

PL QuicKYC

Quick KYC (Know Your Customer) refers to a fast-track, digital version of the standard KYC process that helps us quickly verify customer's identity before offering services.

Why Choose QuicKYC?



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



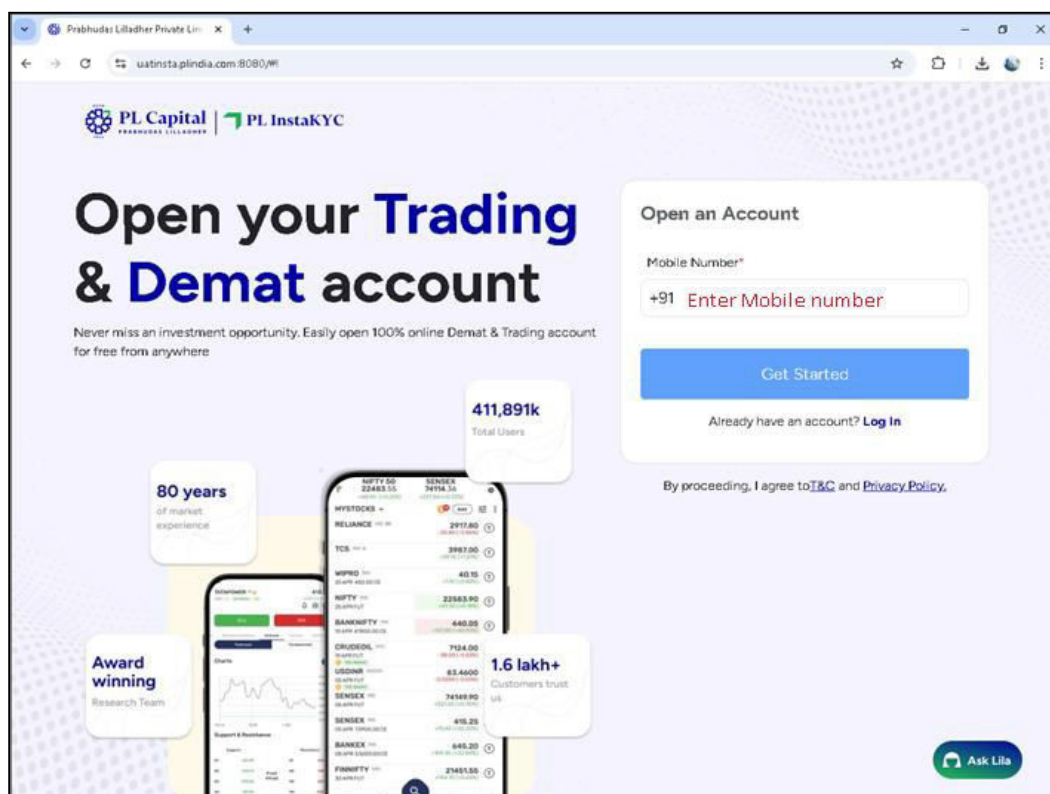
No Charges

Free account opening

STEP BY STEP GUIDE TO AI WEB MANUAL

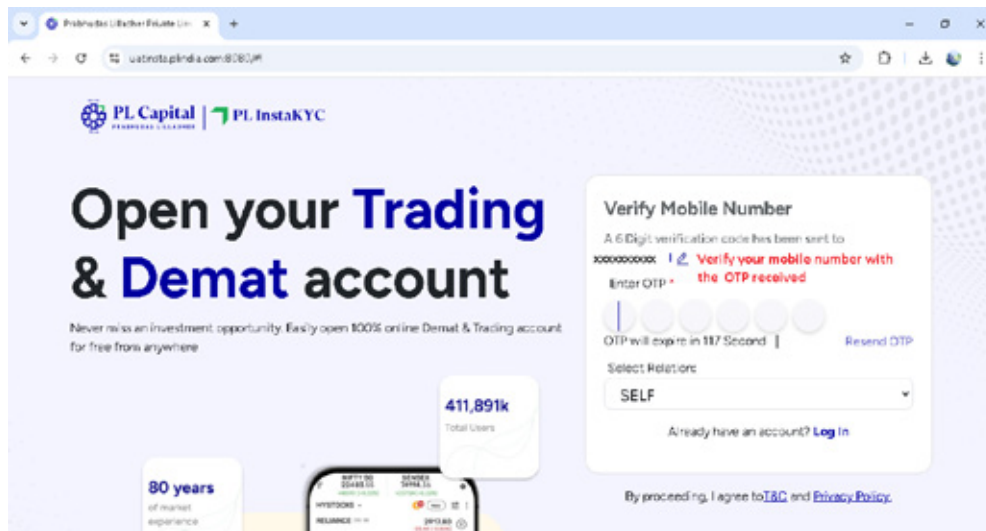
Mobile Verification for Account Opening Process

- 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



Mobile Verification for Account Opening Process (Detailed)

- 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. For instance, '111111' is your OTP for mobile number verification.

