

ACML Account Opening Process

ACML allows clients to open **Demat and Trading accounts only through its Authorised Persons (APs)**. Direct client account opening with ACML is not available.

A. Modes of Account Opening

1. Online Process

- Available for NSDL / NSE / BSE / accounts.

2. Offline Process (Attached)

- Available for NSDL / CDSL/ NSE / BSE accounts

B. Steps to Open an Offline Account

List of Authorised Person available on ACML website:

- ACML provides a list of registered Authorised Persons along with their addresses on its official website.
- The client approaches an AP to initiate the account opening process.

C. In-Person Verification (IPV)

- The Authorised Person (AP) completes in-person verification of the client.
- The AP checks and verifies all KYC documents to ensure client due diligence as per SEBI, NSDL, CDSL, NSE, BSE, and PMLA guidelines.

D. Client provide Information to AP for account opening process

- The client provides:
 1. Mobile number
 2. Email ID
 3. Bank account details
 4. Other required KYC data
 5. An OTP-based verification is carried out, and account entry is processed.

E. Form Generation & Verification

- A PDF of the filled application form is sent to the client's registered email for verification.
- The client reviews the details and confirms.

F. Final Submission

- After ACML verifies the client's details, the client approaches the **Authorised Person (AP)** to:
 - Affix their **signature** and **photograph** on the printed application form.
 - AP verifies the KYC documents self-attested by the client.
 - The AP then conducts **In-Person Verification (IPV)** and submits the duly completed application form and verified documents to ACML for final processing.



Account Opening Journey

<https://korpsoft.com/>

Below are the outlined steps constituting the workflow for the account opening journey.

1. **Mobile Verification:** Enter your 10-digit mobile number and click on the 'Continue' button.

Instant Verification.

No Verification Charges.

Increased Security.

Zero Paper Document.

Open Your Trading Account
with KORP Software

Signup now

Your 10 digit mobile no

You will receive an OTP on your mobile number.

CONTINUE



Documents to be kept ready before attempting the E-KYC A- Your Mobile Number must be registered with UIDAI's Aadhaar Database for OTP authentication.

2. **Mobile Verification:** Enter the 4-digit OTP sent to your mobile and proceed.

Instant Verification.

No Verification Charges.

Increased Security.

Zero Paper Document.

Open Your Trading Account
with KORP Software

Signup now

9

Enter 4 Digit OTP Here: [Change Mobile Number](#)

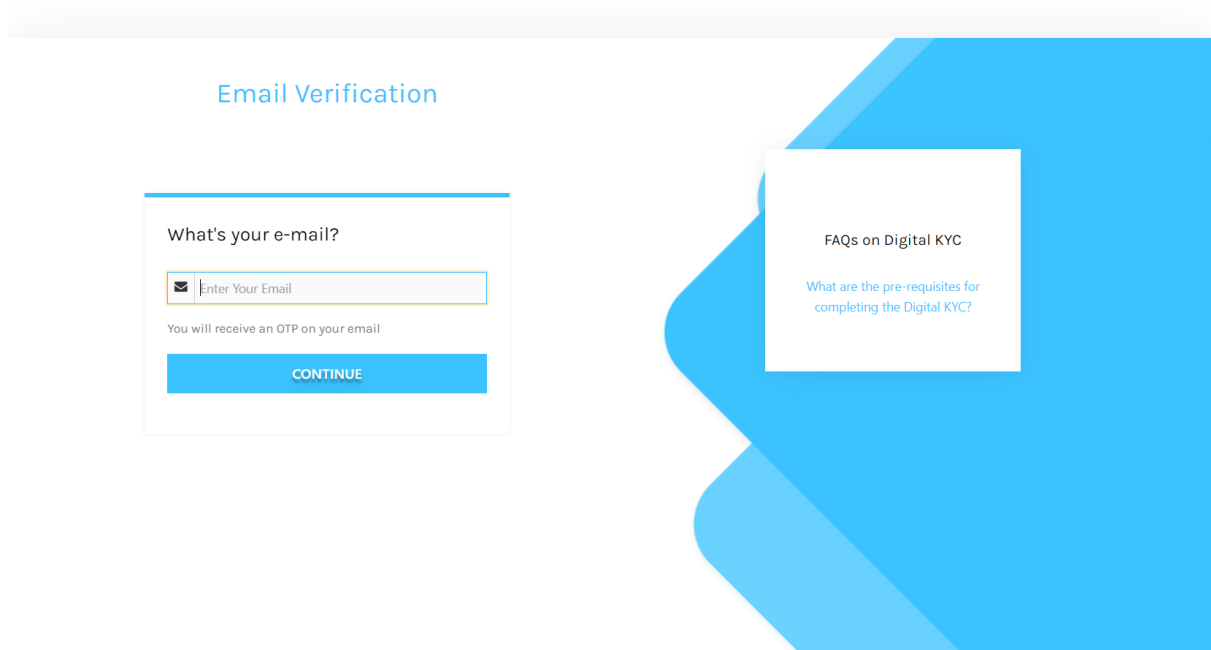
CONTINUE

00:48



Documents to be kept ready before attempting the E-KYC A- Your Mobile Number must be registered with UIDAI's Aadhaar

3. **Email Verification:** Enter your email address for verification purposes, then proceed.



The screenshot shows a web interface for email verification. At the top, the title "Email Verification" is displayed in blue. Below it, a form titled "What's your e-mail?" contains a text input field with a placeholder "Enter Your Email" and an email icon. Below the input field, a message states "You will receive an OTP on your email". A blue "CONTINUE" button is positioned at the bottom of the form. To the right of the form is a large blue abstract graphic. Overlaid on this graphic is a white box containing the text "FAQs on Digital KYC" and a link "What are the pre-requisites for completing the Digital KYC?" in blue.

Email Verification

What's your e-mail?

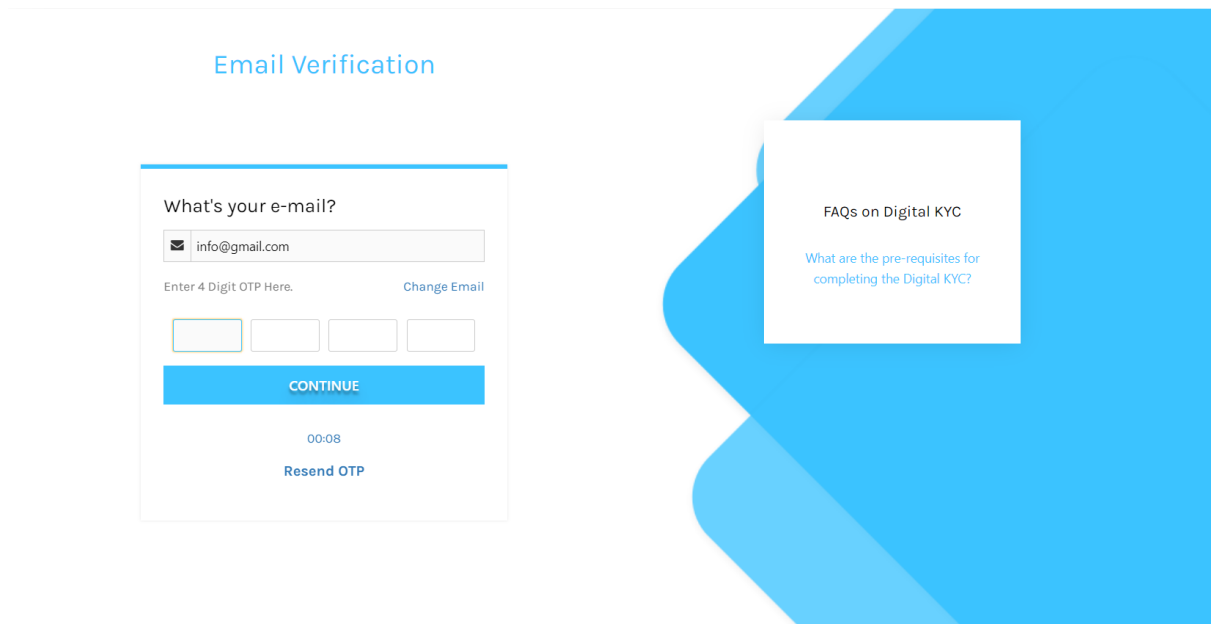
You will receive an OTP on your email

CONTINUE

FAQs on Digital KYC

[What are the pre-requisites for completing the Digital KYC?](#)

4. **Email Verification:** Enter the OTP you received via email and proceed.



