

# PL QuicKYC

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STEP BY STEP GUIDE TO AI WEB  
MANUAL

# Why Choose QuickKYC?



## Fully Digital

Complete account opening from anywhere.



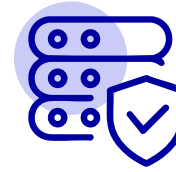
## Fast Activation

Account ready within 24 hours



## Paperless Process

Environmentally friendly and hassle-free



## Secure & Verified

Multi-layer authentication for safety



## No Charges

Free account opening

# Pre-Requisites Checklist



Ensure you have the following:

01

Aadhaar card linked to your mobile number and a DigiLocker account

02

Valid email ID and mobile number

03

PAN card, Aadhaar details, bank details, and income proof (*last 6 months' bank account statement*) – mandatory for F&O/Commodity Trading

# Mobile Verification for Account Opening Process



- Enter the 10-Digit mobile number (for all future communication).
- An OTP (One Time Password) will be sent via SMS. Enter OTP to verify your number.
- If the OTP is not received within 30 seconds, Click to resend OTP

# Mobile Verification for Account Opening Process



- A one-time password (6 Digit OTP) will be sent to the provided Mobile number. If the OTP is not received within 1 Minute, click on "Resend OTP". Enter the OTP in the provided space as shown in the image below
- You will receive an OTP via SMS from PL as shown below:  
'111111' is your OTP for mobile number verification and to opt-in for WhatsApp communication from Prabhudas Lilladher



## Troubleshooting Tips:

- If OTP is not received, please wait 1 minute before requesting a resend.
- Verify network coverage on your phone.
- Ensure your number is linked to Aadhaar for verification.
- You can make up to 3 resend attempts. After reaching the limit, wait 15-20 minutes before trying again.
- OTP is valid for 60 seconds only.

# Email ID Verification



- Enter the Email ID (for all future communications)
- An OTP will be sent to your email
- Check both **Inbox and Spam folders** for the OTP
- Enter the OTP to verify your email

## Important Notes:

- Use an email address you regularly access
- Add PL-CRdept@plinidia.com to safe sender or remove it from spam
- OTP expires in a few minutes
- Email OTP is **different from mobile OTP**

The screenshot shows the PL Capital website interface. At the top, there's a navigation bar with the PL Capital logo and 'PL InstaKYC'. Below this, a banner reads 'Open your Trading & Demat account' with the text 'Never miss an investment opportunity. Easily open 100% online Demat & Trading account for free from anywhere'. On the right side, there's a 'Verify Email ID' form with the following fields: 'Email ID \*' (with a red 'Enter Email ID' prompt), 'RM/PP Code', and a blue 'Get OTP' button. Below the button, it says 'Already have an account? Log In'. At the bottom of the form, there's a checkbox for 'By proceeding, I agree to T&C and Privacy Policy.' On the left side of the page, there are several callout boxes: '80 years of market experience', 'Award winning Research Team', '411,891k Total Users', and '1.6 lakh+ Customers trust us'. In the bottom right corner, there's a green 'Ask Lila' button. The background of the page features a grid pattern and a smartphone displaying a stock market app.

# Email ID Verification



- A one-time password (OTP) will be sent to the provided email ID
- If the OTP is not received, **click on "Resend OTP" to have it sent again to the registered email ID. Enter the OTP in the provided space as shown in the image**

The screenshot shows the PL Capital website interface for opening a Trading & Demat account. The page includes a header with the PL Capital and PL InstaKYC logos. The main heading is "Open your Trading & Demat account" with a subtext: "Never miss an investment opportunity. Easily open 100% online Demat & Trading account for free from anywhere".

On the right side, there is a "Verify Email ID" section. It states: "Verify your Email Id with the received OTP". Below this, it says: "A 6-digit verification code to has been to xxxxxxxxxx@gmail.com". There are six input fields for the OTP, followed by a "Resend OTP" link. Below the input fields, there is a "Select Relation:" dropdown menu with "SPOUSE" selected. At the bottom of this section, there is a link: "Already have an account? Log In".

At the bottom of the page, there is a section with a background image of a smartphone displaying a stock market app. Overlaid on this image are several callouts: "80 years of market experience", "Award winning Research Team", "411,891k Total Users", and "1.6 lakh+ Customers trust us".

In the bottom right corner, there is a button labeled "Ask Lila".



