

INSTIGO

DIY Application Flow

Step 1 – API based redirection

Following parameters needs to be passed through PMS interface:

Field	Mandatory/Optional
Entity id PMS Id	Optional
Password	Mandatory
Reference No/Transaction id	Mandatory
Account Option	Mandatory
RM Code	Optional
Branch code	Optional
Franchisee code	Optional
Custodian/PMS code	Optional
Email Address	Mandatory
Mobile Number	Mandatory
Email Verified	Mandatory
Mobile Verified	Mandatory
PAN	Mandatory
Date of Birth	Mandatory
Penny Drop (Required or not flag)	Mandatory
Bank account type	Depends on the DP requirement
IFSC code	If bank details are passed
Bank Name	If bank details are passed

Contd...

Field	Mandatory/Optional
Bank branch	If bank details are passed
Bank address	If bank details are passed
Bank account no	If bank details are passed
Custodian Bank Details (Y/N)	Mandatory
Custodian Address Details	If Yes selected
Joint Holder 1 PAN Number	Mandatory
Joint Holder 1 Date of Birth	Mandatory
Joint Holder 1 Mobile Number	Mandatory
Joint Holder 1 Mobile Number verified (Y/N)	Mandatory
Joint Holder 1 Email Id	Mandatory
Joint Holder 1 Email Id verified(Y/N)	Mandatory
Joint Holder 2 PAN Number	Mandatory
Joint Holder 2 Date of Birth	Mandatory
Joint Holder 2 Mobile Number	Mandatory
Joint Holder 2 Mobile Number verified(Y/N)	Mandatory
Joint Holder 2 Email Id	Mandatory
Joint Holder 2 Email Id verified(Y/N)	Mandatory

An email will be triggered with a link on the email id of all the applicant/s of all holders.

Step 2 – Instigo Registration Page

Clicking on the link, applicant lands on the Instigo registration page & the journey starts. Any value that is passed will be displayed in non-editable mode.

New Registration

Please provide below details to start online KYC process

Email ID *

Please Enter Email Address

Mobile Number *

GENERATE OTP

The user will enter email address and mobile number. The user will click on generate OTP link. OTP will be sent to the entered mobile number

New Registration

Please provide below details to start online KYC process

Email ID *
ss@gmail.com

Mobile Number *
7066016256

OTP is sent on mobile number: **7066016256**

☆ OTP *
410323

Sending OTP in **21** Secs

Are you employee? Yes No

I am desirous of having account- ...[Read More](#)


PROCEED


Step 3 – PAN and KYC

User will be come to the **PAN verification** page:

