

# INSTIGO DIY

Instigo is DIY onboarding solution for financial platforms for PMS, Retail Demat, Mutual Funds & Broking

## About NDML

**NDML is total solution provider, offering Integrated Services, covering IT, Process Design, Operations and Administrative Infrastructure.**



100% Subsidiary of NSDL



Robust Technology & Infrastructure



Key partners of the Digital India initiative



Footprint Across e-Governance, Payments & Capital Markets

# PRODUCT PREVIEW



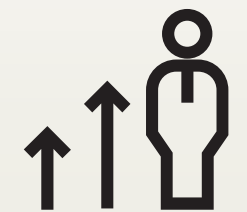
## SEBI COMPLIANT

End to end journey follows a SEBI compliant process .



## CUSTOMIZATION

INSTIGO can adapt to customer journey across financial products



## GOVERNANCE

Strong verification process through maker & checker facility .



## SECURE

Focus on Data Security



## WHITE LABEL SOLUTION



# PROCESS

## 1. AUTHENTICATION

PAN & User verification

## 2. KYC MODES OPTION

4 KYC modes : Aadhar OTP,  
Offline Aadhar XML, Digi locker  
& Video KYC

## 3. KRA & FATCA CAPTURE

Additional KRA details &  
FATCA as required by SEBI

## 4. DOCUMENT UPLOAD

Signature, Photo & PAN card

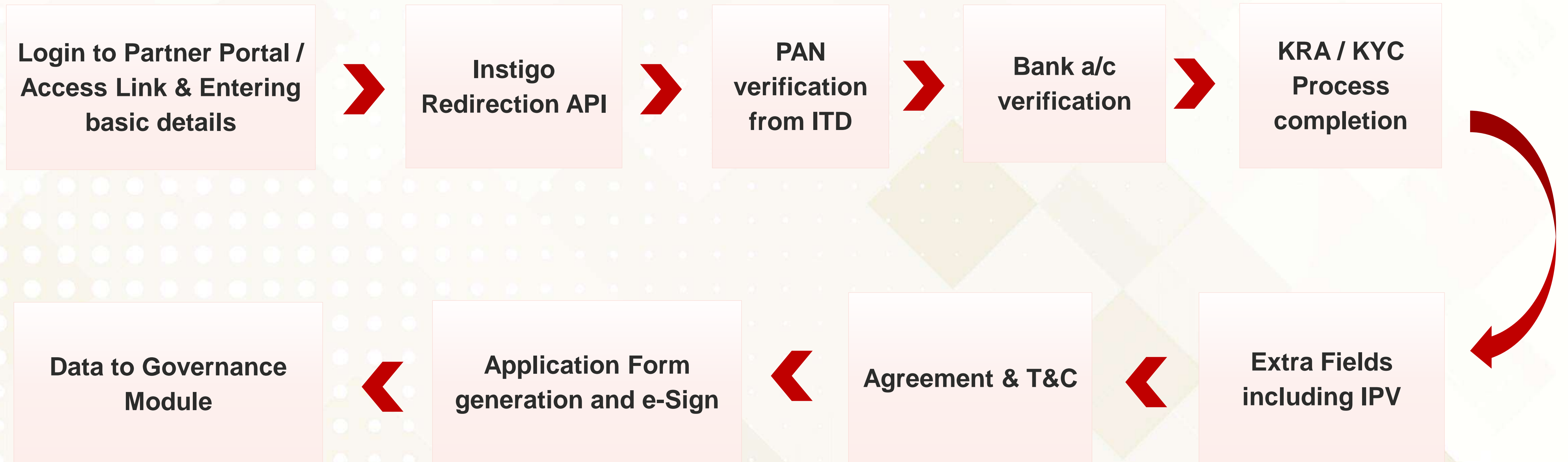
## 5. BANK VERIFICATION

Bank is verified through  
penny drop

## 6. e-SIGN

Document is signed using  
NSDL e-governance

# Work Flow



# USER JOURNEY



# AUTHENTICATION

## New Registration

Please provide below details to start online KYC process

Email ID \*

ss@gmail.com

Mobile Number \*

7066016256

OTP is sent on mobile number: 7066016256

☆ OTP \*

410323

Sending OTP in 21 Secs

Are you employee? ☐ Yes ☒ No

☒ I am desirous of having account- [Read More](#)

