', 'Weekly', and 'Fortnightly', with 'Fortnightly' selected.

At the bottom of the form is a green button labeled 'SAVE & NEXT'. The mobile app's navigation bar at the very bottom shows three icons: a hamburger menu, a home icon, and a back arrow.

Bank Details



- Enter the bank account number that the applicant wishes to link with the demat account
- Enter confirm Bank account number same as above
- Enter IFSC Code and MICR code
- If Applicant wants to add UPI id instead, then enter those details
- Click on Save & Next button

The screenshot shows a mobile application interface for entering bank details. At the top, there is a status bar with the time 11:50, signal strength, and battery level at 47%. Below the status bar is a purple header with a back arrow, the text "Bank Details", and a home icon. The main content area features a stylized illustration of a bank building with a sign that says "BANK". Below the illustration are four input fields, each with a bank icon on the left: "Bank Account Number", "Confirm Bank Account Number", "IFSC Code", and "MICR Code". At the bottom of the form is a green button labeled "SAVE & NEXT". The very bottom of the screen shows a standard Android navigation bar with three icons: a square, a circle, and a triangle.



Nominee Details

- Choose “Opt in” if applicant wants to nominate. Select “Opt Out” if applicant does not wish to nominate
- Enter nominee details
- Select document type from dropdown – PAN or Aadhaar
- If document type selected ‘PAN’, then verify PAN details
- If the document type is selected as 'Aadhaar', the page will redirect to the DigiLocker page
- Nominee Mobile number and Email
- Relation with Applicant
- Nominee Address
- The nomination allocation percentage should not exceed 100%.
- Guardian Details in case the nominee is a minor
- Multiple nominees: Select up to 3 persons, and the total percentage allocation should equal 100%.

11:54

Nominee Details

DOCUMENT TYPE
SELECT

Nominee Mobile No

Nominee Email ID

Relation with Nominee
SPOUSE

Address Line 1

Address Line 2

Address Line 3

Pin Code

SAVE & NEXT

12:00

Nominee Details

Do You Wish To Nominate?

☒ OPT In ☐ OPT Out

Add Nominee(s)

Nominee 1

HEMANG HARESHBHAI DAGHA
Pan: BWNPD7351M

Mobile: 7021452125 | Dob: 23/08/1995

MODIFY DELETE

Nomination Allocation(%)

NOMINEE 1	0
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SAVE & NEXT



Document Upload

All documents will be verified through AI (Artificial Intelligence)

Upload applicant's documents

- Signature: Current Signature which is same on PAN Card
- Client PAN: If PAN details are not fetched from Digi Locker, the please upload PAN Copy
- Client Photo: Click a selfie of the applicant using your mobile camera and capture it. Or click on IPV link which will be sent to applicant's registered email ID for live photo (Selfie).
- Client's Live Location would capture with the Selfie.
- Nominee: If the document type selected is 'PAN', upload the applicant's nominee's PAN card
- If selected segment is derivatives/currency or commodity, then upload income proof, latest ITR or 6 months bank statement

The screenshot shows a mobile app interface for document upload. At the top, there's a status bar with the time 12:01 and battery level 51%. Below that is a purple header bar with a back arrow, the text 'Documents', and a home icon. The main content area has a light orange background. It starts with an illustration of a person holding a document. Below that is a note: 'Note: All your documents will be verified through Artificial Intelligence.' There are four blue buttons with white text and downward arrows: 'Current Signature', 'PAN Copy', 'Client Photo', and 'Nominee 1 Details'. At the bottom, there is a green button labeled 'Submit for Verification' and a checkbox labeled 'Terms and Conditions'. The very bottom of the screen shows a navigation bar with three icons: a list icon, a home icon, and a back arrow.