PAN Verification

Let's verify your PAN

 PAN *

DOB as per PAN 

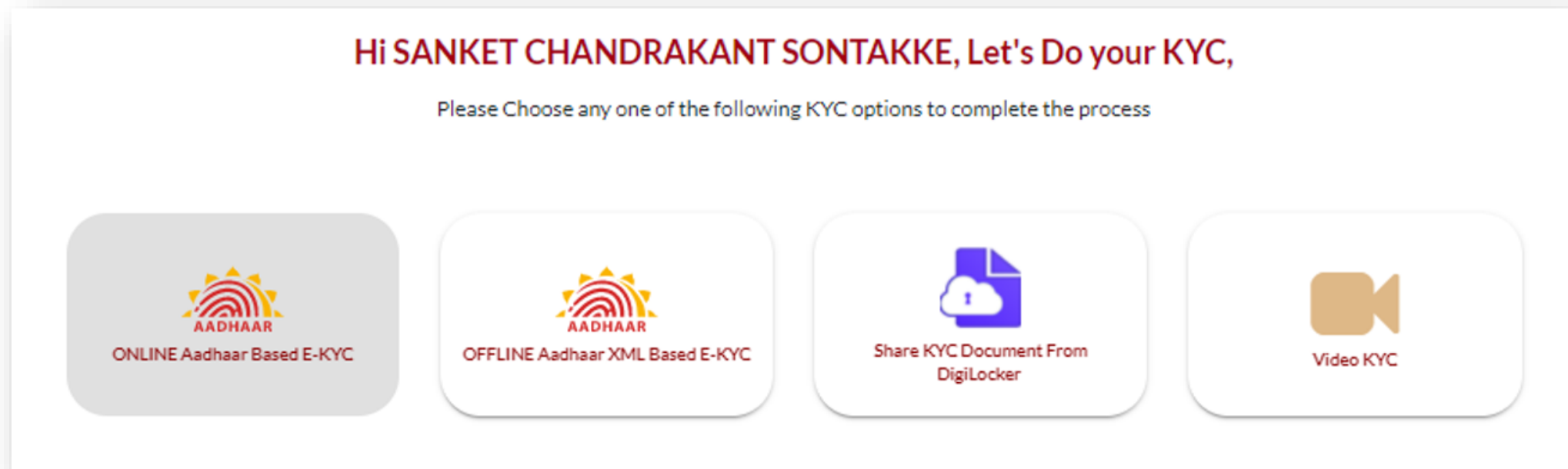
NEXT

When user enters PAN, same gets validated with ITD database and email verification mail will be sent on entered email ID.

PAN is verified and Email Verification link is sent to your email id. Please check your mail and click on the verification link to verify email id.

OK

Once user enters DOB and clicks next, PAN will be checked in KRA database. If a record is present in KRA, data will be downloaded in the backend and the user will be redirected to **KRA details page**. If user is not registered in KRA, user will be redirected to other KYC mode option.



There are 3 options available: Offline Aadhar XML, Digilocker & Video KYC. Online – eKYC is only available to Sub KUA. If a mobile number is linked with Aadhaar, then the user can choose Offline Aadhaar based KYC or Digilocker, otherwise the user has to go for Video KYC.

Each KYC journey is shown at the end of the page.

Step 4 – KRA Details

Once user completes KYC, he/she will land on KRA details page:

Additional KRA Details

Name as per PAN: SANKET CHANDRAKANT SONTAKKE [Name sequence is incorrect?](#)

Nationality India	Residential Status Resident Individual	Marital status *	Gender *
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Father's/Spouse Name:

Select Name Father	Select Title * Mr.
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First Name *	Middle Name	Surname
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PROCEED

In Case of KRA KYC, fields will be auto populated except Father/Spouse flag and title. User will enter additional KRA details in casa of other KYC modes and click on next Button. User will see demat related details:

Hi, MANMEET KAUR
Let's capture Demat details.

Basic Services Demat Account

SMS Alert Facility	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Standing Instruction (SI)- To received credit automatically into my account	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Auto Pledge Confirmation	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Mode of receiving Rights and Obligation Document	<input checked="" type="radio"/> Electronic	<input type="radio"/> Physical
Mode of receiving Annual Reports, AGM notice and other communication from issue	<input checked="" type="radio"/> Electronic	<input type="radio"/> Physical
I wish to receive DIS booklet at the time of account opening	<input type="radio"/> YES	<input checked="" type="radio"/> NO
Mode of receiving account statement	<input checked="" type="radio"/> Electronic	<input type="radio"/> Physical
Account to operated through Power of Attorney (POA)	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Online access to demat account	<input type="radio"/> YES	<input checked="" type="radio"/> NO

PROCEED

Step 5 – Personal & Financial Details

After providing KRA details, user will land on personal and financial detail page:

Hi SANKET CHANDRAKANT SONTAKKE,

Let's capture your personal details and financial details required for CKYC, PMLA and FATCA compliance

<p>🇮🇳 Country of Birth</p> <p>India</p>	<p>KYC Identification Number</p>	<p>Occupation *</p> <p>Public Sector</p>	
<p>₹ Gross Annual Income *</p>	<p>₹ Networth as on date</p>	<p>Place of Birth *</p>	
<p><input type="checkbox"/> Is your country of tax residency other than India?</p>	<p><input type="checkbox"/> Are you political Exposed Person (PEP)?</p>		
<p><input type="checkbox"/> Basic Services Demat Account</p>	<p><input type="checkbox"/> Are you Relative of (PEP)?</p>		
<p>Mother's Name:</p>			
<p>Select Title</p> <p>Mrs.</p>	<p>👤 First Name *</p>	<p>👤 Middle Name</p>	<p>👤 Surname</p>

PROCEED

User will enter all information required for CKYC, PMLA, FATCA and click proceed button.