PROCEED

## PAN Verification

Let's verify your PAN

PAN \*

DHOPS0841F

DOB as per PAN

17/06/1989

NEXT

KYC for given PAN and DoB combinations is not Present in KRA ✕

PAN is verified through ITD API

# KYC MODES

Please Choose any one of the following KYC options to complete the process



ONLINE Aadhaar Based E-KYC



OFFLINE Aadhaar XML Based E-KYC



Share KYC Document From  
DigiLocker



Video KYC

- ✓ Aadhar based E-KYC requires registration as SUB KUA
- ✓ Other 3 modes are available
- ✓ All 3 process are paperless



# VIDEO KYC

## VIDEO BASED IDENTIFICATION PROCESS

Dear SANKET CHANDRAKANT SONTAKKE

Welcome to Video Based Identification Process, you can now complete your KYC.

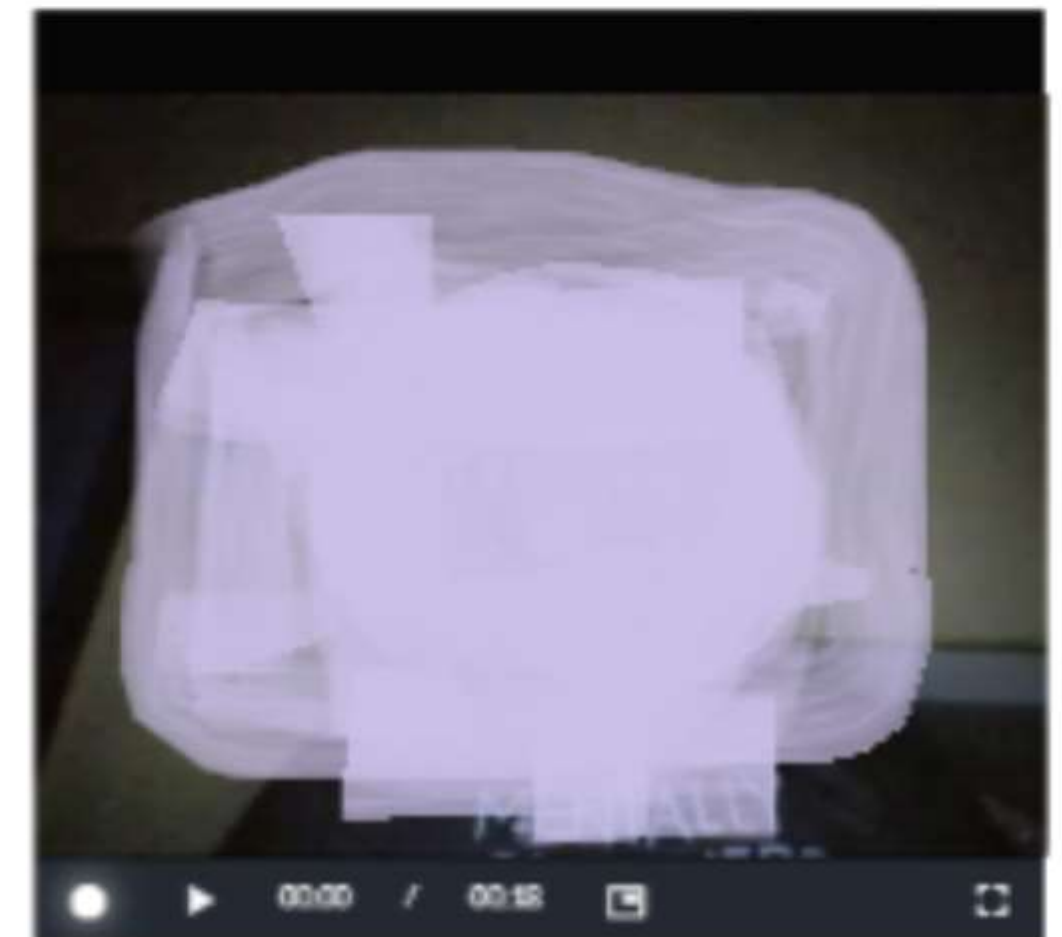
### How to use?

- Please ensure that camera on your device is working
- Please allow the application to get access for camera.

