

## Detailed write up on the procedure for opening an account

- Customer to go on [www.yesinvest.in](http://www.yesinvest.in) > Click on **Open an Account** Tab > Select if **existing YES Bank Customer YES** or **NO**
  - If **YES Bank Customer** – register through Bank CUSTOMER ID and Mobile Number to generate OTP that will be sent to registered mobile number of the customer as per Bank records for further authentication.
  - If **Non YES Bank Customer** – register with Name and Mobile number

### OR

- RM to initiate the registration process (assisted mode), wherein RM sends account opening link to Customer on their Mobile number or Email ID.
- Enter CAPTCHA
- Select T&C and proceed
- After Successful Mobile OTP authentication, customer to validate their Email ID via OTP
- Customer to complete **7 steps** for online account opening:

#### 1. **Personal Details:** These data either to be auto populated basis details received from `YBL FCR API or customer to enter manually

- PAN No (validation through NSDL TIN API)
- DOB
- Marital Status
- Mother's Name
- Father / Spouse Name
- Gender
- City of Birth
- Email ID Belongs To
- Mobile Number Belongs To

#### 2. **Other Details:** Customer to provide below details manually

- Occupation - *Private Sector / Public sector / Government Service / Business / Professional / Agriculturist / Retired / Housewife / Student / Others (field will be enabled for describing others)*
- Gross Annual Income - *Below 1 lakh / 1 lakh to 5 lakh / 5 lakh to 10 lakh / 10 lakh to 25 lakh / More than 25 lakh*
- Net worth (Rs.) – Optional
- Net worth as on Date – Optional
- Education Details – select from dropdown value
- Investment / Trading Experience (Default No) *(If Yes, customer to enter number of years manually)*
- PEP declaration (Default No) *(If Yes, journey to be stopped and customer will be asked to fill offline form)*
- Past Action - Default option selected as No *(If selected YES, there would be space to enter the details)*
- GST Registration declaration *(If Yes, enter GST No and state and upload the proof in document upload section)*
- FATCA / CRS declaration (Default No) *(If Yes, journey to be stopped and customer will be asked to fill offline form)*



### 3. Address details:

- **KRA** - KRA API to be called at backend to check if customer is KRA compliant. If Yes, then address received from KRA to be shown on the screen. If No, then application to redirect to DigiLocker page for Aadhaar based EKYC.

OR

- **DigiLocker** – Customer to enter Aadhaar no, CAPTCHA and OTP on DigiLocker page. Upon successful Aadhaar authentication, Aadhaar details received from UIDAI through DigiLocker, to be shown on screen.

OR

- **Manual** – Customer to enter address manually if they skip or deny DigiLocker process

### 4. Demat & Product Details:

- **Nomination Details** – Customer to enter nominee details if nomination is opted else to select Opt Out declaration
- **Demat Account Details** – Demat related declarations to be displayed on screen (*DIS booklet, Authorization Document, Rights & Obligations BO and Demat Schedule of Charges*). Customer to select and proceed
- **Product Details** –
  - **Segment** - Customer will be by default given an access to all Exchange where YSIL registered for the selected segments where client wish to invest / trade as per new trading preferences circular issued by SEBI. Income Proof to be taken mandatory if client opt for Derivative segment (F&O/ Currency/ Commodity).
- **Brokerage Plan** – Customer to select Standard Plan **OR** Enabler
- **Standard Plan:**
  - For YBL customer – Brokerage and other charges to be applicable as per Saving a/c category e.g. YES First, YES Premia, YES Prosperity etc.
  - For Non YBL Customer - standard rate to be charged
- **Enabler Plan (only for YBL):** Customer to get 25% discount on their standard plan brokerage for lifetime by paying INR. 500 + GST onetime
- **Equity/ETF SIP (only for YBL)** – Customer can opt Equity/ ETF SIP during account opening by entering requisite details
- Trading related declarations to be displayed on screen (*MTF Rights & Obligations and T&C (optional), Standard Instructions and Declarations, Policies and Procedures, Authorization Voluntary Document, Rights & Obligations, RDD, Commodity Categorization (only if commodity segment is opted), Enabler T&C (only if enabler plan is opted) and Trading SOC*). Customer to read, select and proceed