Step 6 – Bank Details

User will land on bank details page:

Let's capture your Bank Details

You will receive all future pay-out of fund in this bank account with respect to these accounts.

Bank Account Type * Savings	IFSC Code * HDFC0000002
Bank Name HDFC BANK	Bank Branch MUMBAI - KHAR (WEST)
Bank Address SWAGATAM, OPP. KHAR POLICE STATION,S. V. ROAD, KHAR(WEST)MUMBAIMAHARASHTRA400 052	
Account Number *	Re-enter Account Number

VERIFY

User will enter bank details and the same will get verified using penny drop. Also, the system will match name from bank to name from ITD/KYC (as per distributor selection) and will be displayed.

Let's capture your Bank Details

You will receive all future pay-out of fund in this bank account with respect to these accounts.

Bank Account Type *	IFSC Code *
Savings	HDFC0000002
Bank Name	Bank Branch
HDFC BANK	MUMBAI - KHAR (WEST)
Bank Address	
SWAGATAM, OPP. KHAR POLICE STATION,S. V. ROAD, KHAR(WEST)MUMBAIMAHARASHTRA400 052	
Account Number *	Re-enter Account Number
●●●●●●●●●●	50100245520550

VERIFY

Name as per KYC	Name as per bank	
SANKET CHANDRAKANT SONTAKKE	SANKET SONTAKKE	Matched 52%

NOT MY BANK ACCOUNT **PROCEED**

Step 7 – PMS Details

After completion of bank details, user will be redirected to enter PMS details:

Capital Commitment	
In Figures	<input type="text" value="0001234400"/>
In Words	<input type="text" value="Twelve Lakh Thirty Four Thousand Four Hundred Rupees"/>
Capital Contribution	
<input type="radio"/> Payment <input checked="" type="radio"/> I will do Payment Separately	
Depository Account Details	
Depository Participant Id	Depository Participant Name
<input type="text" value="112233"/>	<input type="text" value="Vikas Tawade"/>
Client Id	
<input type="text" value="11123123"/>	

Risk Profiling

Source Of Income *

Salary

Source Of Wealth *

Income from Property

Highest Education

Graduation

Mode Of Operation

Select an option *

First Holder

Investment Experience in Capital Market

 Yes No

Are you required to deduct tax at source

 Yes No

Kindly select below, if your occupation type is Professional

Is Self Employed Professional

Select an option

CA

Line of Business/Industry

abc

PROCEED

Step 8 – Mandatory Documents

After providing PMS details, user will upload mandatory documents.

Hi SANKET CHANDRAKANT SONTAKKE, Let's click pictures / upload documents


Signature
Sign on white paper, take a picture and upload. Uploaded image should be properly visible.

Preview

Upload image in JPEG or .PNG format with less than 97 KB.

CLICK PICTUREUPLOAD

Photo
Please show PAN Card and take photo. PAN card should not cover your face and clearly visible.



CLICK PICTURE

PAN Card
Kindly upload SCAN image of ORIGINAL PAN (front Side) OR Take a picture of ORIGINAL PAN. DO NOT upload scan image or COPY of PAN

Preview

Upload image in JPEG or .PNG format with less than 2 Mb.

CLICK PICTUREUPLOAD

Cancelled Cheque
Kindly upload SCAN image of ORIGINAL Cancelled Cheque OR Take a picture of ORIGINAL Cancelled Cheque Cheque should be personalised (i.e. should have name of applicant). DO NOT upload scan image or COPY of Cancelled Cheque

Preview


Upload image in JPEG or .PNG format with less than 2 Mb.