# PAN Verification



- Enter PAN details, PAN Number, Name(As per PAN), Date of birth (DOB)
- Click on **Verify** button
- The PAN details entered will be verified against the Income Tax database. The confirmation page will display the client's name as registered with the Income Tax department. The account will be opened using the retrieved name.

The screenshot shows a web browser window with the URL `uatinsta.plindia.com:8080/#/`. The page header includes the **PL Capital** and **PL InstaKYC** logos. A progress bar indicates **Step 1 Basic** is active.

**PAN (Permanent Account Number)**

- Ensure accurate and comprehensive data for optimal AI Performance
- Enter your PAN details as mentioned on your PAN Card
- Your account name will be fetched from the income tax database
- Under New PMLA regulation, please ensure that your Aadhaar number is seeded to your PAN

☒ I, Holder of this PAN gives my unconditional & absolute consent to fetch my KYC and related information. (such as Name, PAN, Date of Birth, Address, Mobile No., Email Address, KYC Documents, etc.) from SEBI appointed Digi Locker by the Registered intermediary Prabhudas Lilladher Private Limited to authenticate my identity for opening my Trading & DEMAT Account.

**Verify Your PAN**

Email ID \*

RM/PP Code

Enter PAN Number \*

Name (As per PAN card) \*

Date of Birth \*

By proceeding, I agree to T&C and Privacy Policy. [Ask Lila](#)

# PAN Verification



- Click "Proceed" to continue or "Cancel" to re-fill the data.
- Click on **Proceed button to continue.**
- **If an error occurs, please refer to the solutions mentioned below.**

## Name Mismatch

1. Enter your name exactly as it appears on your PAN card.
2. Include or exclude your middle name as per your PAN record.
3. Do not use initials if your full name is mentioned on the PAN card.

## DOB Format

1. Use DD/MM/YYYY format
2. Cross-check DOB with your PAN card.
3. Ensure year is entered correctly

The screenshot shows the PL Capital website's PAN verification process. The browser address bar shows 'uatinsta.plindia.com:8080/#/'. The page has a dark blue header with 'PL Capital' and 'PL InstaKYC' logos. The main content area is divided into two columns. The left column, titled 'Step 1 Basic', contains a progress bar and a section for 'PAN (Permanent Account Number)' with instructions: 'Ensure accurate and complete PAN details as per PAN card', 'Your account name will be verified against the database', and 'Under New PMLA regulations, PAN number is seeded to your account'. A checkbox is checked with the text: 'I, Holder of this PAN give consent to fetch my KYC and related documents (PAN card, Date of Birth, Address, Mobile Number, etc.) from SEBI appointed Data Locker by the Registered intermediary Prabhudas Lilladher Private Limited to authenticate my identity for opening my Trading & DEMAT Account.' The right column, titled 'Verify Your PAN', has an 'Email ID' field with a green checkmark, a 'PAN' field, and a 'Date of Birth' field with the value '14/01/1997'. A large 'Verify' button is at the bottom right. A white modal dialog is centered over the form, featuring a green checkmark icon, the text 'Name as per PAN', and 'Proceed' and 'Cancel' buttons. The footer includes the text 'By proceeding, I agree to T&C and Privacy Policy.' and an 'Ask Lila' chat button.



## Why name might be different from PAN?

- The printed name on your PAN card may be a shortened version of your full name stored in the Income Tax database due to space constraints. Additionally, data entry errors during the PAN issuance process could lead to mismatches between the physical card and the digital record..

## Include what to do if Income Tax verification fails?

- Check your details on the Income Tax e-Filing portal under your profile.
- Ensure that you are registered on the Income Tax e-Filing portal. If not, registration is mandatory for verification.