The screenshot shows the next step in the email verification process. The title "Email Verification" remains at the top. The form now displays the email address "info@gmail.com" in the input field. Below the input field, it says "Enter 4 Digit OTP Here." followed by a "Change Email" link. There are four empty input boxes for the OTP digits. A blue "CONTINUE" button is at the bottom of the form. Below the button, a timer shows "00:08" and a "Resend OTP" link is available. The same blue abstract graphic and FAQ overlay are present on the right side of the screen.

Email Verification

What's your e-mail?

Enter 4 Digit OTP Here. [Change Email](#)

CONTINUE

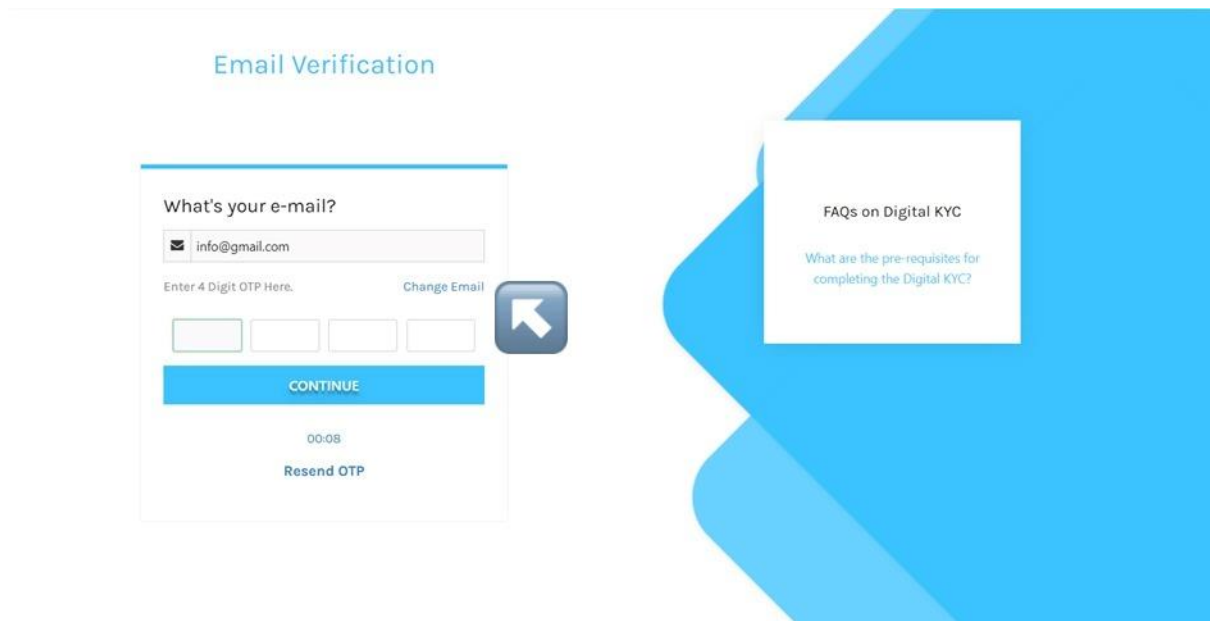
00:08

[Resend OTP](#)

FAQs on Digital KYC

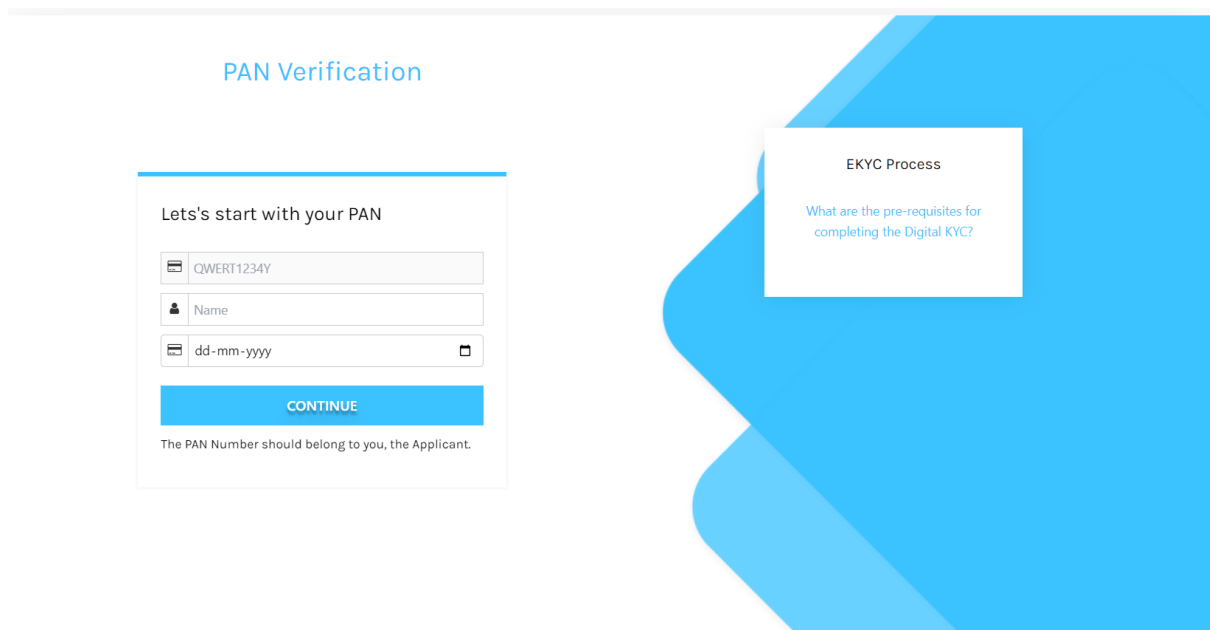
[What are the pre-requisites for completing the Digital KYC?](#)

5. **Email Verification:** If you need to change your email address during the process, click on the 'Change Email' option, enter the new email address, and proceed.



The interface for Email Verification features a light blue header with the title "Email Verification". The main form area is white and contains the following elements: a heading "What's your e-mail?", an email input field with the placeholder "info@gmail.com", a label "Enter 4 Digit OTP Here." above four empty input boxes, a "Change Email" link, a blue "CONTINUE" button, a 00:05 timer, and a "Resend OTP" link. A blue square button with a white back arrow is positioned to the right of the OTP input fields. To the right of the form is a large blue decorative shape containing a white box with the text "FAQs on Digital KYC" and a link "What are the pre-requisites for completing the Digital KYC?".

