

Online Account Opening Process

To start your “Investment Journey” with ISTAA below is the flow process:

Registration Page:

- Client need to register by entering their respective Mobile Number along with the dependency.
- On clicking “Send OTP” Istaa will send 4 digit of OTP to Mobile Number in order to verify the Mobile Number entered by client.
- Furthermore, Client need to register by entering their respective Email Id along with the dependency.
- On clicking “Send OTP” Istaa will send 4 digit of OTP to email Id in order to verify the email id entered by client.
- If in the case OTP is not received after 60 second, client can click on “Resend OTP” to send the OTP again.
- If the OTP entered by the client is invalid, system throws message saying that the “OTP is invalid”. Client can re-enter the OTP or else can wait for 60 seconds and click on “Resend OTP”.
- If the client is processing for the first time with Istaa, then the relation will be considered as “SELF” by default.
- If the client wish to process another form with same mobile and email id, then client need to select relation like Spouse, Dependent Parent’s and Dependent Children’s.
- There should be unique combination of mobile number and email id both for relation’s Spouse, Dependent Parent's and Dependent Children’s or else it will be consider as self by default.

Trading Preferences:

- Next processes after mobile and email verification is “Trading preferences” where the client has to select their Trading Preferences based on their requirement.
- If the client wishes to opt for the F&O segment, then the client needs to upload the latest 6 months Bank statement/ Salary Slip/ Form-16/ Copy of the Demat account holding statement/Net worth certificate/ITR acknowledgement.
- In addition, the client can view the brokerage structure within the same window.

Pan Verification:

- Next processes after Trading Preferences is “PAN Verification” where the client has to enter his PAN Number along with Date of Birth which will be verified from the “Income Tax Site”.
- In case entered pan is invalid then the system throws a message saying that “Invalid PAN”.
- **The system will allow only to open account for 18+.**
- Client will be given with two option either to fetch data from Digi-locker or to fill form manually and proceed further.

Digi-locker Process:

- When client opts Digi-locker he will be given with option either to enter Aadhaar number
- The OTP will be sent to the mobile number which is linked with UIDAI.
- The client can even Resend OTP after 30 second.
- Digi-locker will validate the OTP entered by the client and on success it will take to next process where client has to enter “Security PIN” to sign in and click on submit for next process.
- If client doesn’t have account associated with Digi-locker then that case he need to create 6 digit pin.
- If client’s account is already associated with Digi-locker and he/she has forgotten the PIN, there is also option saying that “Forgot my PIN” were client can click on it and reset the PIN accordingly.
- Once the client clicks on submit a new panel will be opened in front of the client where it till ask the consent from the client to fetch data or not.

- On providing the consent, data will be fetched and it will be displayed in front of client. And clicking on “**Allow**” client can proceed further.

Personal Details:

The next process after Digi-locker is “**Personal Details**” where client shall update the Personal information like. Father Name; Mother Name; Gender; Marital Status; Educational Qualification; Annual Income; Trading Experience; Occupation; Nationality; Politically Exposed details And DDPI.

Standard Questions:

The next process after personal details is “**Standard Questions**” where client shall select the Demat Account/Trading Account related questionnaires.

Nominee Details:

- After Standard Questions, the next process is “**Nominee Details**”. Here client is given with 2 options YES or NO.
- In case if client selects YES then client need to fill nominee name, Aadhaar number, relationship, date of birth and pan number is optional and upload nominee proof and proceed further.
- In case of nominee is minor then client needs to enter guardian details and upload guardian proof and proceed further.
- In case if client selects nominee NO then he can proceed further to next step.

Bank Details:

- After Nominee Details next process is “**Bank Details**”
- Here Client needs to enter the IFSC and on the basis of IFSC entered MICR will be fetched.
- If MICR is incorrect he can change accordingly and enter Account no and upload bank proof and proceed Further.
- On clicking next “**Bank Verification**” is done by the system. If the bank is verified then client name will be displayed in front of client i.e. only 20 character or else it will be moved further.
- In case if bank verification is failed client can retry to verify the same bank again or else change bank details and verify again.
- After Bank Details validation, Client shall upload the “**Bank Proof**”, “**Income proof**” & “**Signature**”.

Live Photo:

- After Bank Details process next is “**Live Photo**” where client needs to capture his Live Photo and **Geo-tagging** is captured accordingly.
- If client is filling form from laptop or has web cam attached to his system, he can capture his live photo directly.
- In case if the system doesn't have camera then the link will be sent to email registered from where he can click on link and capture live photo from mobile or tab.
- In case of RM is filing form then link will received by the client on the email registered. And by using link received he can capture live photo.

Preview:

- After filling all details client can view and edit his details on “**Preview**”

eSign Process:

- On Clicking “**ESIGN**” a pre-filled account opening form will open in front of client.
- Client can reassess the AOF and then proceed to e-Sign.
- On Clicking “**Proceed eSign**” a panel will open in front of client. The panel which is opened is inter mediatory panel of the eSign vendor i.e **Digio, Leegality, True Copy** and then redirected to **NSDL** site.
- In case of **NSDL eSign** it will redirected directly to **NSDL site**.
- On **NSDL** site client has to enter 12 Digit Aadhaar or VID i.e Virtual ID and click on Send **OTP**.
- **OTP** will be sent on mobile registered with **UIDAI site**.
- After 60 second client gets option of “**Resend OTP**”.
- In Case of invalid OTP 3 attempts are given and after 3 failed attempt they need to send new request again and follow the same process.

eSign Complete:



Thank You!

Your journey has been completed.

We will inform you soon.

[Back To Home Page](#)

Offline Account Opening Process

1. To open a Demat account offline, clients must present a completed Account Opening Form (AOF) and self-attested KYC.
2. DP staff will verify original documents for in-person verification (IPV) based on the Account Opening form and KYC information.
3. If CKYC and KRA are pending, DP will handle them before account opening.
4. Upon successful registration of CKYC and KRA, the DP (maker) will enter the information into the back office system. The checker will then verify and process the account opening.
5. Upon successful creation of a Demat Account, DP will provide the Client Master Copy via courier.