CLICK PICTUREUPLOAD

If Penny drop fails, only then upload of cancelled cheque is mandatory. Once user uploads all necessary documents successfully, user will see nomination option on this document upload page. User can provide nomination as follows:

Bank Statement

Kindly upload Bank Statement of last one year.




000000026014_Poa-protected.pdf
Upload pdf with less than 20 Mb.

UPLOAD

Cancelled Cheque

Kindly upload **SCAN** image of **ORIGINAL** Cancelled Cheque OR Take a picture of **ORIGINAL** Cancelled Cheque Cheque should be **personalised** (i.e. should have **name of applicant**). **DO NOT** upload scan image or **COPY** of Cancelled Cheque



Preview

Upload image in .JPEG or .PNG format with less than 2 Mb.

CLICK PICTURE **UPLOAD**

Nomination

I wish to make nomination.

I do not wish to make nomination.

When user clicks on **I wish to nominate**, the following screen will be displayed

Nominee - Details 1

Nominee Name (As per PAN/KYC/Aadhar) *	Share of each nominee	Share of each nominee %
fgd	<input type="checkbox"/> Equal	
Relationship with the applicant *	Mobile/Telephone No. *	Email ID *
fdg		
	Please enter mobile no.	
Is Minor	Nominee Identification Details *	Aadhaar No *
<input checked="" type="radio"/> Yes <input type="radio"/> No	Aadhaar	
Address of Nominee *		Pincode *
dgfg		956354
Nominee Date of Birth *		
Guardian Details :		
Name of Guardian (Mr./Ms.) *	Mobile /Telephone No. of Guardian *	Guardian Email ID *
Relationship Of Guardian with Nominee *	Guardian Identification Details *	

On completion of nomination, user will be redirected to summary page, to verify all entered data.

Summary

Applicant Details		
Name as per ITD: SANKET CHANDRAKANT SONTAKKE	Name as per KRA/Aadhar/DigiLocker/Video KYC: SANKET CHANDRAKANT SONTAKKE	Name as per Bank: SANKET SONTAKKE
Basic Details		
Father/Spouse Name : Mr. Chandrakant Sontakke	Gender : Male	Date of Birth : 1989-06-17
Marital Status : Married	Nationality : India	Mobile Number : 7066016256
Occupation : Public Sector	Gross Annual Income : Btw Rs. 1 to Rs. 5 Lacs	Country of Birth : India
Networth as on date :	Mother's Name : Mrs. ashwini	Place of Birth : wada
KYC Identification Number :	Residential Status : Resident Individual	
Email Id : ss@gmail.com	✗ Not Verified	
<input type="checkbox"/> Is your country of tax residency other than India?	<input type="checkbox"/> Are you political Exposed Person (PEP)?	
<input type="checkbox"/> Basic Services Demat Account	<input type="checkbox"/> Are you Relative of (PEP)?	
Bank Details		
Account Number : 50100245520550	Branch Name : MUMBAI - KHAR (WEST)	Bank Name : HDFC BANK
Branch Address : SWAGATAM, OPP. KHAR POLICE STATION, S. V. ROAD.		

On completion of nomination, user will be redirected to summary page, to verify all entered data.

Address Details

Correspondence Address :

Country : India	State : MAHARASHTRA	City : Vada
District :	Address : AGARALI WADA Thane - 421303	

Permanent Address :

Country : India	State : MAHARASHTRA	City : Vada
District :	Address : AGARALI WADA Thane - 421303	

Trading Details

Past Action By regulatory/statutory/other authority I wish to use my existing Demat Account