#### Note:

- Enabler plan is available only for YBL Customer and plan needs to be authenticated via OTP
- Equity/ETF SIP is available only for YBL Customer and SIP request needs to be authenticated via OTP



## 5. Bank Details:

- **YBL Customer:** Bank account details to be auto populated basis details received from YES Bank FCR API
- **Non YBL Customer:**
  - Customer to enter details manually
  - Penny drop API to be called at backend to verify bank details entered by the customer
  - If Penny drop fails (due to any reason), then customer needs to upload bank proof in document upload section

## 6. Documents: Customer to upload requisite KYC documents

- **Profile Photo** (*Live Image Capture*)
- **PAN** (*fetched from DigiLocker or upload manually*)
- **Address Proof-** Require only in Manual Mode (*Voter ID, Driving License, Passport, Aadhaar*). Exempted for KRA and DigiLocker mode.
- **Signature-** Require for Non YBL customer. For YBL customers, signature image is fetched from Bank's application through FCR API integration
- **Income Proof-** if Derivatives segment opted (*F&O, Currency, commodity*)
- **GST Proof-** if GST opted in Other Details section

## 7. Video IPV (VIPV- Conditional): Customer to record self video and say OTP displayed on the screen

**Note:** VIPV is required only if customer is on-boarded through Manual mode

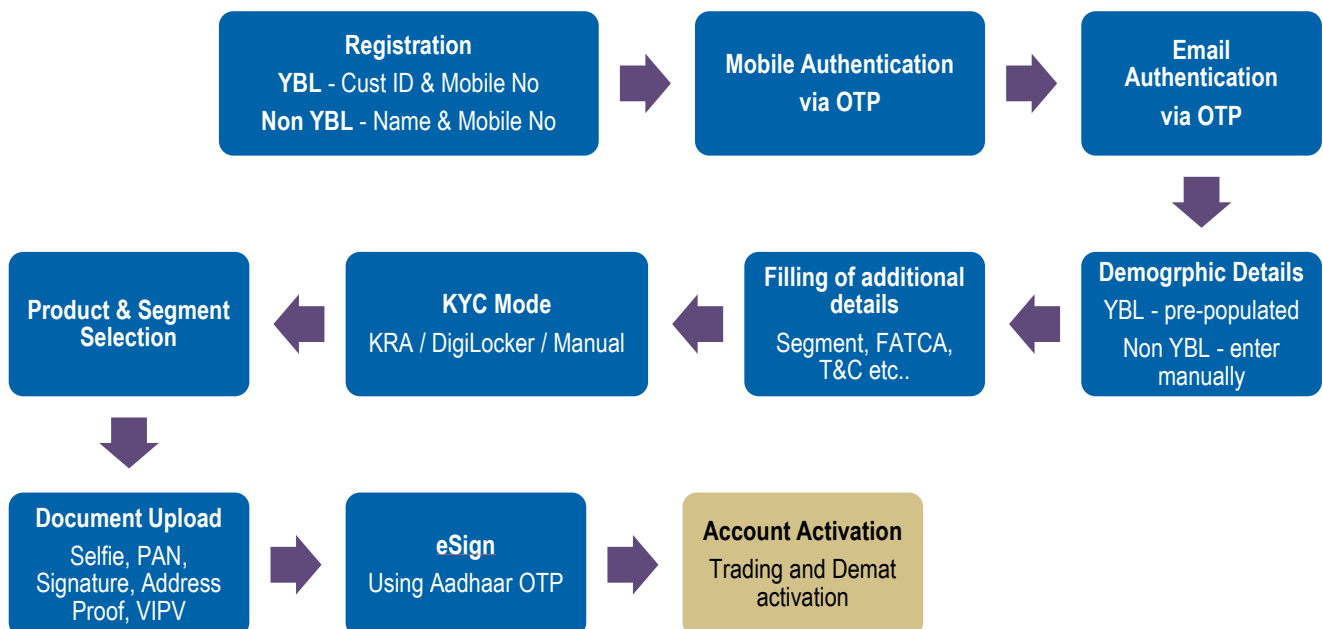