# Connect to Digi Locker Process



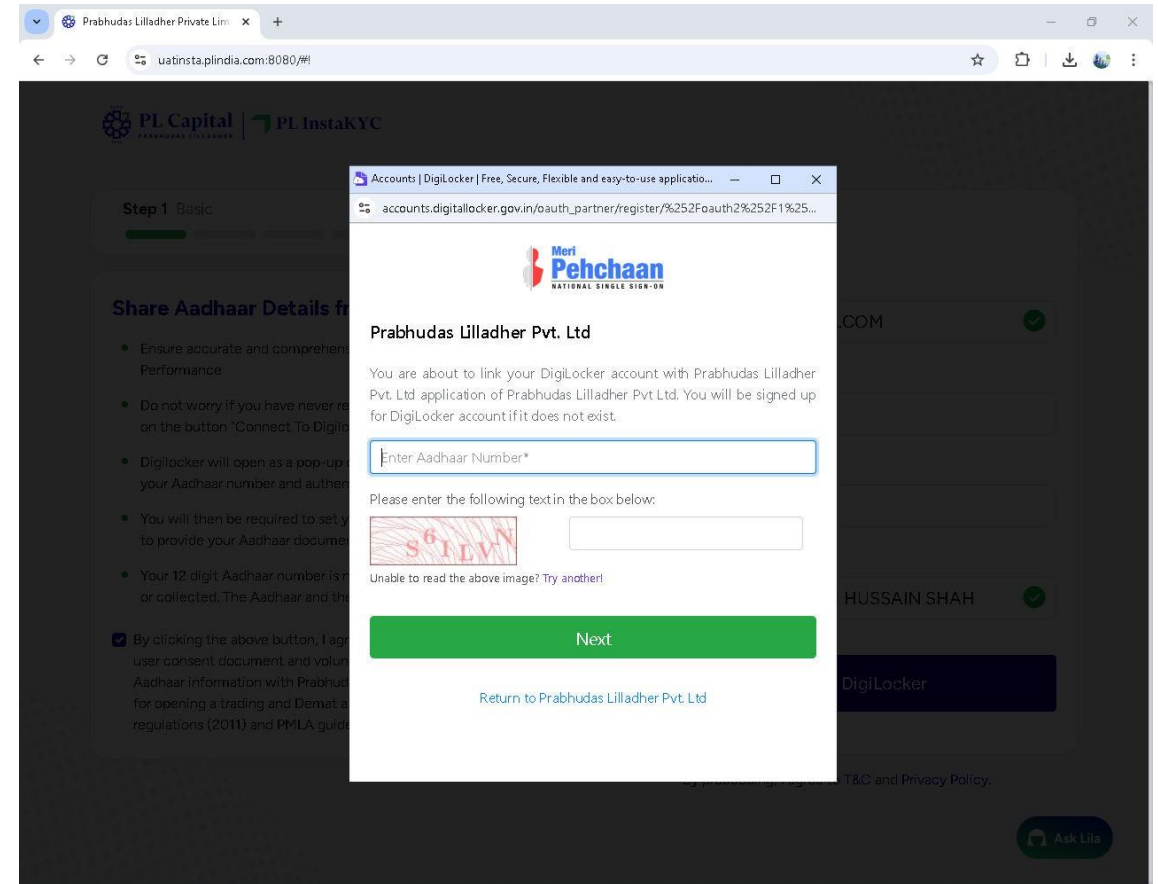
- Upload documents with a single click through Digilocker. **The Aadhaar card must be linked to the mobile number.**
- Click on the **"Connect to Digilocker"** button.

The screenshot shows a web browser window with the URL 'uatinstaplindia.com:8080/#/'. The page header includes the 'PL Capital' and 'PL InstakYC' logos. The main content area is titled 'Step 1 Basic' and features a progress bar. Below this, a section titled 'Share Aadhaar Details from Digilocker' contains a list of instructions: ensuring accurate data, clicking 'Connect To Digilocker' if not registered, providing Aadhaar number and OTP, setting a PIN, and a disclaimer about the 12-digit Aadhaar number. A checkbox at the bottom of this section is checked, indicating agreement to the terms. To the right, the 'Connect Digilocker' form includes input fields for 'Email ID \*', 'RM Code', 'PAN Card \*', and 'Name \*'. The 'Email ID' and 'Name' fields are filled with placeholder text and marked with green checkmarks. A large blue button labeled 'Connect to DigiLocker' is positioned below these fields. At the bottom of the form, a note states 'By proceeding, I agree to T&C and Privacy Policy.' and an 'Ask Lila' chat button is visible in the bottom right corner.