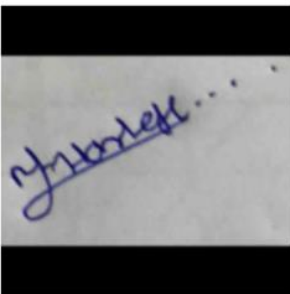
Trading Experience :
0 to 1 Year

Exchanges & Segment


BSE	<input type="checkbox"/> Equity	<input type="checkbox"/> Equity Derivatives	<input type="checkbox"/> Commodity	<input checked="" type="checkbox"/> Mutual Fund	<input type="checkbox"/> Currency Derivatives
MCX	<input type="checkbox"/> Commodity	<input type="checkbox"/> Equity	<input type="checkbox"/> Equity Derivatives	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Currency Derivatives
MSE	<input type="checkbox"/> Equity	<input type="checkbox"/> Equity Derivatives	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Currency Derivatives	<input type="checkbox"/> Commodity
NSE	<input type="checkbox"/> Equity	<input type="checkbox"/> Equity Derivatives	<input type="checkbox"/> Commodity	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Currency Derivatives
ICEX	<input type="checkbox"/> Commodity	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Currency Derivatives	<input type="checkbox"/> Equity	<input type="checkbox"/> Equity Derivatives
NCDEX	<input type="checkbox"/> Commodity	<input type="checkbox"/> Equity	<input type="checkbox"/> Equity Derivatives	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Currency Derivatives

On completion of nomination, user will be redirected to summary page, to verify all entered data.


Signature




Photo




PAN Card




Cancelled Cheque



Correspondence Address Proof



1. Please download complete application form.
2. Review the details captured in the application form before confirming.
3. Upon confirming you will be required to do eSign on the same.

 [Download Application Form](#)

PROCEED

User can download PDF on this page to preview the application form before eSign.

Step 9 – eSign

After re-checking all entered data, user will land on eSign page

Let's sign your Application

eSign

1. You will be redirected to NSDL eGovernance Infrastructure Limited website for eSigning.
2. For eSign you need to complete eKYC using Aadhaar details.
3. Upon completion of eKYC, UIDAI will share your basic details such as name, address, date of birth, gender, etc.
4. [Click here](#) to view the application before eSign.

[eSign with Aadhaar OTP](#)

Is your Mobile not Linked with Aadhaar?

1. Download account opening form by clicking below
2. Print downloaded form and sign it
3. Send it to below address:
National Securities Depository Limited National Securities Depository Limited Trade World, A wing, 4th Floor, Kamala Mills Compound, Lower Parel, Mumbai – 400013

I wish to submit the physical copy of application after affixing ink signature

[Confirm & Download Application](#)

Users can perform eSign, if mobile number is linked to Aadhaar. Users will be redirected to the NSDL e-governance site to perform eSign. If the mobile number is not linked to Aadhaar, the user has to download an application form, sign physically and send it to the distributor's office.