6. **PAN Verification Step:** Update your PAN number, name, and date of birth (DOB).



The interface for PAN Verification features a light blue header with the title "PAN Verification". The main form area is white and contains the following elements: a heading "Let's start with your PAN", three input fields for "PAN" (with placeholder "QWERT1234Y"), "Name", and "DOB" (with placeholder "dd-mm-yyyy" and a calendar icon), a blue "CONTINUE" button, and a note "The PAN Number should belong to you, the Applicant." To the right of the form is a large blue decorative shape containing a white box with the text "EKYC Process" and a link "What are the pre-requisites for completing the Digital KYC?".

7. Brokerage and Segment Selection: Choose your segment and scheme details to proceed.

Exchange Detail

Scheme Detail

[Click Here For Brokerage Scheme](#)

-- Select --

☐ Enable Equity

☐ Enable FNO

☐ Enable Commodity

Charges for Equity

0

Charges for F&O

0

Charges for Commodity

0

Account Opening Charges

0

Total Amount

After click on continue button you will receive a payment link to your registered mobile no. Please go through the link for payment.

CONTINUE



Exchange Detail

Scheme Detail

[Click Here For Brokerage Scheme](#)

-- Select --

-- Select --

NORMAL LIFETIME I

ONE YEAR FREE AMC

☐ Enable FNO

☐ Enable Commodity

Charges for Equity

0

Charges for F&O

0

Charges for Commodity

0

Account Opening Charges

0

Total Amount

After click on continue button you will receive a payment link to your registered mobile no. Please go through the link for payment.

CONTINUE



Exchange Detail

Scheme Detail

[Click Here For Brokerage Scheme](#)

NORMAL LIFETIME

☒ Enable Equity

☒ Enable FNO

☒ Enable Commodity

Charges for Equity

0

Charges for F&O

0

Charges for Commodity

0

Account Opening Charges

0

Total Amount

1

After click on continue button you will receive a payment link to your registered mobile no. Please go through the link for payment.

CONTINUE



Charges will be reflected based on your segment selection. Then, click on 'Continue.' There may be a mandate option in the flow to pay the amount, or you may need to pay manually to the broker after account opening.

Exchange Detail

Scheme Detail

[Click Here For Brokerage Scheme](#)

-- Select --

☒ Enable Equity

☒ Enable FNO

☒ Enable Commodity

Charges for Equity

0

Charges for F&O

0

Charges for Commodity

0

Account Opening Charges

0

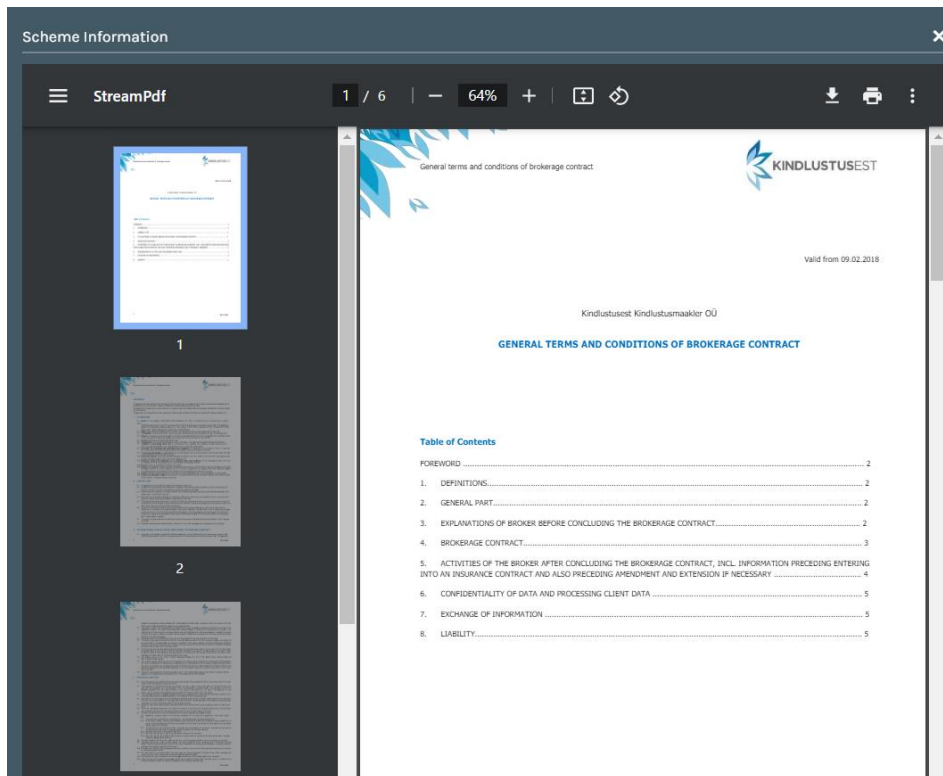
Total Amount

0

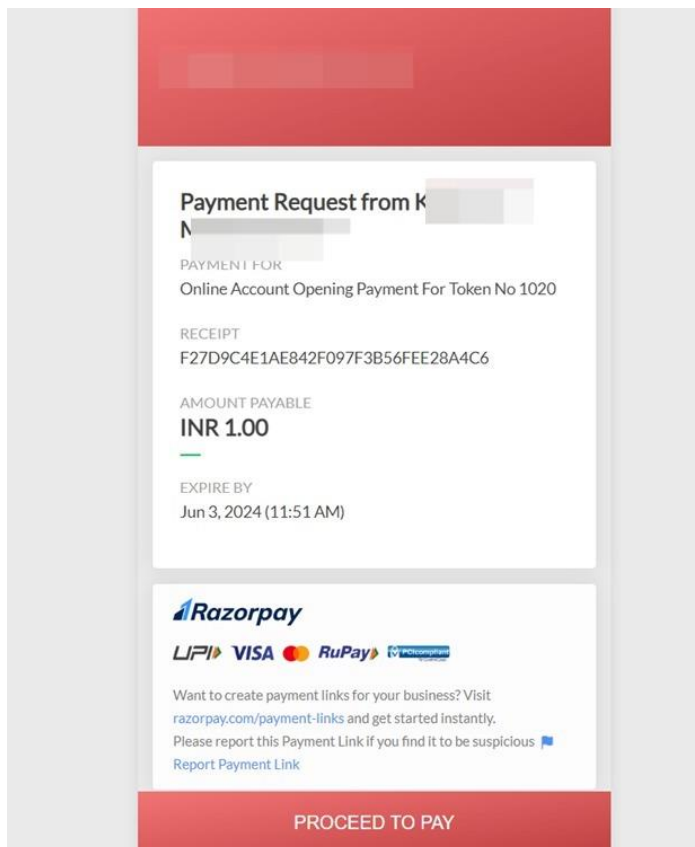
After click on continue button you will receive a payment link to your registered mobile no. Please go through the link for payment.