# Digi Locker Process



- DigiLocker will appear as a pop-up on the screen.
- Enter your Aadhaar number and authenticate using the OTP sent to your registered mobile number.
- Click Next to proceed.
- If using DigiLocker for the first time:
- Enter your Aadhaar number and OTP.
- Click on "Register PIN" and enter your date of birth.
- Once the PIN is registered, enter the PIN to continue.
- Allow the document to be fetched from DigiLocker.
- The document list will be displayed; check the box and click "Allow"



# Digi Locker Process



- The successful message page will be displayed on the screen. Verify the fetched documents
- Click on **Submit button**

Prabhudas Lilladher Private Lim...

uatinsta.plindia.com:8080/#/

PL Capital | PL InstaKYC

Step 1 Basic

Connect DigiLocker

Share Aadhaar Details

Let's finish the application

Personal Details

Name

Date of Birth

Gender

Father / Spouse

Address

Submit

By clicking the above button, I agree to the user consent document and provide my Aadhaar information with Prabhudas Lilladher Private Limited for opening a trading and Demat account adhering to KRA regulations (2011) and PMLA guidelines (2002).

By proceeding, I agree to T&C and Privacy Policy.

Ask Lila



- **Equity Trading (Stocks):** This involves buying and selling shares of companies. When you buy stocks, you own a small part of the company. You can make a profit if the stock price increases and you sell it at a higher price than your purchase price.
- **Commodity Trading:** Commodities are basic goods such as gold, oil, and agricultural products like wheat. In commodity trading, you buy and sell these goods or their futures contracts (agreements to buy or sell at a future date for a predetermined price). The goal is to profit from price fluctuations.
- **Currency Trading (Forex):** In currency trading, you buy and sell currencies like the US Dollar, Euro, or Indian Rupee. Traders make profits based on changes in exchange rates between two currencies over time.
- **Derivative Trading:** Derivatives are financial contracts whose value is derived from an underlying asset, such as a stock, commodity, or currency. Common derivatives include futures and options, where you agree to buy or sell an asset at a later date at a predetermined price. These contracts are often used to hedge risks or speculate on price movements.
- **Options Trading:** Options provide the right (but not the obligation) to buy or sell an asset (such as a stock) at a specific price before a set expiration date. Traders use options to speculate on price movements or hedge risks. There are two types of options: call options (which give the right to buy) and put options (which give the right to sell).

# Trading Segments



- Select the checkbox for the segment and **brokerage plan as per the requirement.**
- Choose the brokerage plans for the opted segments. **The brokerage details will appear under the rate column.**
- If Derivative OR Currency segments are selected, **the income proof document must be uploaded.**
- *The purpose of uploading this document is to confirm your financial stability and ensure that you can manage the potential risks involved in these markets. This helps safeguard both the trader and the platform from issues such as significant financial losses.*

The screenshot shows the PL Capital website interface for selecting trading segments. The browser address bar shows 'uatinsta.plindia.com:8080/#'. The page has a header with 'PL Capital' and 'PL InstaKYC' logos. A progress bar indicates 'Step 1 Basic'. The main section is titled 'Now Choose Your Trading Segments' and contains three bullet points: 'Choose your trading preferences.', 'Select brokerage plan specially designed for you.', and 'Make payment from your preferred mode.'. Below these is a checkbox for 'I hereby, give my consent to enable Margin Trading Facility(MTF), Mutual Fund & SLBM'. To the right, the 'Trading Segments' section has two tabs: 'EQUITY' (selected) and 'COMMODITY'. Under 'EQUITY', there are checkboxes for 'Equity Cash', 'F&O', 'Currency', 'Mutual Fund', and 'SLBM'. Below these is a 'Select Brokerage' button. The 'Demat Charges' section shows 'Demat scheme', 'Demat Related Charges' (₹ 0.00), 'Sub Total', and 'GST 18%' (₹ 0.00). The 'Account Payable' is ₹ 0.00. A large blue 'PROCEED' button is at the bottom. A small chat bubble 'Ask Lila' is in the bottom right corner. At the very bottom, it says 'By proceeding, I agree to T&C and Privacy Policy.'



# Residency and Taxation



## Fill in the following details:

- The Father's/Spouse's name will be pre-filled from DigiLocker, or you can enter it manually.
- Enter your Mother's name.
- Select your marital status, education, occupation, and annual income.
- Enter your trading experience (in years).
- If you are not a Politically Exposed Person (PEP), select "No".

A Politically Exposed Person (PEP) is someone who currently holds or has recently held a significant public position, such as a government official, politician, judge, military leader, or head of a state-owned company. Due to their influence, PEPs are considered at a higher risk for activities such as bribery or money laundering. Financial institutions are required to take extra steps to assess and monitor PEPs to mitigate these risks.