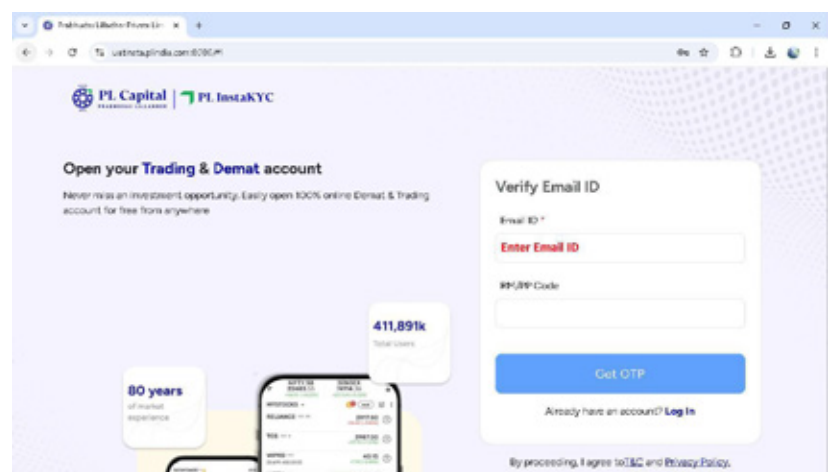


Mobile Verification for Account Opening Process - Troubleshooting Tips

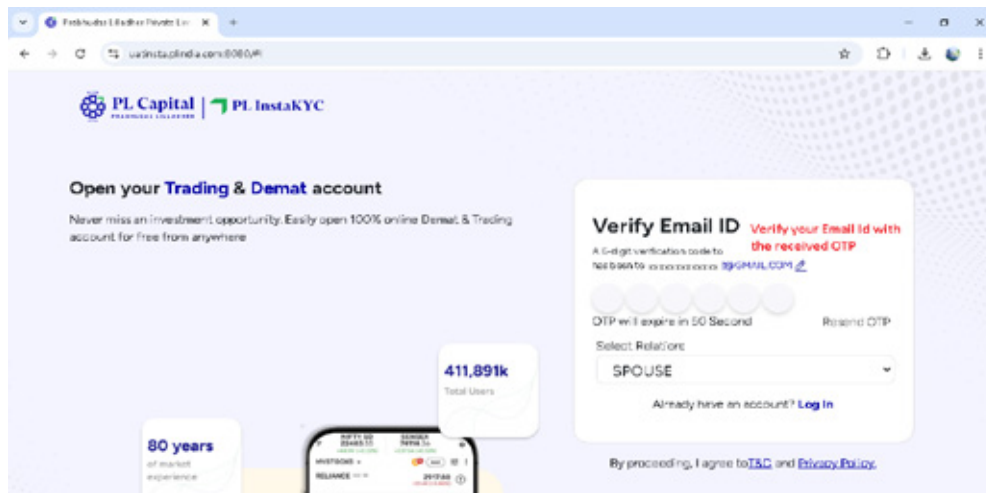
- If OTP is not received, please wait 1 minute before requesting a resend
- Verify network coverage on your phone
- Ensure your number is linked to Aadhaar for verification
- You can make up to 3 resend attempts. After reaching the limit, wait 15-20 minutes before trying again
- OTP is valid for 60 seconds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

Email ID Verification

- Enter the Email ID (We will use this 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

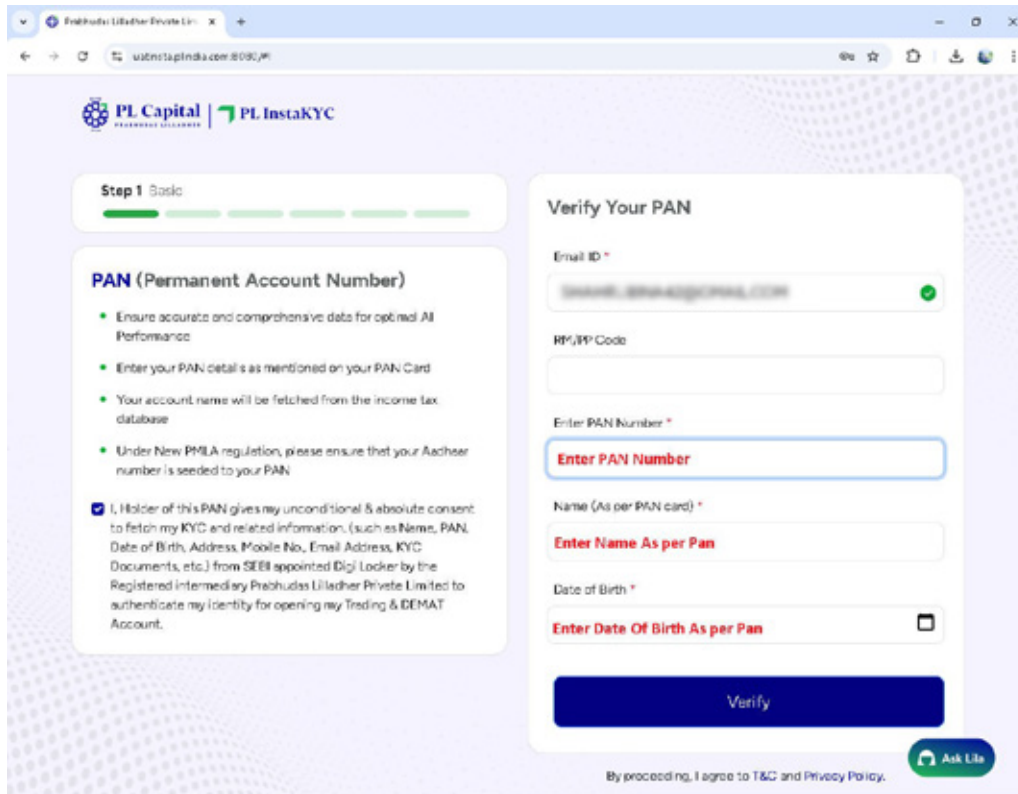


Important Notes

- 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
- A one-time password (OTP) will be sent to the registered email address
- 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

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
- 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



Step 1: Basic

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 Digilocker by the Registered Intermediary Prabhudas Lilladher Private Limited to authenticate my identity for opening my Trading & DEMAT Account.