## 8. eSign:

- Customer can review the prefilled Account Opening Form along with Bank Mandate and DDPI, before eSigning
- Pre-assigned code for Demat and Trading would be used to open the account.
- Customer to click on Proceed to eSign button and enter Aadhaar Number and OTP on NSDL's page
- Upon successful OTP authentication, Customer to be redirected to status page, where application status to be shown and along with eSigned AOF PDF in downloadable format.

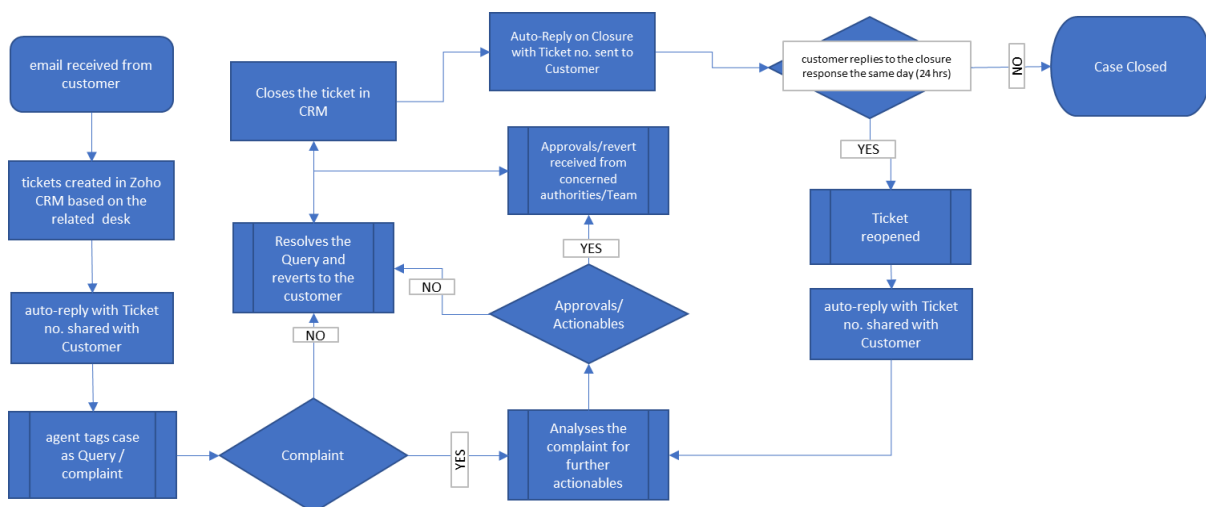
### Process Flow



## Detailed write up on procedure for filing a complaint on designated email id/ Toll-free number & procedure for finding out status of the complaint basis Ticket Number etc. along with Flowchart.

1. Whenever customer writes an email to YSIL's customer.service@ysil.in or any other email id for resolving his grievance, a ticket no. is generated.
2. Post closure a mail is shared with the customer with the ticket # mentioned in it.
3. If customer reverts before 24 hrs after receiving the revert from YSIL customer service team, then the email from customer gets lodged in the same trail and the ticket gets reopened.

If customer reverts post 24 hrs after closure of complaint email, then a new ticket is generated. - Customer complaint is handled basis the old complaint communication.



Note: All complaints received on the phone, manually a ticket is generated in Zoho, Zoho CRM will be shortly configured with Ameyo and website for reviewing the complaint and ticket status.