CONTINUE

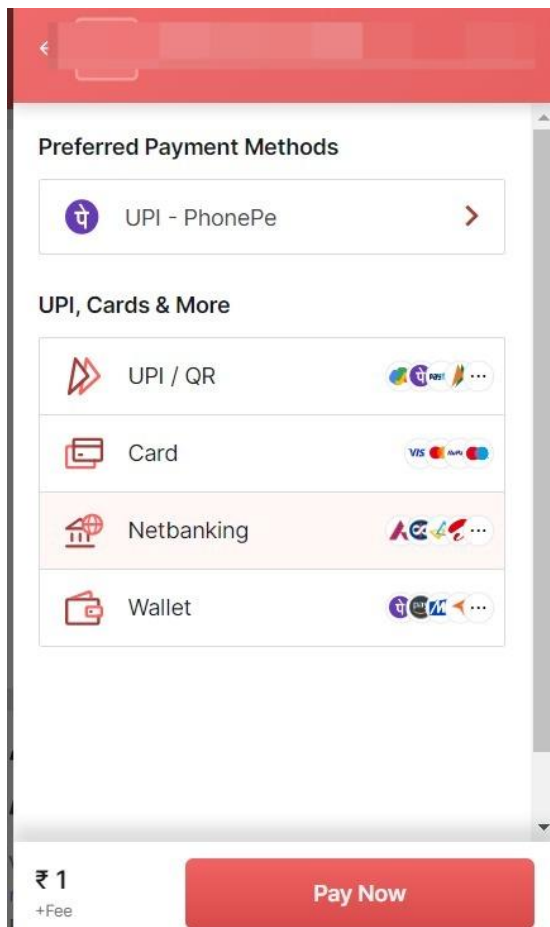
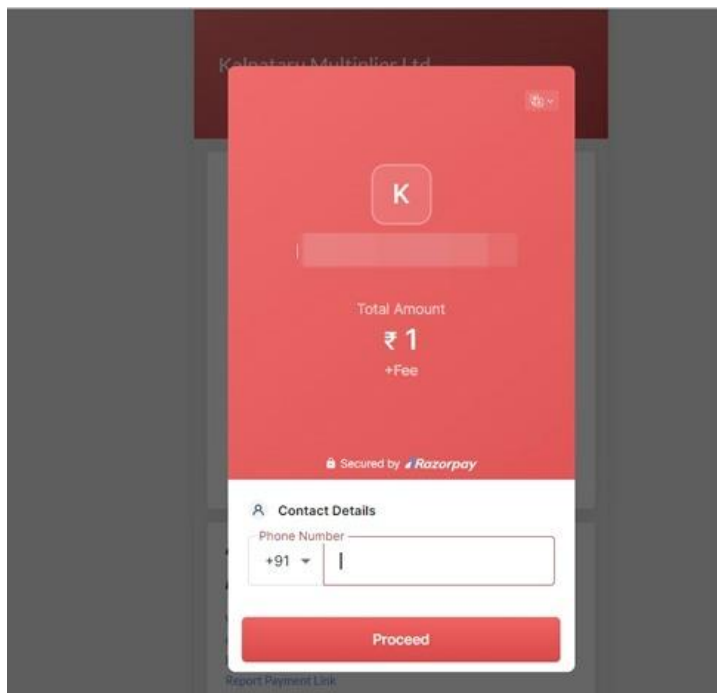


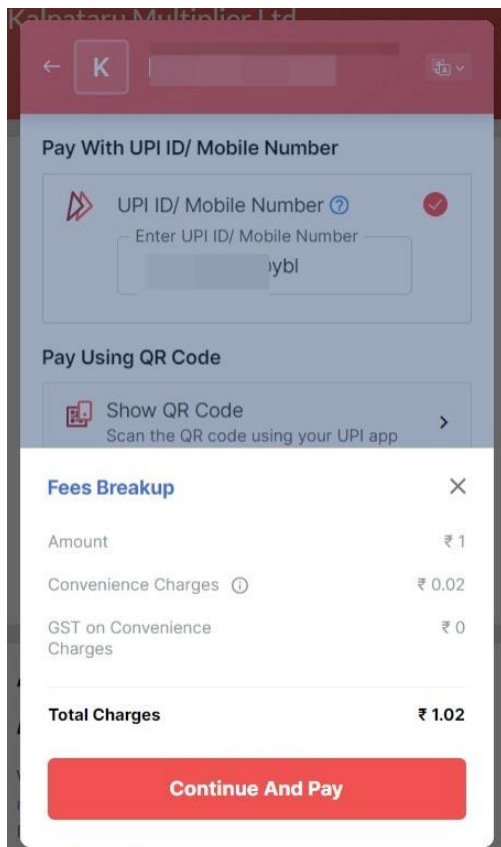
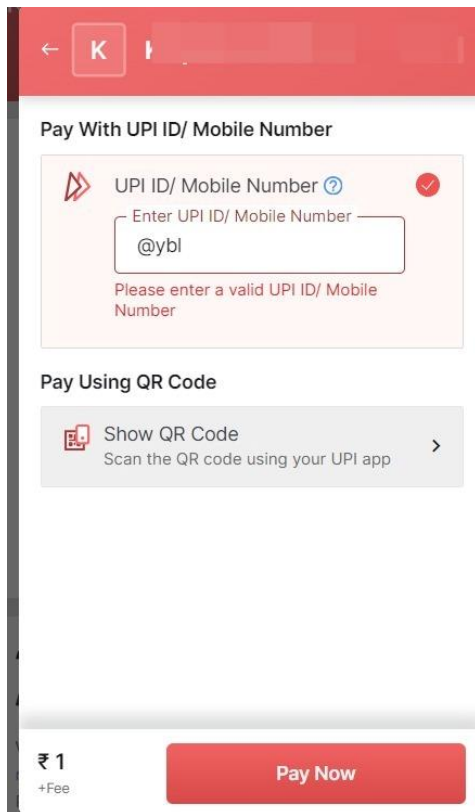


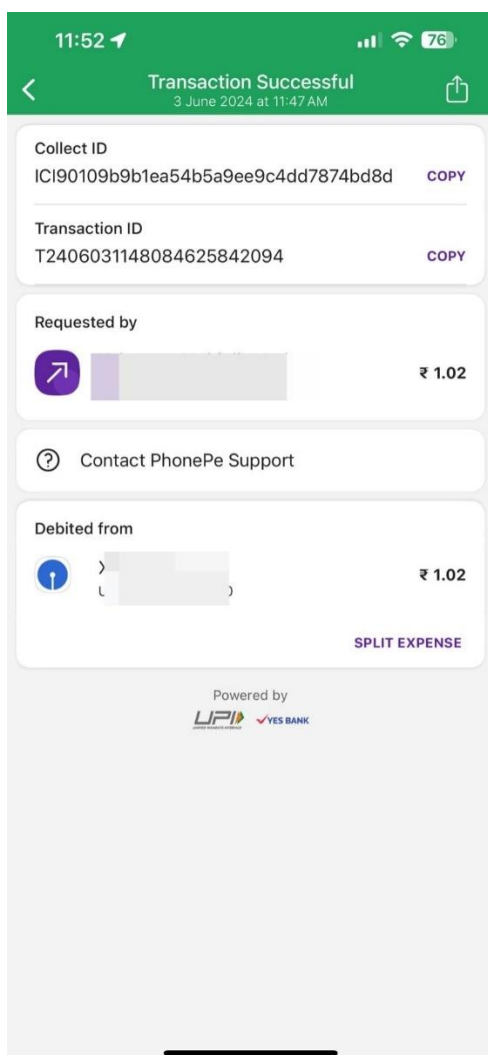
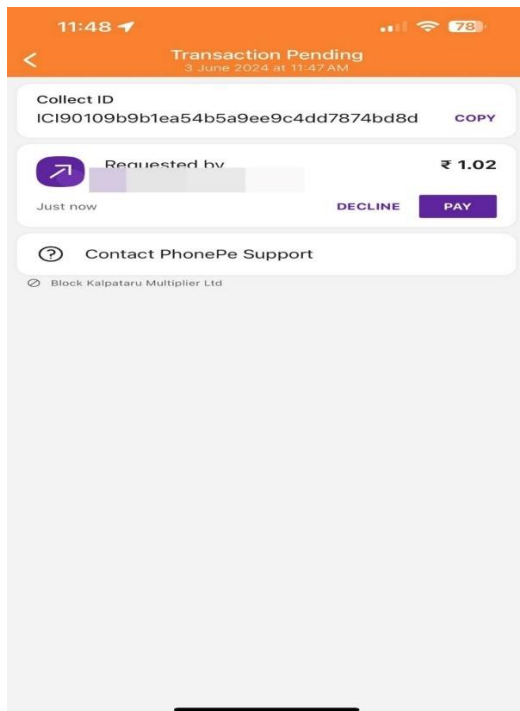
Click on the brokerage scheme to select it.