Verify Your PAN

Email ID *

OTP Code

Enter PAN Number *

Name (As per PAN card) *

Date of Birth *

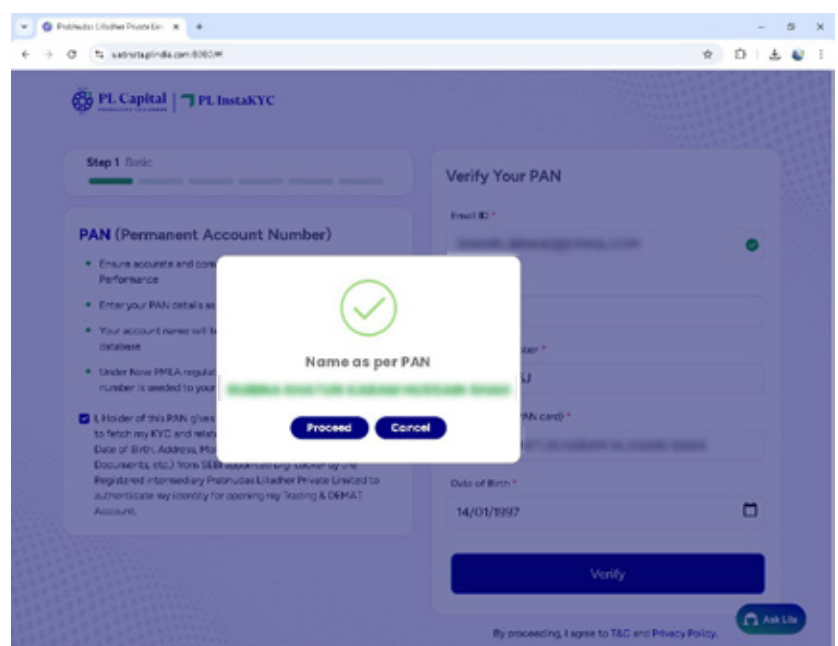
By proceeding, I agree to T&C and Privacy Policy.

Name Mismatch

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

DOB Format

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



Verify Your PAN

Email ID *


OTP Code

Enter PAN Number *

Name (As per PAN card) *

Date of Birth *

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



Name as per PAN

Success

PAN Verification Failed Reasons

Why might name be different from PAN?

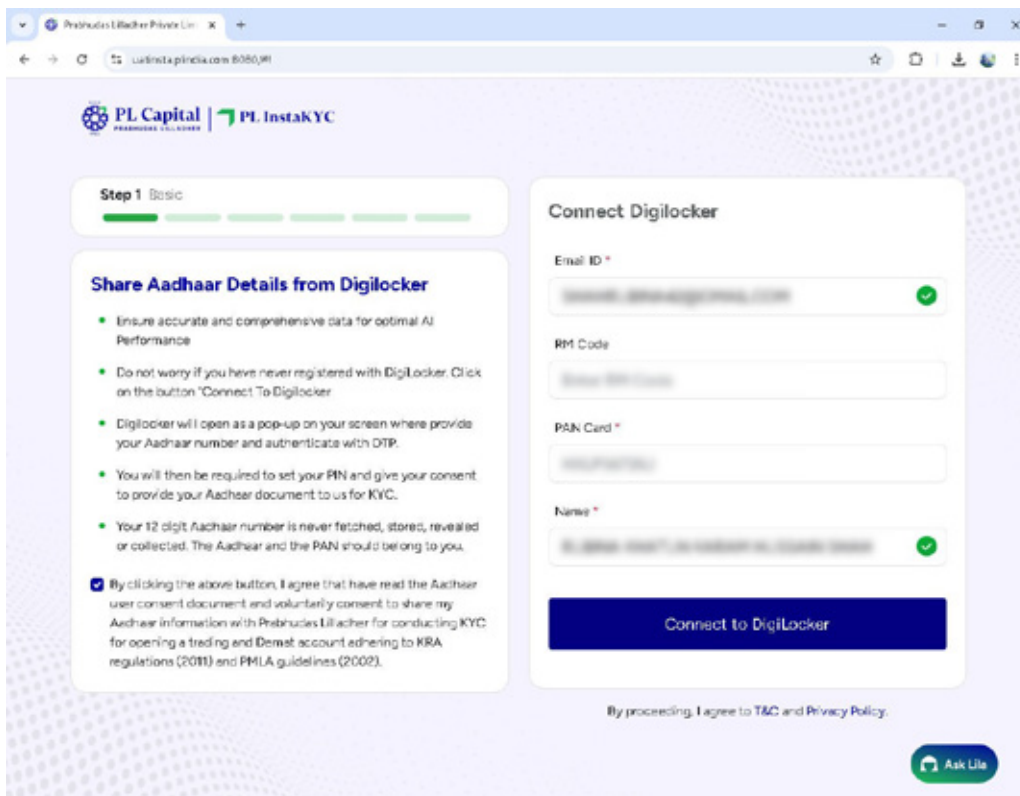
- The printed name on your PAN card may be a shortened version of your full name stored in the Income Tax database due to space constraints. Additionally, data entry errors during the PAN issuance process could lead to mismatches between the physical card and the digital record

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



Step 1 Basic

Share Aadhaar Details from DigiLocker

- Ensure accurate and comprehensive data for optimal AI Performance
- Do not worry if you have never registered with DigiLocker. Click on the button "Connect To DigiLocker"
- DigiLocker will open as a pop-up on your screen where provide your Aadhaar number and authenticate with OTP.
- You will then be required to set your PIN and give your consent to provide your Aadhaar document to us for KYC.
- Your 12 digit Aadhaar number is never fetched, stored, revealed or collected. The Aadhaar and the PAN should belong to you.