Step 10 – Congratulations

After successful esign, user will reach on congratulations page

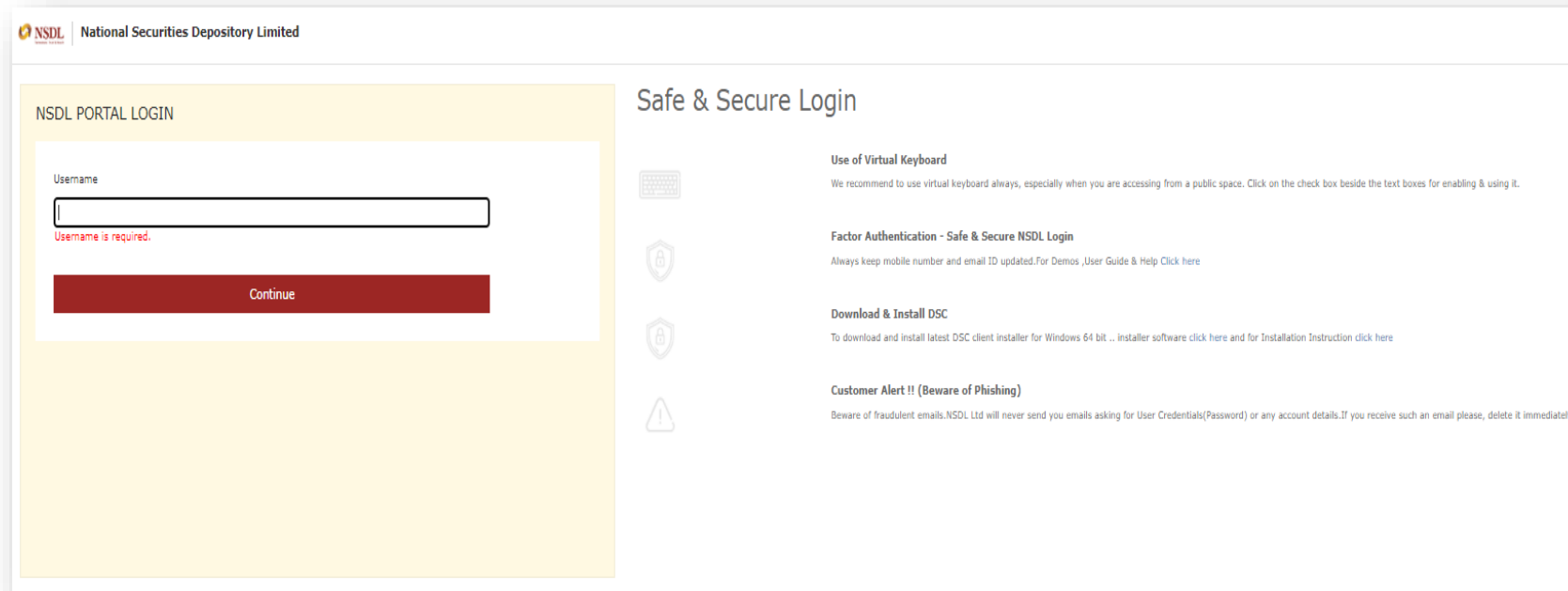
Congratulations

Your Application has been Submitted Successfully

Application Ref. No. 000000041219

KYC Flow

Governance Module



NSDL | National Securities Depository Limited

NSDL PORTAL LOGIN

Username

Username is required.

Continue

Safe & Secure Login

Use of Virtual Keyboard
We recommend to use virtual keyboard always, especially when you are accessing from a public space. Click on the check box beside the text boxes for enabling & using it.

Factor Authentication - Safe & Secure NSDL Login
Always keep mobile number and email ID updated. For Demos, User Guide & Help Click here

Download & Install DSC
To download and install latest DSC client installer for Windows 64 bit .. installer software click here and for Installation Instruction click here

Customer Alert !! (Beware of Phishing)
Beware of fraudulent emails. NSDL Ltd will never send you emails asking for User Credentials (Password) or any account details. If you receive such an email please, delete it immediately.

Above is the login portal the for governance module. There are two different logins:

1. Maker
2. Checker

Maker Login – The maker will see the following screen with 2 tabs upon login

Hello Sujit Sharma, (MAKER) [↗](#)

Request ^

Search & View

Incomplete Application

Create File v

Summary v

For Your Action

For Your Information

Enter PAN No.

Enter Acknowledgement No.

Start Date End Date

Enter Mobile No.

Enter Email Id

KYC Mode

Clear
Search

Total Records Found 32

Acknowledgement No.	PAN No.	Applicant Name	Source of Request	Mode of KYC	Status	Created Date	Updated Date
00000068331	FIEM1836D	MALA .	Client	Video KYC	Verification Pending	08/10/2021	08/10/2021
00000068155	BNPPK6896R	ASHOK KHATUA	Client	Aadhaar KYC	Verification Pending	08/10/2021	08/10/2021
00000067142	DAGPS8184A	Not Applicable SUMAN	Client	Video KYC	Verification Pending	06/10/2021	06/10/2021
00000066730	BKNPP6713R	KIRTI PARAB	Client	Aadhaar KYC	Verification Pending	05/10/2021	05/10/2021
00000062074	CASPS7145E	SUJITKUMAR SHARMA	Client	Aadhaar KYC	Verification Pending	24/09/2021	24/09/2021

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Tab 1: For Your Action - In this section, maker will see all pending records for verification.

