

This application is used to open a Demat account. Whereas, our application has different products to open an account

You have to enable the location before starting the journey in the application

Choose the REKYC option, it is available in the top right corner.

Enter the valid PAN number and Date of Birth

If a customer enters a PAN number that is not available in the Ambit database, then a message should be pop up that states “Looks like you don’t have an account with Ambit”

If the customer clicks the “ok”, then a pop up should appear which reads “Do you want a wealth account?”

If the customer selects “Yes” then the application journey starts in the wealth account or else redirected to the REKYC process

Validating if the entered PAN number is valid or not

Validating if the entered PAN number is available in the citrus database or not

Validating if the entered PAN number is available in the CGS database or not

Validating if the entered PAN number is KRA verified or not

If the customer is KRA verified, then the available data will be fetched from the KRA service

If the customer is non-KRA verified, then the user has to fill in all the mandatory fields in the profile stage and click the 'proceed' button.

From application navigation, to personal details on page B, the user has to fill all the mandatory fields

The user has to validate the email ID and mobile number using an OTP which will be sent to the registered email and mobile number

A message should pop up if the same mobile number is mapped with a different account

If an account is opened through REKYC, an option will be available to edit the bank details

Using Penny drop service to validate the entered bank details, if the bank details are not verified then a message should pop up saying "Please ensure the entered bank account number is correct"

At the product stage, the customer has to choose either "Only Demat" or "Only Broking" or "Demat and Trading"

Upload all the mandatory documents in the document stage

Single holder

The scrutiny agent will validate all the entered details and send an e-sign link to the customer

The customer then has to click the tiny URL and complete the e-sign process

Once the user clicks the tiny URL, the application is redirected to the document stage

The preview page will be enabled after clicking on the 'proceed' button in the document stage, all the data entered will be available on the preview page

- All five stages in the DIY will be populated with the values provided by the citrus database.
- The fields which are all provided in the DIY will be populated with the values.
- With specific edits done by the customer, the corresponding document will be collected from the client in the document stage. For example- If the address is modified, then address proof will be collected from the customer.
- But the mobile number and email id changes should undergo validation by giving the OTP process.

When the customer clicks on the 'proceed' button on the preview page, the application navigates to the IPV page

After capturing the IPV video, the system will ask for a confirmation - "Kindly confirm if you wish to submit the IPV"

If the customer clicks on "confirm", the application redirects to the 'preview PDF' page to complete the e-sign PDF

If the customer clicks on "Redo", the application redirects to the IPV page

Options available on the preview PDF page:-

1. Digitally sign the KYC PDF form
2. I'll Print & Sign Physically

If the customer chooses "I'll Print & Sign Physically", the application redirects to 'Thank You' page

If the customer chooses “Digitally sign the KYC PDF form”, then the application redirects to the ‘Digio OTP’ page, and the OTP is sent to the registered mobile number

The customer has to validate whether the data entered is showing correctly or not and click ‘sign in now’ to complete the e-sign process

Enter a valid Aadhar number on the NSDL e-sign page

An OTP will be sent to a registered mobile number, the customer has to enter the correct OTP to complete the process

After validating the OTP, the application redirects to a ‘Thank You’ page