By clicking the above button, I agree that have read the Aadhaar user consent document and voluntarily consent to share my Aadhaar information with Prabhudas Lilladher for conducting KYC for opening a trading and Demat account adhering to KRA regulations (2011) and PMLA guidelines (2002).

Connect DigiLocker

Email ID *
[Input field with green checkmark]

RM Code
[Input field]

PAN Card *
[Input field]

Name *
[Input field with green checkmark]

Connect to DigiLocker

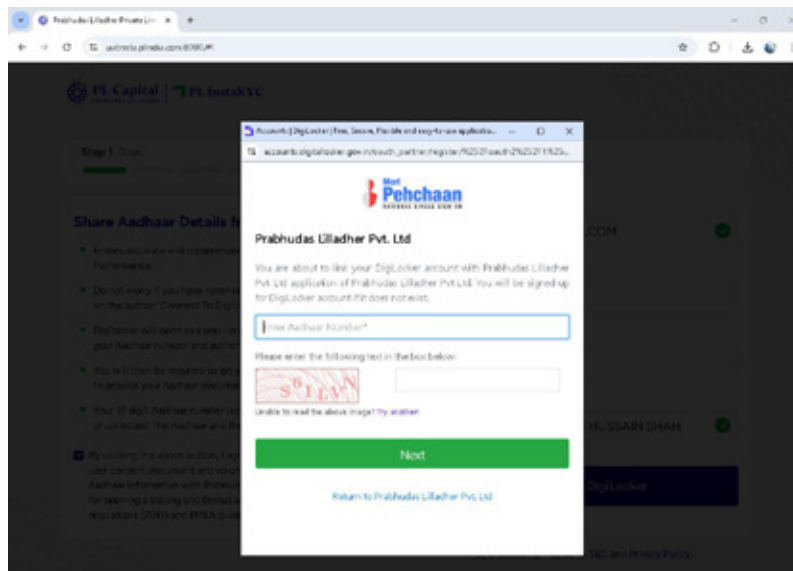
By proceeding, I agree to T&C and Privacy Policy.

[Ask Us](#)

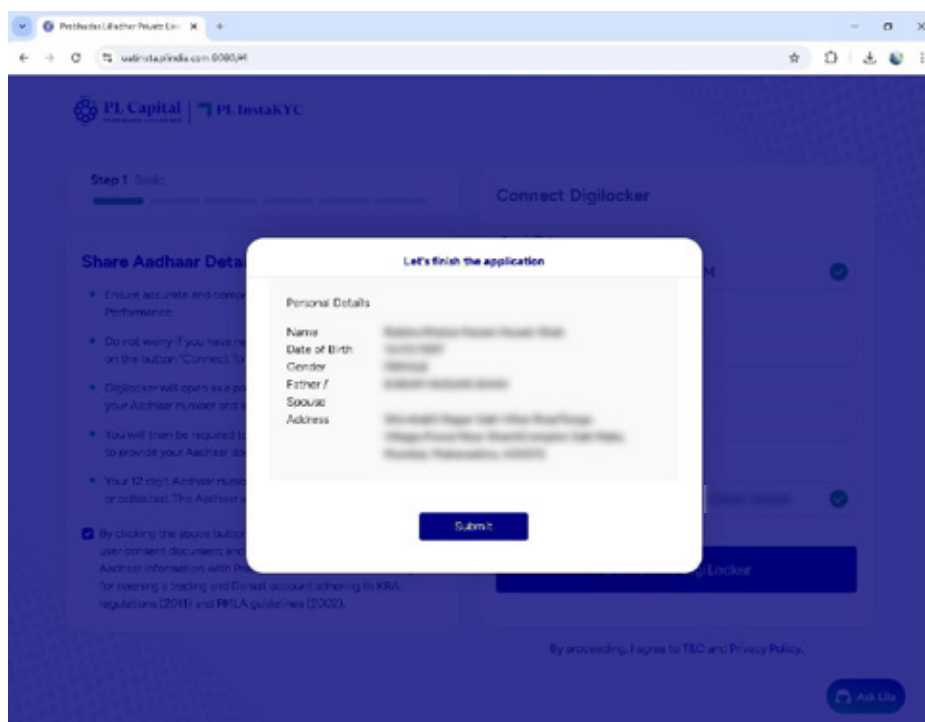
Digi Locker Process

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



Trading Segments Info

Equity Trading (Stocks):

Buying and selling shares of companies. Profit is made if the stock price increases

Commodity Trading:

Buying and selling basic goods such as gold, oil, and agricultural products or their futures contracts

Currency Trading (Forex):

Buying and selling currencies like USD, Euro, or INR based on exchange rate changes

Derivative Trading:

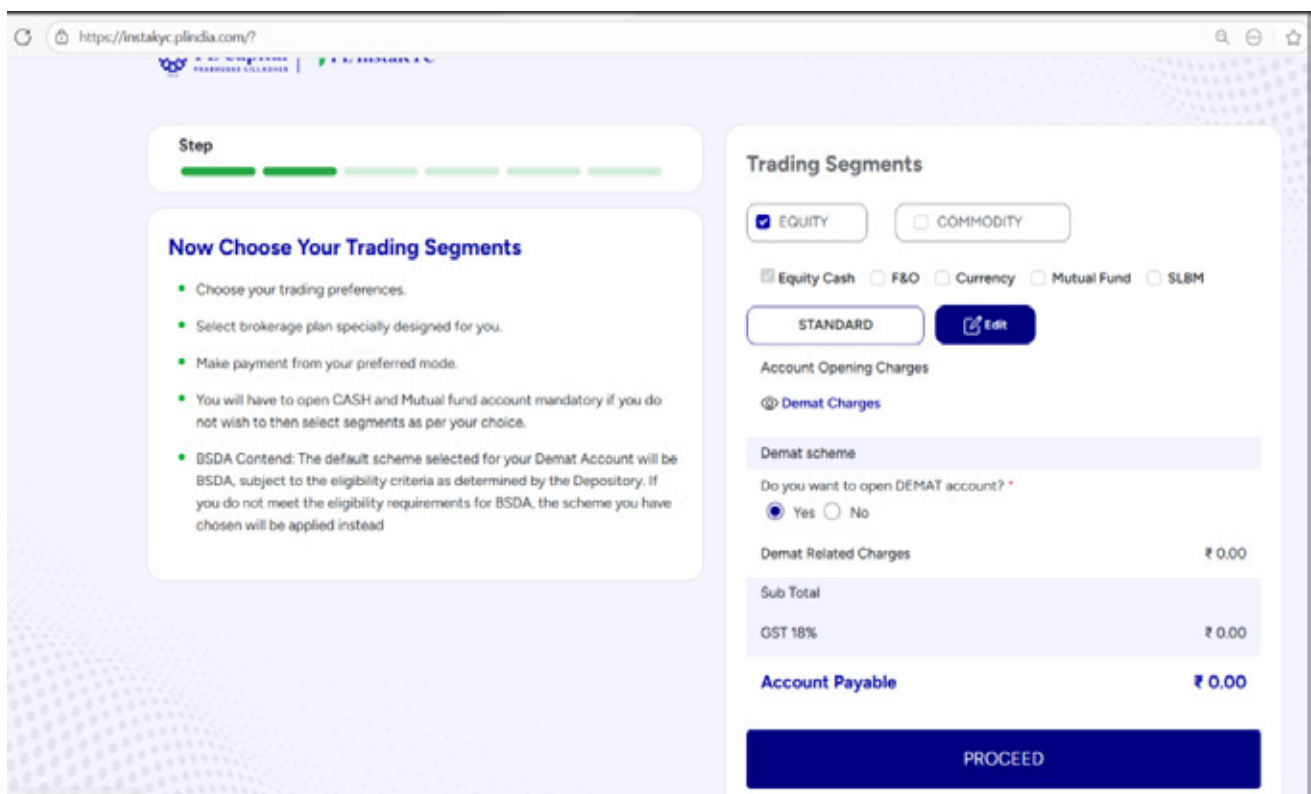
Financial contracts whose value is derived from an underlying asset such as stocks, commodities, or currencies

Options Trading:

Provides the right (not obligation) to buy or sell an asset at a specific price before expiration. Includes call options (right to buy) and put options (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 is required
- 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



Step

Now Choose Your Trading Segments

- Choose your trading preferences.
- Select brokerage plan specially designed for you.
- Make payment from your preferred mode.
- You will have to open CASH and Mutual fund account mandatory if you do not wish to then select segments as per your choice.
- BSDA Contend: The default scheme selected for your Demat Account will be BSDA, subject to the eligibility criteria as determined by the Depository. If you do not meet the eligibility requirements for BSDA, the scheme you have chosen will be applied instead

Trading Segments

EQUITY COMMODITY

Equity Cash F&O Currency Mutual Fund SLBM

STANDARD

Account Opening Charges

Demat Charges

Demat scheme

Do you want to open DEMAT account? *

Yes No

Demat Related Charges ₹ 0.00

Sub Total

GST 18% ₹ 0.00

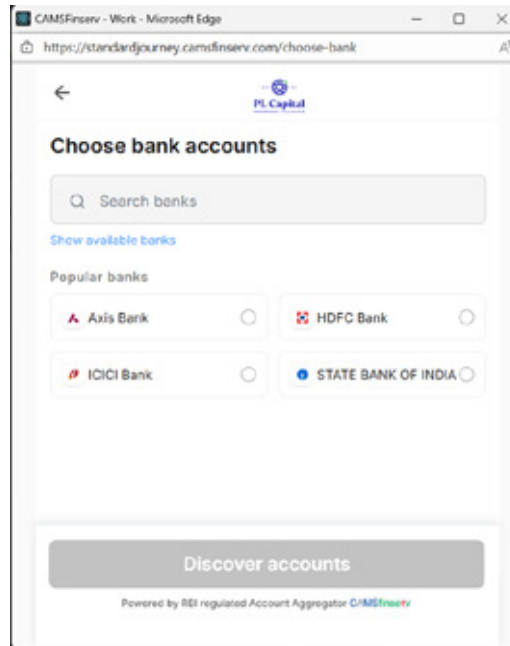
Account Payable ₹ 0.00

Verify Bank Details

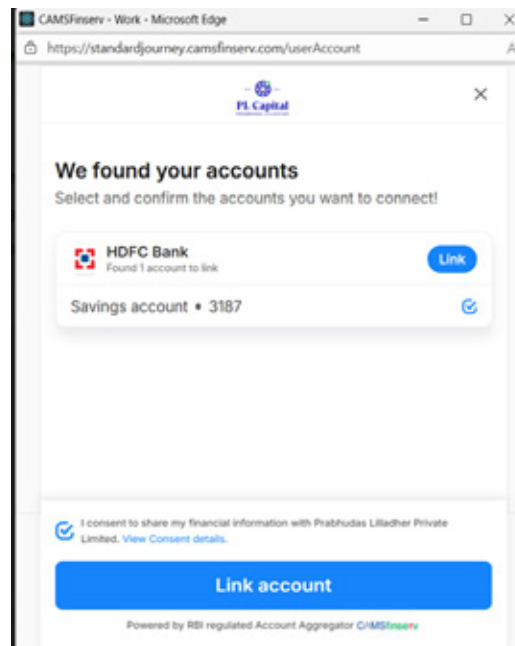
- Enter your bank account number and confirm it
- If you need to add a UPI ID, enter it and click "Verify"