If payment is mandatory during the process, a pop-up will appear.







8. **Aadhar Verification:** Click the 'Connect to Digilocker' button.

Verify Aadhaar Detail Using Digilocker

Share a digital copy of Aadhaar using Govt. Digilocker Account.

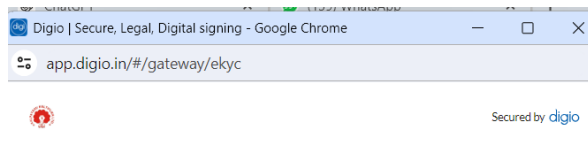
Connect to Digilocker

Terms and conditions.

Share Aadhaar details from Digilocker?

DO not worry if you have never register 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 should belongs to you.

SUCCESS. Exchange segment Updated Successfully!



Start KYC Process



Digilocker Kyc

Please do Allow Us To Get Your Document From Digilocker

Pending



Selfie Kyc

Please Perform Your SELFIE KYC

Pending

Proceed



Secured by digio

Digilocker KYC

Please do Allow Us To Get Your Document From Digilocker

I agree to below terms and conditions

- ☒ * Buy clicking the above button, I agree that I have read the Aadhaar user consent document and voluntarily consent to share my aadhaar information with KORP Software for conducting KYC for opening a trading and Demat account adhering to KRA regulations (2011) and PMLA guideline(2002).

Submit



Secured by digio



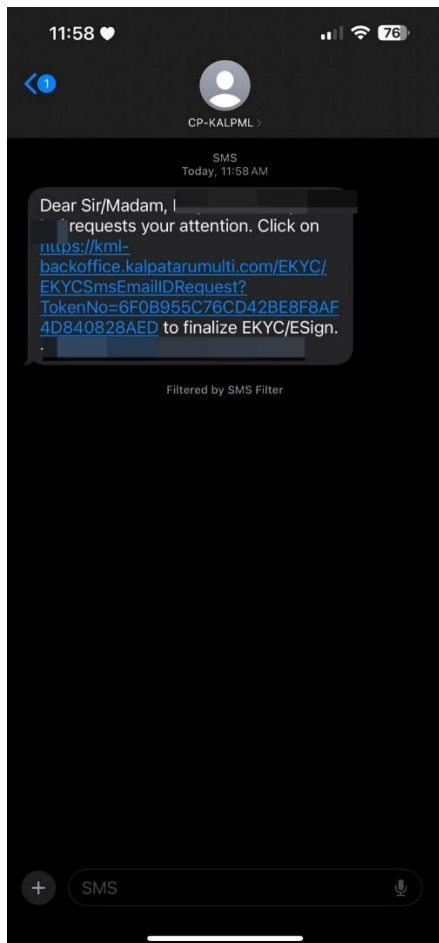
Digilocker KYC

Please do Allow Us To Get Your Document From Digilocker

- I provide my consent to share my Aadhaar Number, Date of Birth and Name from my Aadhaar eKYC information with the Income Tax Department, All States for the purpose of fetching my PAN Verification Record into DigiLocker.

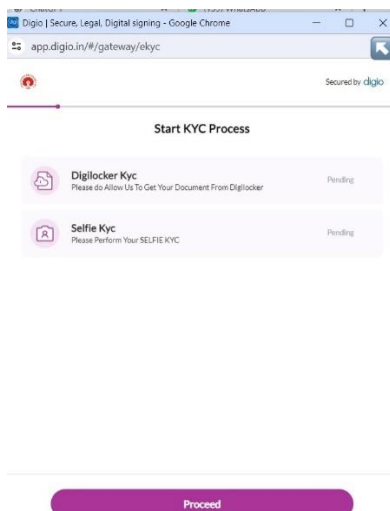
- ☒ • By proceeding further I hereby authorize Digio to pull my documents from Digilocker and share with Kalpataru Multiplier Ltd.

Allow



You will receive a text message on your registered mobile number, which you can use to continue the journey. You have the option to continue either through the system or via the URL provided in the text.

Note: Please ensure you proceed from only one source, not both.



Connect to Digilocker

Aadhaar Detail Not Verify. Please Try Again.

Note : If you are not able to see popup, please allow popup on your browser.

Complete Your EKYC Process!

If you initiate the process using the text URL, please close the Digilocker window from any other source. Once you complete the process on your mobile, return to the URL and click 'Connect to Digilocker.' This action will automatically proceed to the next step.

If you prefer to continue with the flow without using the URL provided in the text, simply ignore the message and continue as usual.

Note: Ensure that you update only your Aadhar details or those of the individuals for whom you are opening the account. If there is a mismatch between the names on the PAN and Aadhar or if the Aadhar and PAN are not linked, the process will be automatically cancelled according to compliance guidelines. In such cases, you will need to restart the entire journey from mobile verification.

Accounts | Digilocker | Free, Secure, Flexible and easy-to-use applicati...
accounts.digitallocker.gov.in/oauth_partner/register/%252Foauth2%252F1%2...


Meri Pehchaan
NATIONAL SINGLE SIGN-ON

Digitech Solutions Private Limited

You are about to link your Digilocker account with Digitech Solutions Private Limited application of Digitech Solutions Pvt. Ltd.. You will be signed up for Digilocker account if it does not exist.

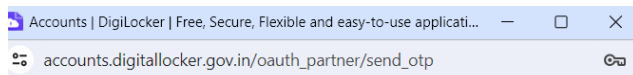
Enter Aadhaar Number*

Please enter the following text in the box below:


Unable to read the above image? Try another!

Next

[Return to Digitech Solutions Private Limited](#)



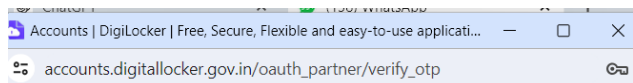
Digiotech Solutions Private Limited

UIDAI has sent a temporary OTP to your mobile ending in
*****6209(valid for 10 mins).

Wait few minutes for the OTP,
do not refresh or close!