### Once the camera is started read out the following

- My name is SANKET CHANDRAKANT SONTAKKE and I am completing the video KYC for Demat/Trading account from HDFC BANK LTD.
- My date of Birth is DOB (e.g Day, Month, Year)
- The code seen on my screen is 7867

Stop Record by pressing Record Button



NEXT

# DIGI LOCKER KYC



## DigiLocker

Document Wallet to Empower Citizens

Enter security PIN to Sign in









Security PIN

[Forgot my PIN](#)

Submit

### InstigoPilot

InstigoPilot would like to access your DigiLocker to:

-  Get the list of issued documents.
-  Download the issued documents.
-  Get the list of uploaded documents and folders.
-  Download the uploaded documents.
-  Upload documents to your DigiLocker.
-  Pull documents into your DigiLocker from issuers.
-  Get your profile information (Name, Date of Birth, Gender).
-  Get your e-Aadhaar data.

By clicking Allow, you provide your consent to allow this application to access your DigiLocker.

Allow



# Aadhar Based eKYC



## eKYC Services

SUB KUA Logo

Timestamp : 24-MAY-2021 10:51:46

☒ Aadhaar Number ☐ Virtual ID

Proceed



# XML based Aadhar eKYC

## Offline Aadhaar Based KYC

Upload .ZIP file for offline Aadhaar KYC check

### Step 1 : Download Aadhaar KYC Zip file



Click here to  
Download Zip file

Step 1 : You will be redirected to UIDAI website

Step 2 : Download Aadhaar XML after entering VID/ Aadhaar number and OTP authentication. The same will be downloaded in Zip file.

Step 3 : Set a four digit passcode to secure Zip file containing Aadhaar XML.

Step 4 : After download of Zip file containing Aadhaar XML close the tab and return to this tab to upload the Zip file and complete the process.

Step 5 : Click here to see [Demo](#)

### Step 2. Upload Aadhaar KYC Zip file



Click here to  
Upload

If you have already downloaded Zip file containing Aadhaar XML then please upload below

Please enter four digit passcode set on UIDAI website to secure Aadhaar XML

Passcode



☐ I am desirous of having account- ....[Read more](#)

Upload Zip file : (size upto 2 MB)

NEXT

# ADDITIONAL KRA DETAILS

## Additional KRA Details

Name as per PAN: SANKET CHANDRAKANT SONTAKKE [Name sequence is incorrect?](#)

 Nationality

India

 Residential Status

Resident Individual

 Marital status \*

Gender \*

Father's/Spouse Name:

Select Name

Father

Select Title \*

Mr.

 First Name \*

 Middle Name

 Surname

PROCEED



# FATCA



Let's capture your personal details and financial details required for CKYC, PMLA and FATCA compliance

Country of Birth

India

KYC Identification Number

Occupation \*

Public Sector

₹ Gross Annual Income \*

₹ Networth as on date

Place of Birth \*

☒ Is your country of tax residency other than India?

☒ Are you political Exposed Person (PEP)?

☒ Basic Services Demat Account

☒ Are you Relative of (PEP)?

Mother's Name:

Select Title

Mrs.

First Name \*

Middle Name

Surname



# BANK DETAILS & VERIFICATION

## Let's capture your Bank Details

You will receive all future pay-out of fund in this bank account with respect to these accounts.

Bank Account Type \*

Savings

IFSC Code \*

HDFC0000002

Bank Name

HDFC BANK

Bank Branch

MUMBAI - KHAR (WEST)

Bank Address

SWAGATAM, OPP. KHAR POLICE STATION, S. V. ROAD, KHAR(WEST)MUMBAI MAHARASHTRA 400 052

Account Number \*

Re-enter Account Number

VERIFY

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Bank Address

SWAGATAM, OPP. KHAR POLICE STATION, S. V. ROAD, KHAR(WEST) MUMBAI MAHARASHTRA 400 052

Account Number \*

●●●●●●●●●●●●●●●●

Re-enter Account Number

50100245520550

VERIFY

Name as per KYC

SANKET CHANDRAKANT SONTAKKE

Name as per bank

SANKET SONTAKKE

Matched 52%



# DOCUMENT UPLOAD

Geo Tagging as required

**HI SANKET CHANDRAKANT SONIARKE, Let's click pictures / upload documents**


**Signature**  
Sign on white paper, take a picture and upload. Uploaded image should be properly visible.

Preview

Upload image in .JPEG or .PNG format with less than 97 KB.

[CLICK PICTURE](#) [UPLOAD](#)

**Photo**  
Please show PAN Card and take photo. PAN card should not cover your face and clearly visible.



[CLICK PICTURE](#)

**PAN Card**  
Kindly upload SCAN image of ORIGINAL PAN (front Side) OR Take a picture of ORIGINAL PAN. DO NOT upload scan image or COPY of PAN

Preview

Upload image in .JPEG or .PNG format with less than 2 Mb.