- Once verification is complete, an option to proceed will be available. You would be re-directed to Account Aggregator page

- You need to verify your registered mobile number
- After completing the initial steps, you'll be prompted to select your bank from a list of 30 banks currently integrated with the Account Aggregator platform



- Once you've selected your bank, you'll be prompted to link your account with PL Capital, which will require your consent to proceed

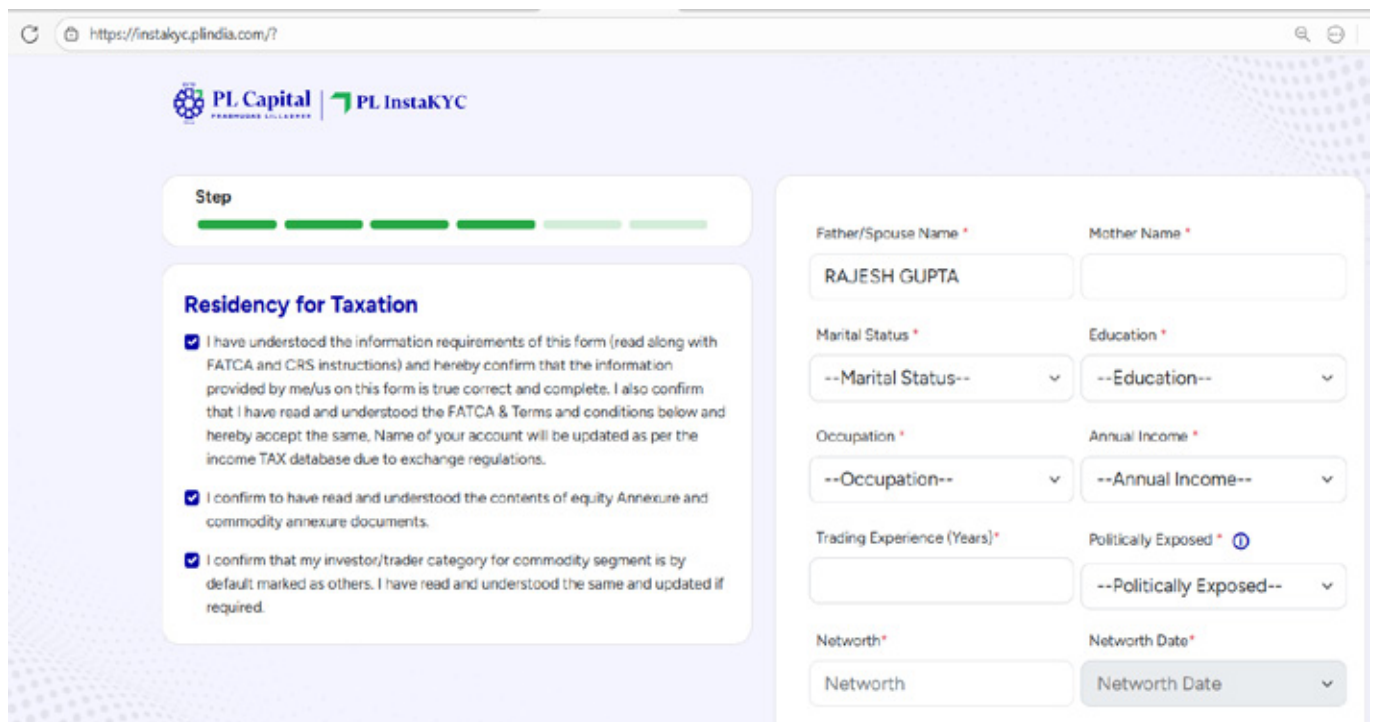


- After you provide consent, your bank statement will be retrieved automatically eliminating the need for manual uploads
- If your bank is not among the 30 supported by Account Aggregator, you'll need to follow the standard process, which includes uploading your bank proof manually

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"
- Select your income level
- Enter Net worth if selected the F&O segment



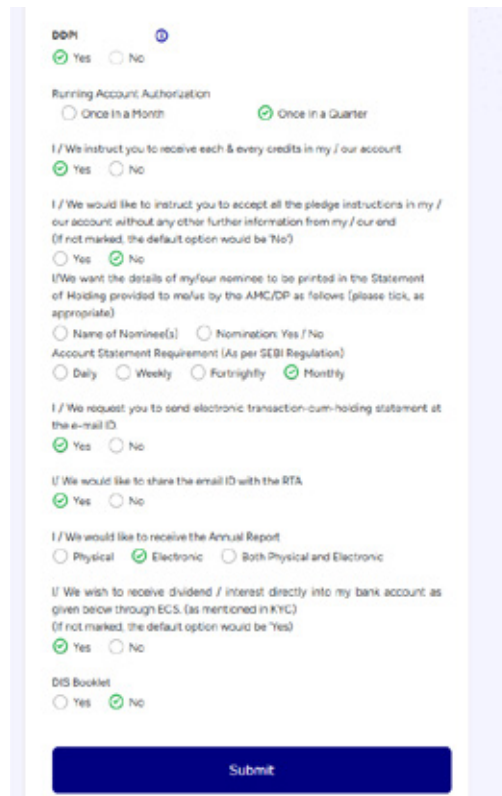
The screenshot shows the PL InstaKYC web interface for the 'Residency for Taxation' section. The browser address bar shows 'https://instakyc.plindia.com/'. The page header includes the PL Capital logo and 'PL InstaKYC'. A progress bar indicates the current step. The main content area is divided into two columns. The left column contains a 'Residency for Taxation' section with three checked confirmation boxes. The right column contains a form with the following fields:

- Father/Spouse Name * (Text input: RAJESH GUPTA)
- Mother Name * (Text input)
- Marital Status * (Dropdown: --Marital Status--)
- Education * (Dropdown: --Education--)
- Occupation * (Dropdown: --Occupation--)
- Annual Income * (Dropdown: --Annual Income--)
- Trading Experience (Years)* (Text input)
- Politically Exposed * ⓘ (Dropdown: --Politically Exposed--)
- Networth* (Text input: Network)
- Networth Date* (Dropdown: Network Date)

Politically Exposed Person (PEP) Definition

- A 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
- Select the frequency at which funds should be settled: Daily, Weekly, Fortnightly, or Monthly
- Choose whether to activate DDPI (Demat Debit and Pledge Instructions)

- The default options are pre-set. If any changes are required, select "Yes" or "No" accordingly
- Finally, click the 'SUBMIT' button



DDPI
 Yes No

Running Account Authorization
 Once in a Month Once in a Quarter

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

I/We want the details of my/our nominee to be printed in the Statement of Holding provided to me/us by the AMC/DP as follows (please tick, as appropriate)
 Name of Nominee(s) Nomination: 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

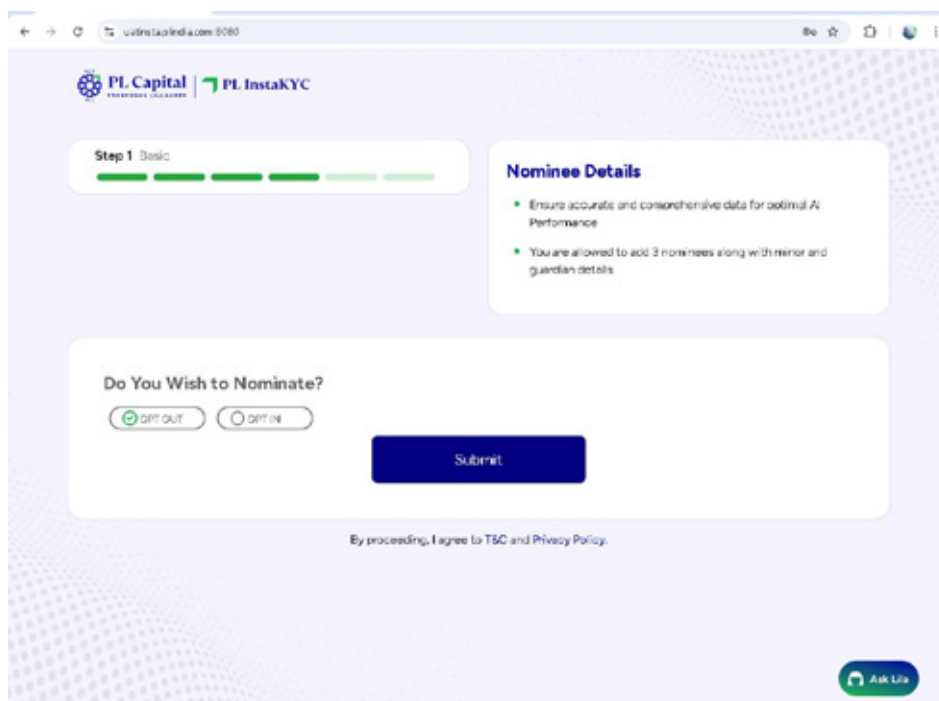
I/ We wish to receive dividend / interest directly into my bank account as given below through ECS. (as mentioned in KYC) (If not marked, the default option would be "Yes")
 Yes No

DIS Booklet
 Yes No

Submit

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)



PL Capital | PL InstakYC

Step 1 Basic

Nominee Details

- Ensure accurate and comprehensive data for optimal AI Performance
- You are allowed to add 3 nominees along with minor and guardian details

Do You Wish to Nominate?

OPT OUT OPT IN

Submit

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

[Ask Lite](#)