Continue

[Return to Digiotech Solutions Private Limited](#)



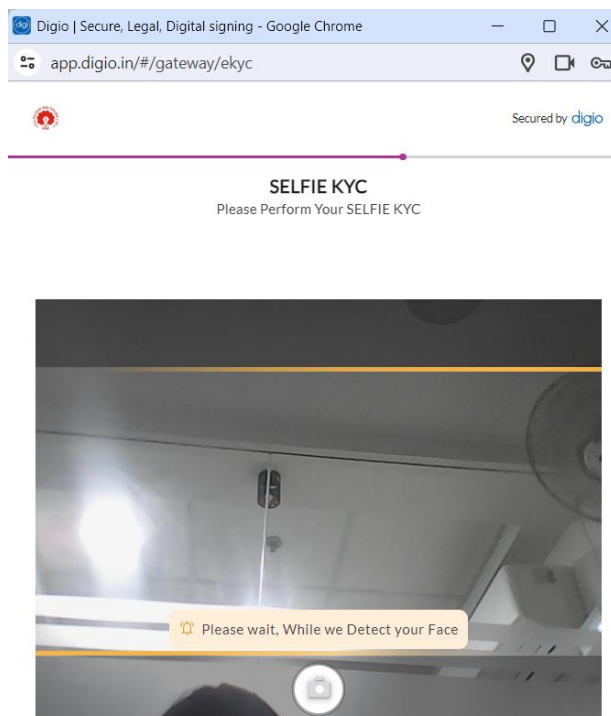
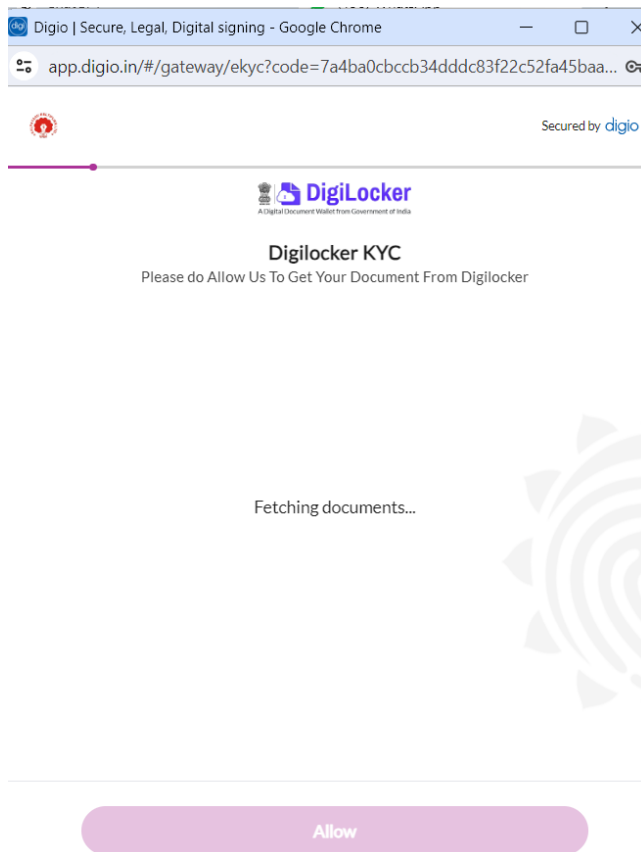
You are already registered with DigiLocker.

Please enter your 6 digit DigiLocker Security PIN

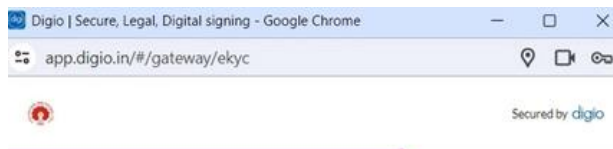
[Forgot security PIN?](#)

Continue

[Return to Digiotech Solutions Private Limited](#)

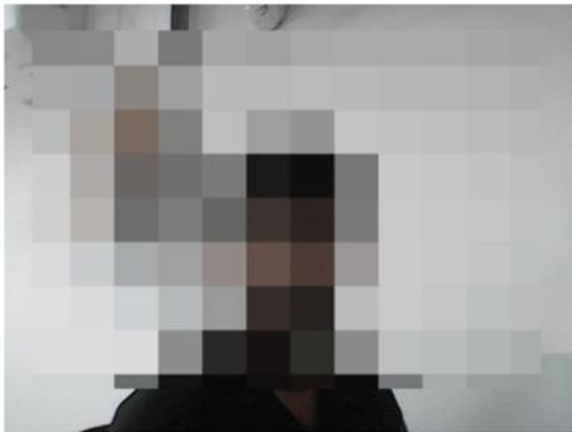


Upload a clear selfie where both your eyes and face are clearly visible, along with the Aadhar document recognized by UIDAI.



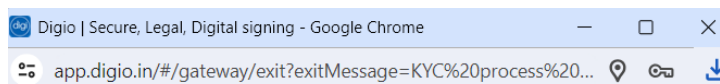
SELFIE KYC

Please Perform Your SELFIE KYC



Retake

Submit Selfie



KYC process completed

You may close the window.

Next

SUCCESS! Aadhaar Detail Verify.

Complete Your EKYC Process!

9. Personal Details – Update all the details over there

(*)Fields are Mandatory.

Branch Detail

Branch Type

Branch

Branch Name

HO

Sub Branch Name

Other Details

Father/Spouse

Father

* Father Name

* Mother Name

Maiden Name

* Marital Status

- SELECT -

Residential Status

Resident Individual

☐ Opt in for DIS

* Citizenship

India

* Occupation

Private Sector

PEP

Not Applicable

Trading Experience

No Experience

Income Detail

* Annual Income

Between Rs 1 to 5 Lakh

Annual Income Date

03-06-2024

☐ FATCA

Note : FATCA Applicable only for NRI Client.

CONTINUE



Opt in for DIS: When three nominees are added in the flow and each is allocated 33%, the remaining 1% will automatically be assigned to the nominee selected for DIS. This option applies to only one nominee out of all three.

Branch
HO

Other Details

Father/Spouse
Father

* Father Name

* Mother Name

Maiden Name

* Marital Status
- SELECT -

Residential Status
Resident Individual
☐ Opt in for DIS

* Citizenship
India

* Occupation
Private Sector

PEP
Not Applicable

Trading Experience
No Experience

Income Detail

* Annual Income
Between Rs 1 to 5 Lakh

Annual Income Date
03-06-2024

☒ FATCA

Note : FATCA Applicable only for NRI Client.

* Fatca TIN

* Country

* Date
03-06-2024

CONTINUE

FATCA details are optional and applicable only for NRI clients. Update the TIN and select the country code from the dropdown menu.

10. **Bank Verification:** Update your bank details for verification.

Link Bank Account

Add your bank details from which you will transact funds for trading.

Account Type
Saving

*IFSC
MICR

Bank Name
City

State
PIN Code
249403

*Cheque Print Name

*Bank Account No

Confirm Bank Account No

VERIFY WITH PENNY DROP



After entering all the details and clicking on the 'Verify with Penny Drop' button, the system will verify whether the account is activated or not. It's important for the name as per PAN to match for successful bank verification. If the names don't match, verification will be unsuccessful, and you will need to upload bank proof.

Add your bank details from which you will transact funds for trading.

Account Type
Saving

*IFSC
S

MICR

Bank Name
STATE BANK OF INDIA

City
F

State
UTTAR PRADESH

PIN Code
2

*Cheque Print Name
F

*Bank Account No
3 4

Confirm Bank Account No

VERIFY WITH PENNY DROP

Upload Cancelled Cheque/Bank Statement ('jpeg', 'jpg', 'png' formats only.)

Choose File No file chosen

VERIFY WITH DOCUMENT



If the details are not successfully verified, upload a cancelled cheque or bank statement and click on 'Verify with Document.'

Note: If you have entered incorrect bank details and verification is unsuccessful, on the bank document upload page, you can correct the details. Instead of clicking on 'Verify with Document,' click on 'Verify with Penny Drop' and proceed.

11. Add Nominee: Update all the details if you need to designate a nominee.

Do you wish to appoint a nominee?

YES ☐ NO ☒

Personal Detail (* Fields are Mandatory.)