[CLICK PICTURE](#) [UPLOAD](#)

**Cancelled Cheque**  
Kindly upload SCAN image of ORIGINAL Cancelled Cheque OR Take a picture of ORIGINAL Cancelled Cheque Cheque should be personalised (i.e. should have name of applicant). DO NOT upload scan image or COPY of Cancelled Cheque

Preview

Upload image in .JPEG or .PNG format with less than 2 Mb.



# DECLARATION AS PER SRI NEEDS

Hi SANKET CHANDRAKANT SONTAKKE, Please read the following Terms & Conditions and Declaration

☐ For Demat Account

- I hereby request to open my demat account under type resident ordinary in my name as per details provided herein above.
- I wish to enable standing instruction to receive .... [Read more](#)

☐ General

- I/we hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/ we are aware that I/we may be held liable for it.... [Read more](#)

Read Following Documents

- [Rights & Obligation document of DP and Client](#)

- [Tariff structure - DP](#)

AGREE & PROCEED

# PMS DATA

Please provide PMS details below

## Capital Commitment

In Figures

200000

In Words

Two lakhs

## Capital Contribution

☒ Payment ☐ I will do Payment Seperately

Investment Option

☒ One Time ☐ Installment

Mode of Payment

☐ Demand Draft(DD) ☒ Cheque ☐ NEFT ☐ RTGS

Cheque to be in the favor of

mrs lkmjnh

Name of the Bank

ICICI

Name of the Branch

Mulund



# SUMMARY

## Summary

### Applicant Details

Name as per ITD:

SANKET CHANDRAKANT SONTAKKE

Name as per KRA/Aadhar/DigiLocker/Video KYC:

SANKET CHANDRAKANT SONTAKKE

Name as per Bank:

-

### Basic Details

Father/Spouse Name :

Mr. Chandrakant Sontakke

Gender :

Male

Date of Birth :

1989-06-17

Marital Status :

Married

Nationality:

India

Mobile Number :

7066016256

Occupation :

Public Sector

Gross Annual Income :

Btw Rs. 1 to Rs. 5 Lacs

Country of Birth :

India

Networth as on date :

Mother's Name :

Mrs. ashwini

Place of Birth :

wada

KYC Identification Number :

Residential Status:

Resident Individual

Email Id :

sanketsontakke1708@gmail.com

✓ Verified

☐ Is your country of tax residency other than India?

☐ Are you political Exposed Person (PEP)?

☐ Basic Services Demat Account

☐ Are you Relative of (PEP)?



## Let's sign your Application

### eSign

1. You will be redirected to NSDL eGovernance Infrastructure Limited website for eSigning.
2. For eSign you need to complete eKYC using Aadhaar details.
3. Upon completion of eKYC, UIDAI will share your basic details such as name, address, date of birth, gender, etc.
4. [Click here](#) to view the application before eSign.

[eSign with Aadhaar OTP](#)

### Is your Mobile not Linked with Aadhaar?

1. Download account opening form by clicking below
2. Print downloaded form and sign it
3. Send it to below address:

National Securities Depository Limited National Securities Depository Limited Trade World, A wing, 4th Floor, Kamala Mills Compound, Lower Parel,  
Mumbai - 400013

☐ I wish to submit the physical copy of application after affixing ink signature

[Confirm & Download Application](#)





## NSDL Electronic Signature Service

ASP Name	NSDL Database Management Limited
Transaction ID	000000041231_IN000003_1620889685715
Date & Time	2021-05-13T12:38:12

☐ I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) to -

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of e-signing of documents for opening of demat/trading/MF subscription account/s, transfer of securities and closure of demat account held with Depository Participant of NSDL etc with SEBI registered intermediaries & Mutual Fund distributors associated for/with NSDL Database Management Limited and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
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 e-signing of documents for opening of demat/trading/MF subscription account/s, transfer of securities and closure of demat account held with Depository Participant of NSDL etc with SEBI registered intermediaries & Mutual Fund distributors associated for/with NSDL Database Management Limited.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

Send OTP

Cancel

[Click Here](#) to generate Virtual ID.

[Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.



# SUCCESS PAGE/CONFIRMATION PAGE

## Congratulations


Your Application has been Submitted Successfully

Application Ref. No. 000000041231

PAGE CAN BE CONFIGURED AS PER SRI NEEDS.