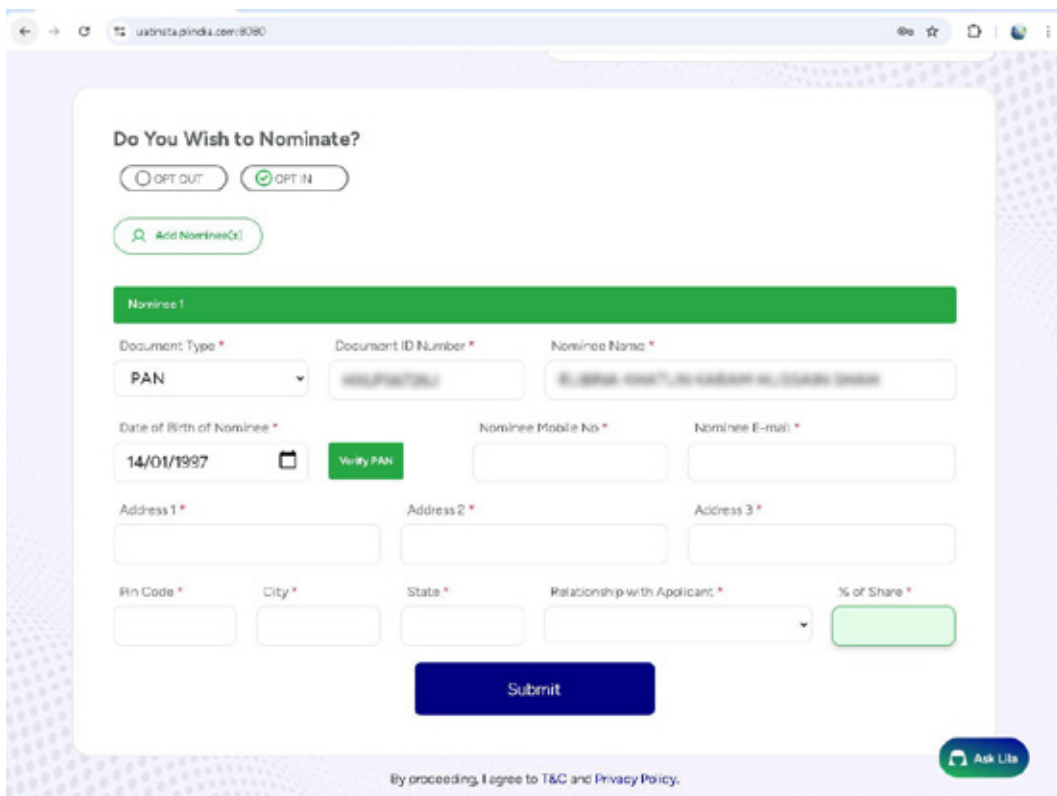
Nominee Details Based on Document Type

1. If PAN is selected:

- Enter the nominee's PAN, full name (as per PAN), and date of birth (DOB) and proceed with verifying 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
- 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%



Document Upload

- All documents will be verified through AI (Artificial Intelligence)

Upload applicant's documents

- Signature: Please provide current signature, ensuring it matches the one on the PAN card
- Client PAN: If PAN details are not fetched from Digi Locker, then proceed with uploading the 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)
- If all documents are successfully verified by AI, customer will be redirected for e-signing
- If selected segment is derivatives, currency and commodity, then upload income proof, previous or latest ITR or 6 months bank statement

Upload Documents

Note: All your documents will be verified through advanced Machine Learning and AI (Artificial Intelligence) algorithms.

[Click here to view Guideline](#)

Income Proof

Upload supporting documents as a proof of your income details.

Six Months Bank Statement

One PDF or Maximum 5 images can be uploaded



Bank statement fetched successfully.

Your Current Signature*

Upload image of signature with white background.
Upload the correct esignature which will be checked for your future reference in eDIS.

 Upload File

 Draw Signature

PAN Copy

PAN copy will be fetched from DigLocker if exist or need to upload the image which was verified for this application.



PAN card has been fetched successfully.

Client Photo*

Take clear picture for face recognition and Check that you don't have multiple face in the image.

 Capture Image

SUBMIT FOR VERIFICATION

Income proof documents can include

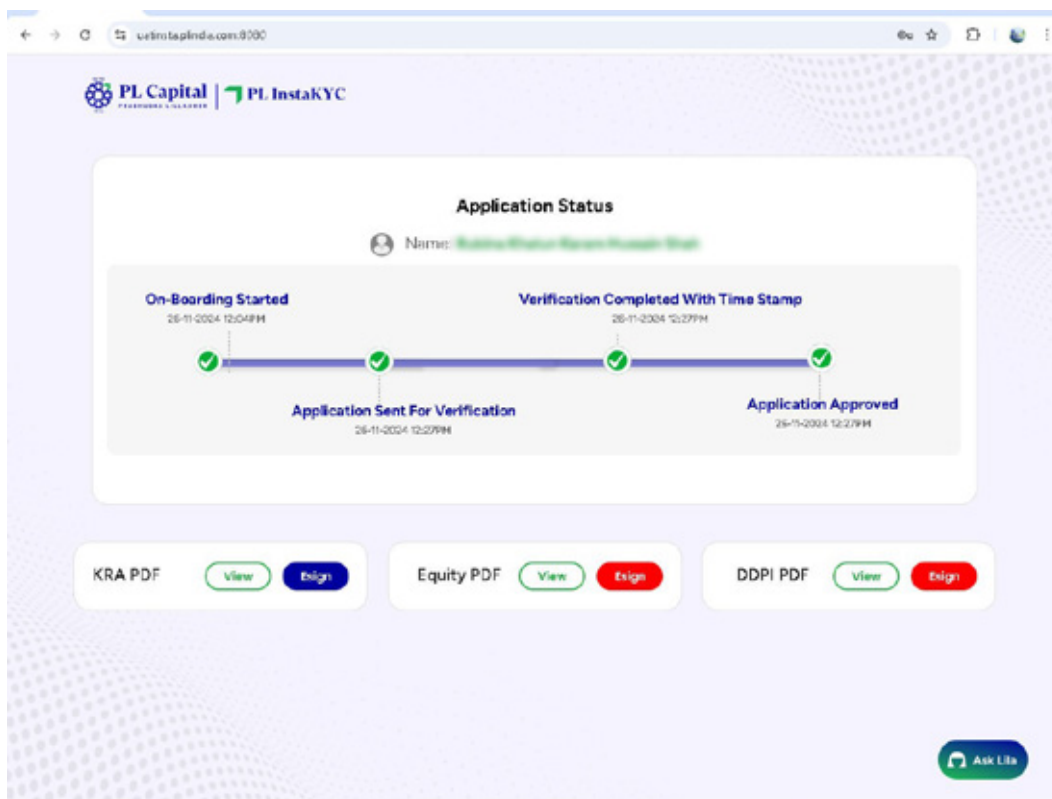
- Salary slips
- Bank statements
- Tax returns
- Investment or trading income statements

AI Document Verification

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

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
- 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 is automatically transferred to PL-HO's back-office system for Trading and Demat account processing
- The Trading and Demat account will be activated by the end of the next working day. The client code will serve as the Login ID
- An email and SMS notification will be sent once the trading code is activated, followed by a welcome letter containing the Login ID and password
- The client can then download the PL DigiTrade App from the Google Play Store or Apple App Store and begin trading immediately

Support

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

Prabhudas Lilladher Private Limited

Registered Office:

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