Related Person
Nominee

*Relation
-Select-

Nominee
First Nominee
First Nominee
Second Nominee
Third Nominee

* Name
Minor Ind

* Father/Spouse
Father

* Father Name

* Date of Birth
dd-mm-yyyy

* PAN

* Aadhaar

Gender
Male

Residential Status
Resident Individual

Residual Flag

* Percentage of Share

Citizenship
India

Occupation
Private Sector

ID Proof
UID

ID Proof Ref

Exp. Date
dd-mm-yyyy

Upload ID Proof
Choose File No file chosen

Contact/Address Detail

☐ Address same as first holder.

ISD
91

Mobile Number

Email

Address line 1

Address line 2

Address line 3

City

District

PIN Code

State
-Select-

Other

Country
India

Add Nominee

Note:

- a. Contact/Address details are not mandatory to fill.
- b. You can add up to 3 nominees with a total of 100 percent. If the first nominee takes 100 percent, there is no option to add a 2nd or 3rd nominee.
- c. If the DOB of the nominee is under 18, you have to update the Guardian details in that case

Do you wish to appoint a nominee?

YESNO

Personal Detail (* Fields are Mandatory.)

Related Person

Nominee Guardian

*Relation

-Select-

Nominee

First Nominee

* Name

☐ Minor Ind

* Father/Spouse

Father

* Father Name

* Date of Birth

dd-mm-yyyy

* PAN

* Aadhaar

Gender

Male

Residential Status

Resident Individual

* Percentage of Share

Citizenship

India

Occupation

Private Sector

ID Proof

UID

ID Proof Ref

Exp. Date

dd-mm-yyyy

Upload ID Proof

Choose File

No file chosen

Father

* Date of Birth

dd-mm-yyyy

* PAN

* Aadhaar

Gender

Male

Residential Status

Resident Individual

* Percentage of Share

Citizenship

India

Occupation

Private Sector

ID Proof

UID

ID Proof Ref

Exp. Date

dd-mm-yyyy

Upload ID Proof

Choose File

No file chosen

Upload Signature

Choose File

No file chosen

Upload Photo

Choose File

No file chosen

Contact/Address Detail

☐ Address same as first holder.

ISD

91

Mobile Number

Email

Address line 1

Address line 2

Address line 3

City

District

PIN Code

State

-Select-

Other

Country

India

Add Nominee

City

District

PIN Code

State

-Select-

Other

Country

India

Add Nominee

Nominee Detail

Edit	NomineeSerialNo	NomineeType	NomName	SharePercentage	Relation	Mobile	FatherSpouse	FatherName	DOB	PAN	UID
	1	N	GHJK	100	S		F	VGJWQHK	2017-02-07	BRNPT53748	24356278927

Filled nominee details will be reflected on the same page in a tabular format.

12. **Nominee Opt-out:** Click on the slider to not add any nominee and proceed.

Do you wish to appoint a nominee?

YES ☒ NO

I/We hereby confirm that I/We do not wish to appoint any nominee(s) in my/our account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents/information for claiming of assets held in my/our trading/demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading/demat account.

☒ I accept Terms and condition

Submit

13. **Document Upload:** Upload your signature and income proof (required if you selected the F&O segment during the segment step).

Upload Documents

Signature

Please sign on a blank paper with a pen & upload photo of the same signatures using pencils, sketch pen etc., are not accepted.

Maximum Upload file size is 2 mb. ('jpeg', 'jpg', 'png' formats only.)

Choose File No file chosen

Income proof

Income proof is required if you want F&O and MCX trading. Not required if you just want to buy and sell equity stocks.

Maximum Upload file size is 5 mb. ('jpeg', 'jpg', 'png', 'PDF' formats only.)

Income Selection

--Select--

Choose File No file chosen

CONTINUE

Upload Documents

Signature

Please sign on a blank paper with a pen & upload photo of the same signatures using pencils, sketch pen etc., are not accepted.

Maximum Upload file size is 2 mb. ('jpeg', 'jpg', 'png' formats only.)

Choose File WhatsApp L..8.50 PM.jpeg

Income proof

Income proof is required if you want F&O and MCX trading. Not required if you just want to buy and sell equity stocks.

Maximum Upload file size is 5 mb. ('jpeg', 'jpg', 'png', 'PDF' formats only.)

Income Selection

--Select--

--Select--

Bank Account Statement for Last 6 Months.

COPY OF ANNUAL ACCOUNTS

COPY OF DEMAT ACCOUNT HOLDING STATEMENT

COPY OF ITR ACKNOWLEDGMENT

NET-WORTH CERTIFICATE (NOT MORE THAN 1 YEAR OLD)

ANY OTHER RELEVANT DOCUMENTS SUBSTANTIATING OWNERSHIP OF ASSETS

SELF DECLARATION WITH RELEVANT SUPPORTING DOCUMENTS

IN CASE OF SALARY INCOME - SALARY SLIP, COPY OF FORM 16

Select the type of income proof from the drop-down menu and upload it.

14. E-sign

E-Sign

Digitally sign your application. We will send Esign link to your email as well.

CONTINUE

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



SUCCESS. Document Detail Updated
Successfully!

digio

English

Secured by digio

Authenticate

nikitatyagi0702@gmail.com

By continuing, I confirm to the [Terms of Service](#) and [Privacy Policy](#) of digio.in