# GOVERNANCE MODULE LOGIN


 **National Securities Depository Limited**

## NSDL PORTAL LOGIN

Username


Continue

## Safe & Secure Login




### Use of Virtual Keyboard

We recommend to use virtual keyboard always, especially when you are accessing from a public space. Click on the check box the text boxes for enabling & using it.




### Factor Authentication - Safe & Secure NSDL Login

Always keep mobile number and email ID updated. For Demos ,User Guide & Help [Click here](#)



### Download & Install DSC

To download and install latest DSC client installer for Windows 64 bit .. installer software [click here](#) and for Installation Instruct [click here](#)



### Customer Alert !! (Beware of Phishing)

Beware of fraudulent emails. NSDL Ltd will never send you emails asking for User Credentials(Password) or any account details receive such an email please, delete it immediately.

# GOVERNANCE MODULE

Request

Search & View

Incomplete Application

Create File

Summary

For Your Action

For Your Information

Enter PAN No.

Enter Acknowledgement No.

Start Date

End Date

Enter Mobile No.

Enter Email Id

KYC Mode

Clear

Search

Total Records Found

85

Acknowledgement No.	PAN No.	Applicant Name	Source of Request	Mode of KYC	Status	Created Date	Updated Date
000000031607	AMZPCS16E	RAHUL CHANDANIAD	Self Service	KRA KYC	Verification Pending	02/02/2021	09/02/2021
000000030464	ADFG7273B	DEVASIS GUPTA	Self Service	KRA KYC	Verification Pending	22/01/2021	16/02/2021
000000029987	AMZPCS16E	RAHUL CHANDANIAD	Self Service	KRA KYC	Verification Pending	19/01/2021	19/01/2021
000000029854	AMZPCS16E	RAHUL CHANDANIAD	Self Service	KRA KYC	Verification Pending	18/01/2021	18/01/2021
000000028436	BWQFR4467H	POORNIMA RAMESH	Self Service	KRA KYC	Verification Pending	04/01/2021	04/01/2021

Items per page

5

1 - 5 of 85

<

>

# GOVERNANCE MODULE – APPROVE/REJECT

	<div>Email Id <input type="text"/></div> <div>Employee Code <input type="text"/></div>	
<div><input type="checkbox"/> Payment</div> <div><input type="checkbox"/> Esign</div> <div><input checked="" type="checkbox"/> Physical verification of application</div> <div><input type="checkbox"/> KRA Sync Status</div>		

✓  
Identity Details

✓  
Address Details

✓  
Trading Account Details

4  
Demat Services

✓  
E-Insurance Details

✓  
Download

7  
Financial & Other Details

**KRA Details**

KIN

Mother's Name  
Title  
Mrs.