Step 1 Basic

**Residency for Taxation**

- ☒ I have understood the information requirements of this form (read along with FATCA and CRS instructions) and hereby confirm that the information provided by me/us on this form is true correct and complete. I also confirm that I have read and understood the FATCA & Terms and conditions below and hereby accept the same. Name of your account will be updated as per the income TAX database due to exchange regulations.
- ☒ I agree to enable Equity, Currency, F&O and Commodity Segment on my trading account.
- ☒ I confirm to have read and understood the contents of equity Annexure and commodity annexure documents.
- ☒ I confirm that my investor/trader category for commodity segment is by default marked as others. I have read and understood the same and updated if required.

**Personal Details**

Father/Spouse Name \* Mother Name \*

Marital Status \* Education \*

Occupation \* Annual Income \*

Trading Experience (Years)\* Politically Exposed \*

DDPI ☒ Yes ☐ No

I / We instruct you to receive each & every credits in my / our account ☒ Yes ☐ No

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') ☐ Yes ☒ No

Account Statement Requirement (As per SEBI Regulation) ☐ Daily ☐ Weekly ☐ Fortnightly ☒ Monthly

I / We request you to send electronic transaction-cum-holding

Ask Lila

# Residency and Taxation



- Select the frequency at which funds should be settled: Daily, Weekly, Fortnightly, or Monthly.
- Next, choose whether to activate **DDPI (Demat Debit and Pledge Instructions)** - a highly beneficial tool that simplifies the process of selling shares from your Demat account.
- The default options are pre-set. If any changes are required, select "**Yes**" or "**No**" accordingly.
- Finally, click the '**SUBMIT**' button.

segment is by default marked as others. I have read and understood the same and updated if required.

I / We instruct you to receive each & every credits in my / our account  
☒ Yes ☐ No

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')  
☐ Yes ☒ No

Account Statement Requirement (As per SEBI Regulation)  
☐ Daily ☐ Weekly ☐ Fortnightly ☒ Monthly

I / We request you to send electronic transaction-cum-holding statement at the e-mail ID.  
☒ Yes ☐ No

I / We would like to share the email ID with the RTA.  
☒ Yes ☐ No

I / We would like to receive the Annual Report  
☐ Physical ☒ Electronic ☐ Both Physical and Electronic

I / We wish to receive dividend / interest directly into my bank account as given below through ECS. (as mentioned in KYC)  
(If not marked, the default option would be 'Yes')  
☒ Yes ☐ No

DIS: ☐ Yes ☒ No

**Submit** [Ask Lila](#)

# Verify Bank Details



- Enter your bank account number and confirm it.
- If you need to **add a UPI ID**, enter it and click **"Verify."**
- Once **'SUBMIT'** is clicked, ₹1 will be deposited into the account for verification.
- If the **account number entered is invalid**, either proceed with the entered account or re-enter the correct details.
- Enter the **IFSC Code** and **MICR Code** of the account.

The screenshot shows a web browser window with the URL 'uatinstaplindia.com:8080/#/'. The page is titled 'Prabhudas Lilladher Private Limited'. It features a progress bar at the top indicating 'Step 1 Basic'. The main content area is divided into two sections: 'Bank Account Details' and 'Bank Details'. The 'Bank Account Details' section contains three bullet points: 'Provide Bank account details wherein you are sole/ primary holder.', 'We'll verify your bank account by transferring one rupee into it.', and 'If your bank account gets verified successfully, you will not be required to provide any proof for Bank account.' The 'Bank Details' section contains four input fields: 'Bank Account Number \*', 'Confirm Account Number \*', 'IFSC Code \*', and 'MICR Code \*'. Below these is an optional field for 'UPI ID (Optional)'. A large blue 'Verify' button is positioned at the bottom of the form. At the very bottom, there is a disclaimer: 'By proceeding, I agree to T&C and Privacy Policy.' and a small 'Ask Lila' chat button.

# Nominee Details



- At this stage, you can choose to add a nominee to your Demat account by clicking "**Opt-in.**" This will redirect you to the relevant page, where you must fill in the required details.
- Select "**Opt-out**" if you do not wish to add a nominee.
- Choose the document type from the dropdown menu (**PAN or Aadhaar**).

1-If **PAN** is selected, enter the nominee's **PAN, full name (as per PAN)**, and **date of birth (DOB)**, then verify the PAN details.