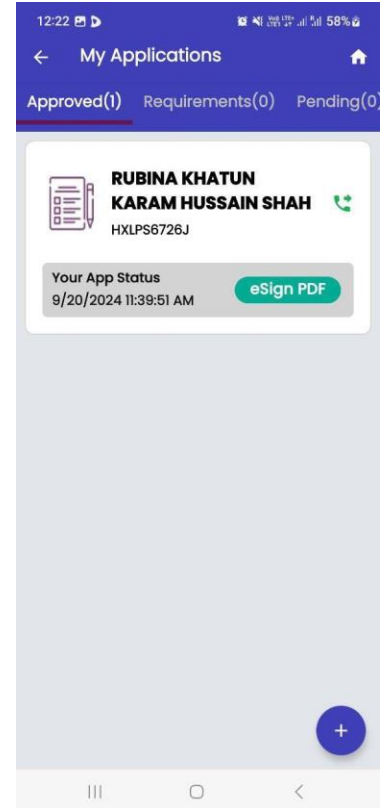
Process Post Submission Of Details

- Once the document is verified by AI, the RM/PP can proceed with the e-sign process.
- If the document fails AI verification, the CAT team will verify the document and either approve or raise rejection in case of discrepancies.
- After approval from the CAT team, the RM/PP can proceed with the e-sign process.
- Discrepancies reported on-screen are reflected on RM/PP's handset as a Red exclamation mark with discrepancy remark



E-Signing The PDF

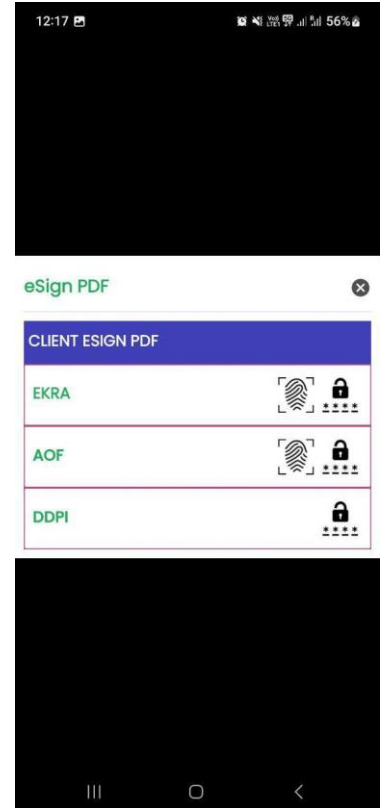
- After KYC approval, under “My Applications” and ‘Approved’ the applicant’s form will be highlighted as “eSign PDF”
- Click on e-Sign button





E-Signing The PDF

- Select mode of e-Sign (SMS-OTP) for each option i.e. AOF, KRA & DDPI.
- Based on option selected, NSDL e-Sign page will open.
- Enter applicant's Aadhaar number & tick on T&Cs.
- Enter the SMS-OTP received on applicant's mobile number linked to Aadhaar.
- On pressing "Submit" button the e-sign gets affixed on the AOF & KRA.



E-Signing The PDF



- On successful e-Sign, the e-Sign option will be replaced by an e-Signed PDF which can be viewed in the app.
- Applicant will receive this signed pdf file via e-mail.

12:18 57%

INSTA KYC

NSDL
Technology, Trust & Reach

Welcome To eAuthentication Portal

Enter Aadhaar Number / Virtual ID

☒ I have read all the Terms and Conditions.

Enter OTP

Info !
Resend OTP will be enabled in 21 seconds.

© 2022 NSDL e-Governance Infrastructure Ltd. All Rights Reserved.

12:19 57%

eSign PDF

CLIENT ESIGN PDF

EKRA	
AOF	
DDPI	



Generation Of Client Code

- Once the document is e-signed, the data moves into PL-HO's back-office software for Trading & Demat account
- Trading and demat account shall be opened before end of the next day. Client code will be the Login ID.
- An email and SMS will be sent informing the activation of the trading code, followed by a welcome letter containing the login ID and password.
- Client can now download PL Digi trade App from Android Play Store/Apple App Store and start trading. You can view applicant's client-master details in PLClients. In case of any discrepancy, inform CAT Team immediately.



Contact PL QuickKYC Desk for routine queries & application processing issues

Call or WhatsApp on 8291994788 | Email to instakyc@plindia.com

Physical documents may be sent to:

3rd Floor, Sadhana House, 570, P. B. Marg, Behind Mahindra Tower, Worli,
Mumbai - 400 018, INDIA

Escalations to be addressed to Mr. Jigar Makwana on 8080273688 / JigarMakwana@plindia.com



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PRABHUDAS LILLADHER

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