First Name  
yutytyuy

Middle Name

Surname Name

**FATCA Details**

Source of Income \*  
self

Country of Birth  
India

Is your country of Tax residency other than India  
☐ YES ☒ NO

Are you political Exposed Person (PEP)?  
☐ YES ☒ NO

Are you Relative of (PEP)?  
☐ YES ☒ NO

Nationality \*  
India

Place of Birth  
mumbai

Select Gross Annual Income \*  
Btw Rs. 5 to Rs. 10 Lacs

Networth as on date

Amount

Select Occupation  
Public Sector

Educational Qualification  
Not Provided

**Primary Bank Details**

Bank Name  
ICICI BANK LIMITED

Bank Account Number  
9898989898

IFSC Code  
ICIC000CS88

Account Type  
Savings

Bank Address  
ICICI BANK LTD, GROUND FLOOR, EUREKATOWERS, MINDSPACE, LINK ROAD, MALAD (W), MUMBAI 64,  
MAHARASHTRA

Status of Application \*

Save & Finish

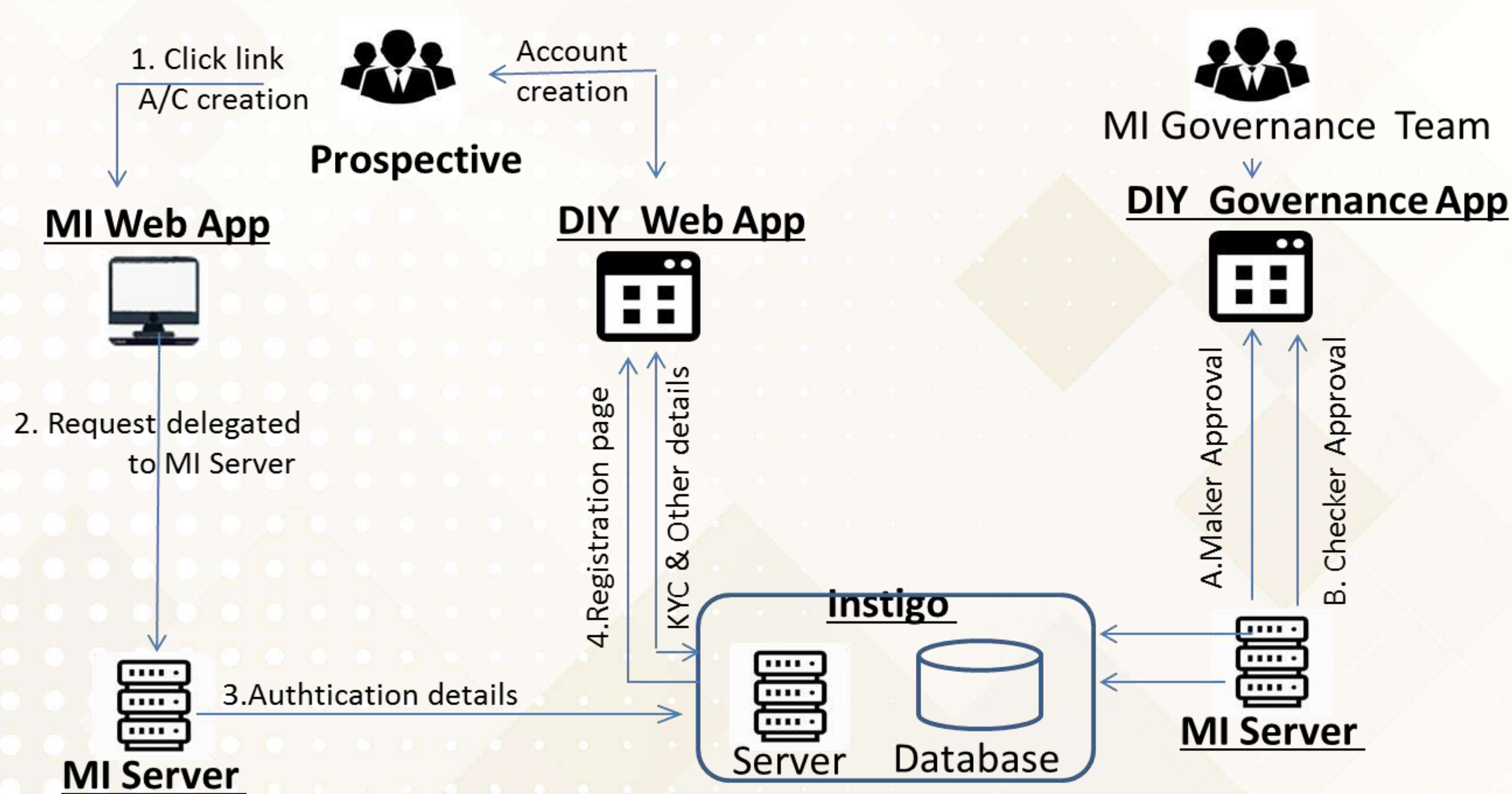
Modify & Generate Link

Back





# ARCHITECTURE



**DIY & Governance Application Integration**

# SECURITY & GOVERNANCE

## Hosting Model

- 3 Tier Architecture with load balancer
- Servers in Mumbai ( DC ) & Bangalore (DR) site
- Deployed on HCIS Private cloud

## Security Measure

- 3 Tier Architecture with load balancer
- Servers in Mumbai ( DC ) & Bangalore (DR) site
- Deployed on HCIS Private cloud

## Security Measures implemented in Instigo

- WAF implementation
- SOC integration of all servers
- Antivirus installed on all web exposed servers
- Application and Database are kept behind firewall.
- Monthly internal VAPT of servers
- Bi-yearly external VAPT of application is conducted and points identified in testing are closed as per the severity.
- 2 Way SSL incase of Integration data push from Instigo to SRI back office.

## Ownership of assets, application software & data/information

- Asset and software ownership lies with NDML. Data ownership lies with SRI.

## System audits and controls

- Audit is conducted for various services integrated in Instigo as per regulatory requirements

## Application perspective

- API request authentication for DIY application and User authentication & Maker/Checker for Governance
- Additional IP validation of SRI server from where request will reach NDML-Instigo to be implemented soon.



# **THANKS**

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