For Your Action

Verify Record:

To verify pending records, user will click on acknowledgement number

Acknowledgement No.	PAN No.	Applicant Name	Source of Request	Mode of KYC
000000068331	FIEPM1836D	MALA .	Client	Video KYC
000000068155	BNPPK6896R	ASHOK KHATUA	Client	Aadhaar KYC
000000067142	DAGPS8184A	Not Applicable SUMAN	Client	Video KYC

On click, maker will see all details of a particular record

Search and View

<p>DP Details</p> <p>Application Ref No. 00000068331</p> <hr/> <p>Mode of Request DIY</p> <hr/> <p>Type of KYC Video KYC</p> <hr/> <p>Record Submission Date 2021-10-08</p>	<p>RM Details</p> <p>RM/Employee Details</p> <hr/> <p>Franchise/AP Details</p> <hr/> <p>Branch Details</p> <hr/> <p>Contact No.</p> <hr/> <p>Email Id</p> <hr/> <p>Employee Code</p>	<p>Client Details</p> <p>Name as per ITD Mala Kumari</p> <hr/> <p>Name as per Video KYC Mala Kumari 100%</p> <hr/> <p>Name as per Bank Sujitkumar 23.08%</p>
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Payment
 Esign
 Physical verification of application
 KRA Sync Status
 [View Comments \(Checker Recheck Comment\)](#)

1 Identity Details
2 Address Details
3 Trading Account Details
4 Demat Services
5 E-Insurance Details
6 Download
7 Financial & Other Details

<p>PAN Number FIEPM1836D</p> <hr/> <p>Father/Spouse Name Mr. sujit sharma</p> <hr/> <p>Date of Birth * 01-01-1900</p>	<p>PAN Status with ITD EXISTING AND VALID</p> <hr/> <p>Nationality * India</p> <hr/> <p>Residential Status Resident Individual</p> <hr/> <p>Applicant Gender <input checked="" type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other </p>
<p>Applicant Marital Status <input checked="" type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Widow <input type="radio"/> Widower </p>	<p>✗ Not Matched with KYC</p>

Maker will check all details and submit the application. The same application will be available for checker login.

Modification: Maker user can modify some data and click on “Modify & Generate Link button” on financial details page.

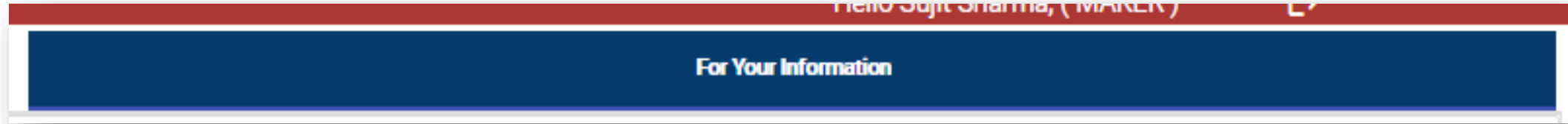
Status of Application *

Save & Finish

Modify & Generate Link

Back

Tab 2: For Your Information - In this section, maker will see all records for which action has been taken.



Maker can see all records on which action has been taken and submitted successfully by passing some parameters in search criteria, such as.

For Your Action
For Your Information

Enter PAN No.

Enter Acknowledgement No.

Start Date: End Date:

Status:

Enter Mobile No.

Enter Email Id

KYC Mode

Clear Search

Total Records Found 5

Acknowledgement No.	PAN No.	Applicant Name	Source of Request	Mode of KYC	Status	Created Date	Updated Date
00000068353	AFMPR6368D	LAKSHMI RANGANATHAN	Client	Video KYC	Verified	08/10/2021	08/10/2021
00000068256	CKCPR1756E	RIDHI .	Client	Video KYC	Verified	08/10/2021	08/10/2021
00000067302	FIEM1836D	MALA .	Client	Video KYC	Verified	06/10/2021	06/10/2021
00000067294	FIEM1836D	MALA .	Client	Video KYC	Verified	06/10/2021	06/10/2021
00000067255	BKGA8270D	AJIT KUMAR	Client	KRA KYC	Verified	06/10/2021	06/10/2021

Checker Login - Checker login is similar to maker login. Records submitted by the maker will be available in the checker login for verification. Same as maker, the checker will verify data and submit a record with either Verified or Rejected status.