2-If **Aadhaar** is selected, you will be redirected to **DigiLocker**, where you must complete the verification process. The nominee must have a **DigiLocker account**

The screenshot shows a web browser window with the URL 'uatinsta.plindia.com:8080'. The page header includes the PL Capital logo and 'PL InstakYC'. A progress bar indicates 'Step 1 Basic' is active. The 'Nominee Details' section lists two points: 'Ensure accurate and comprehensive data for optimal AI Performance' and 'You are allowed to add 3 nominees along with minor and guardian details'. Below this, the 'Do You Wish to Nominate?' section has two radio buttons: 'OPT OUT' (selected) and 'OPT IN'. A blue 'Submit' button is positioned to the right. At the bottom, a disclaimer states 'By proceeding, I agree to T&C and Privacy Policy.' and an 'Ask Lila' chat button is in the bottom right corner.

# Nominee Details



- Enter the nominee's mobile number and email.
- Select the relationship with the applicant.
- Enter the nominee's address.
- Add the nomination allocation percentage.
- Provide guardian details in case of a minor nominee.
- Up to 3 nominees can be added, and percentage allocation can be set for each.
- The nomination allocation percentage should not exceed 100%.

The screenshot shows a web browser window with the URL `uatinsta.plindia.com:8080`. The main heading is "Do You Wish to Nominate?". Below this are two radio buttons: "OPT OUT" and "OPT IN", with "OPT IN" selected. There is a green button labeled "Add Nominee(s)".

Below the button is a section for "Nominee 1" with a green header bar. The form fields for this nominee are:

- Document Type \*: A dropdown menu showing "PAN".
- Document ID Number \*: A text input field.
- Nominee Name \*: A text input field.
- Date of Birth of Nominee \*: A date picker showing "14/01/1997".
- Nominee Mobile No \*: A text input field.
- Nominee E-mail \*: A text input field.
- Address 1 \*: A text input field.
- Address 2 \*: A text input field.
- Address 3 \*: A text input field.
- Pin Code \*: A text input field.
- City \*: A text input field.
- State \*: A dropdown menu.
- Relationship with Applicant \*: A dropdown menu.
- % of Share \*: A green text input field.

A green "Verify PAN" button is located next to the Date of Birth field. A blue "Submit" button is at the bottom of the form.

At the bottom of the page, there is a footer that says "By proceeding, I agree to T&C and Privacy Policy." and a green button labeled "Ask Lila".

# 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, then please upload PAN Copy
- Client Photo: Click on capture image button and capture live photo with live location and click on submit. (For a successful liveness selfie, ensure good lighting and a clear, simple background with your face fully visible.
- Nominee: If the document type selected is 'PAN', upload the applicant's nominee's PAN card
- If selected segment is derivatives, currency and commodity, then upload income proof, latest ITR or 6 months bank statement
- If all documents are successfully verified by AI, customer will be redirected for e-signing.

The screenshot shows a web browser window with the URL 'uatinstaplindia.com:8080'. The page header includes the 'PL Capital' logo and 'PL InstakYC'. The main heading is 'Upload Documents'. A note states: 'All your documents will be verified through advanced Machine Learning and AI (Artificial Intelligence) algorithms.' The form is divided into several sections: 'Income Proof\*' with a dropdown menu and an 'Upload File' button; 'Your Current Signature\*' with an 'Upload File' button; 'PAN Copy\*' with a green checkmark and a small image placeholder; 'Client Photo\*' with a 'Capture Image' button; and 'NOMINEE 1 Document\*' with a dropdown menu showing 'PAN' and an 'Upload File' button. A small 'Ask Lila' chat button is in the bottom right corner.

# Document Upload



All documents will be verified through AI (Artificial Intelligence)

Upload the applicant's documents.

## 1. Income proof documents can include:

- Salary slips
- Bank statements
- Tax returns
- Investment or trading income statements

## 2- AI Document Verification:

- Upload your identification documents, which will be verified against the fetched data.
- Liveness Selfie: Take a real-time selfie to confirm your presence.
- The AI system will compare your document photo with the liveness selfie to verify your identity.
- Based on the analysis, the system will either approve or reject your application.

The screenshot shows a web browser window with the URL 'uatinsta.plindia.com:8080'. The page header includes the 'PL Capital' logo and 'PL InstakYC'. The main heading is 'Upload Documents'. A note states: 'All your documents will be verified through advanced Machine Learning and AI (Artificial Intelligence) algorithms.' The form is divided into several sections: 'Income Proof\*' with a dropdown menu and an 'Upload File' button; 'Your Current Signature\*' with an 'Upload File' button; 'PAN Copy\*' with a green checkmark and a small image placeholder; 'Client Photo\*' with a 'Capture Image' button; and 'NOMINEE 1 Document \*' with a dropdown menu. A small 'Ask Lila' chat button is visible in the bottom right corner.