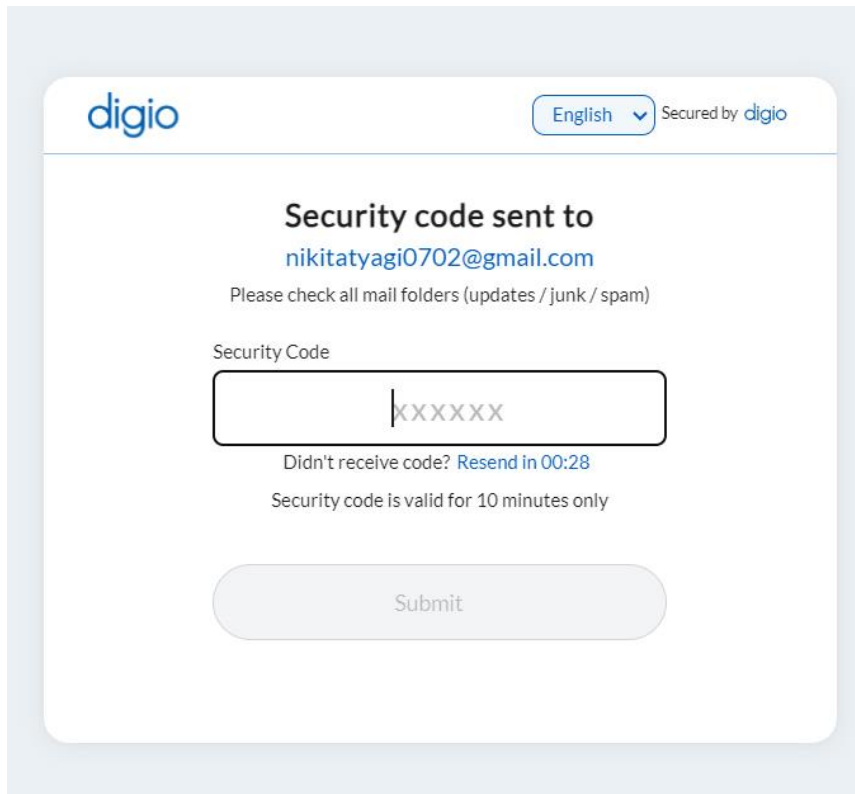
Login with Google

----- or verify through email verification code -----



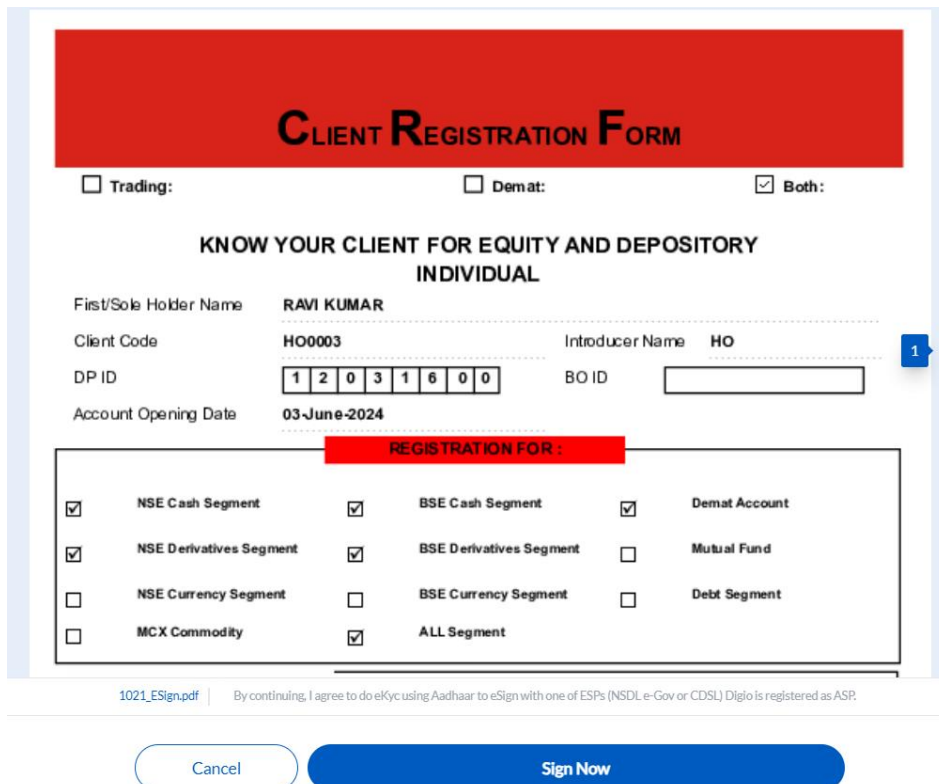
Send code to Email

Click on "Login with Google" if the same email ID is already logged in on the system or mobile. Otherwise, click on "Send code to Email".



The image shows a web interface for Digio. At the top left is the Digio logo. At the top right, there is a language dropdown set to "English" and a "Secured by digio" badge. The main heading is "Security code sent to" followed by the email "nikitatyagi0702@gmail.com". Below this, it says "Please check all mail folders (updates / junk / spam)". There is a "Security Code" label above a text input field containing "XXXXXX". Below the input field, it says "Didn't receive code? Resend in 00:28" and "Security code is valid for 10 minutes only". At the bottom is a large "Submit" button.

You will receive a security code at the email ID you provided during email verification.



The image shows a "CLIENT REGISTRATION FORM". At the top, there are three checkboxes: "Trading:" (unchecked), "Demat:" (unchecked), and "Both:" (checked). Below this is the heading "KNOW YOUR CLIENT FOR EQUITY AND DEPOSITORY INDIVIDUAL". The form fields are: "First/Sole Holder Name" (RAVI KUMAR), "Client Code" (HO0003), "Introducer Name" (HO), "DP ID" (12031600), "BO ID" (empty), and "Account Opening Date" (03-June-2024). There is a blue notification bubble with the number "1" next to the "Introducer Name" field. Below the form fields is a section titled "REGISTRATION FOR :". It contains a grid of checkboxes for various segments: NSE Cash Segment (checked), NSE Derivatives Segment (checked), NSE Currency Segment (unchecked), MCX Commodity (unchecked), BSE Cash Segment (checked), BSE Derivatives Segment (checked), BSE Currency Segment (unchecked), ALL Segment (checked), Demat Account (checked), Mutual Fund (unchecked), and Debt Segment (unchecked). At the bottom, there is a footer with the text "1021_ESign.pdf" and "By continuing, I agree to do eKyc using Aadhaar to eSign with one of ESPs (NSDL e-Gov or CDSL) Digio is registered as ASP." Below the footer are two buttons: "Cancel" and "Sign Now".

PDF will be displayed here before E-signing. Check it and then proceed with the E-sign.





I hereby authorize **CDSL Ventures Limited** to:

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSign of documents requested using **CDSL Ventures Limited** eSign to authenticate my identity through the Aadhaar based e-KYC services of UIDAI.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of eSign of documents requested using **CDSL Ventures Limited** eSign.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by **CDSL Ventures Limited** and the data will be stored by **CDSL Ventures Limited** till such time as mentioned in guidelines from UIDAI from time to time.

☐ I have read all the above conditions and understood the same. I provide consent to authenticate my Aadhaar.

Aadhaar Number/ Virtual ID

Please enter 12 digit Aadhaar number or 16 digit VID

[Generate your Virtual ID](#)

Send OTP

Cancel

ASP : Digitech Solutions Private Limited
Transaction ID : ESIGN240603143646243NAHEP2M4Z96TUZ6NRPZDZ0ZFAYF

Date : 2024-06-03
Time : 14:36:49

Enter the same Aadhar number that you verified in the flow and proceed.





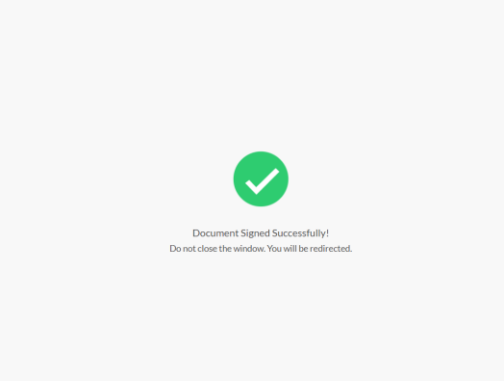
OTP Sent!

To your registered mobile no *****6209 and no email linked to Aadhaar

Didn't receive the OTP ? [Resend](#)

Verify & Sign

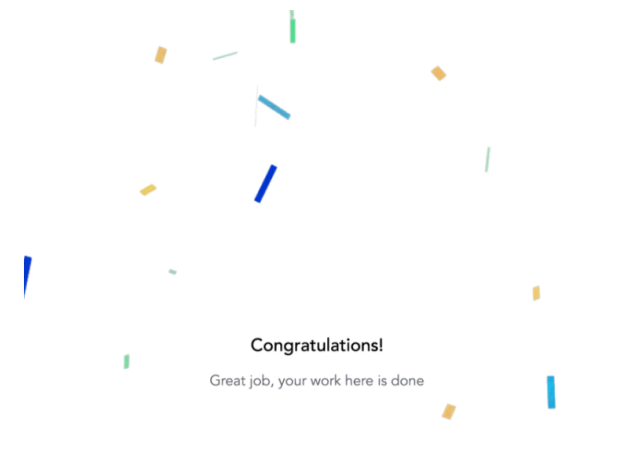
Cancel



Congratulations!

Dear, RAVI KUMAR

Congratulations! You have successfully completed account opening procedure with us. Your Account Id is **H00003**



Process Completed.