Hello Survebhalerao K, (CHECKER)
☰

Request ^

Search & View

Incomplete Application

Create File v

Summary v

For Your Action
For Your Information

Enter PAN No.

Enter Acknowledgement No.

Start Date End Date

Enter Mobile No.

Enter Email Id

KYC Mode

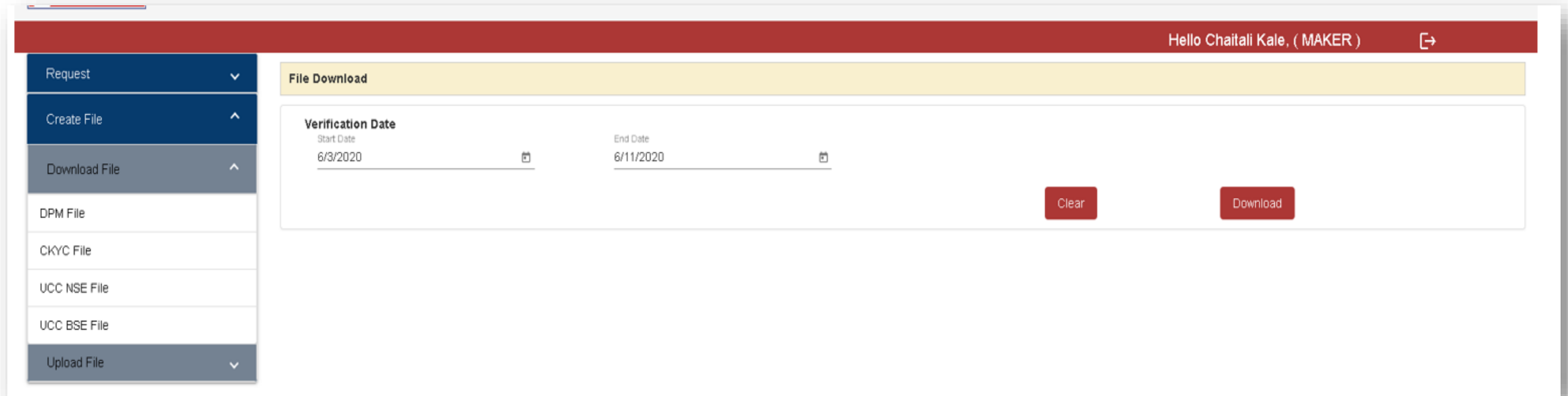
Clear
Search

Total Records Found 8

Acknowledgement No.	PAN No.	Applicant Name	Source of Request	Mode of KYC	Status	Created Date	Updated Date
000000013205	BWPPS2199C	BABUBHAI	Client	KRA KYC	Maker Verified	17/07/2020	17/07/2020
000000013193	AFAPM6414K	Chaitali Kale	Client	Aadhaar KYC	Maker Verified	17/07/2020	17/07/2020
000000013186	AVMPG458SH	Maya	Assisted	KRA KYC	Maker Verified	17/07/2020	17/07/2020
000000013143	AEQPC8546M	Kavita Cheda	Assisted	KRA KYC	Maker Verified	17/07/2020	17/07/2020
000000013132	AKNPA1404B	Kunal P	Assisted	Aadhaar KYC	Maker Verified	17/07/2020	17/07/2020

Items per page: 1 - 5 of 8

After completion of maker and checker, user can generate different files



The screenshot shows a web application interface for file download. At the top right, a red header bar displays the user's name and role: "Hello Chaitali Kale, (MAKER)" with a refresh icon. On the left, a dark blue sidebar contains a menu with the following items: "Request" (with a dropdown arrow), "Create File" (with an up arrow), "Download File" (with an up arrow and highlighted), "DPM File", "CKYC File", "UCC NSE File", "UCC BSE File", and "Upload File" (with a dropdown arrow). The main content area has a yellow header "File Download". Below this, a "Verification Date" section contains two date input fields: "Start Date" with the value "6/3/2020" and "End Date" with the value "6/11/2020". To the right of these fields are two red buttons: "Clear" and "Download".

THANK YOU