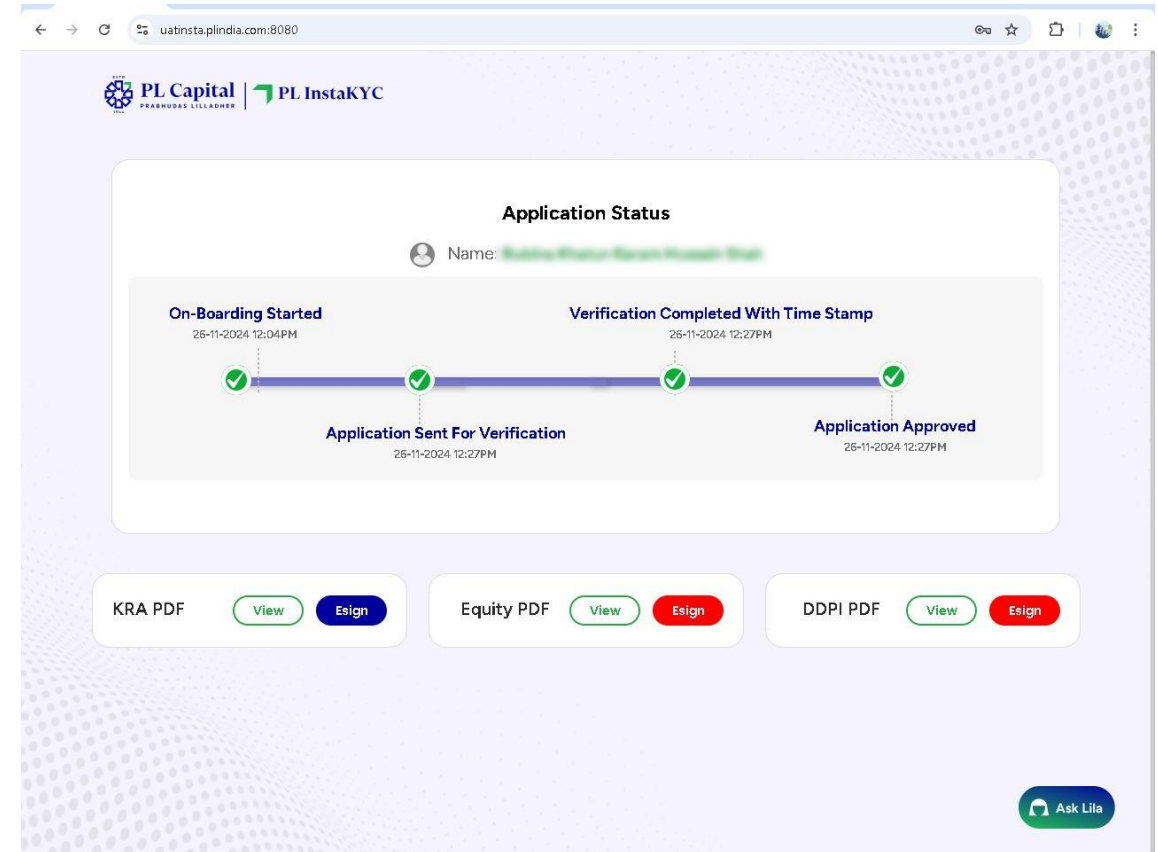


# E-Sign Process



## All documents are approved using AI

- Proceed to perform an e-signature, which will redirect to the NSDL website. Authorize NSDL e-Gov to use Aadhaar/Virtual ID for the e-sign. Then, enter the Aadhaar/Virtual ID and click on "Send OTP."
- Pressing the "Submit" button will affix the e-sign on the PDF-AOF, PDF-KRA, and PDF-DDPI.
- Once the e-sign is completed, the KYC process is finished, and an email and message confirming client code activation will be received.





# 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 also be 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



**Contact PL QuickKYC Desk for routine queries & application processing issues**

Call or WhatsApp on **+91 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 +91 80802 73688 / JigarMakwana@plindia.com**



**PL Capital**  
PRABHUDAS LILLADHER

### **Prabhudas Lilladher Private Limited**

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