Current Process – verification in DKYC

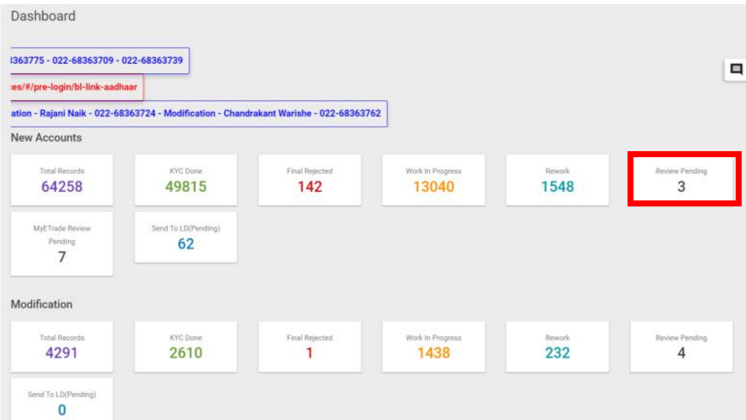
- DKYC has role-based login. RM, Verifier and Admin are the roles assigned.
- Dashboard is the first screen. The verifier Dashboard screen is divided in following sections: New Accounts, Modification and Reactivation.
- Each section has the following buckets:
    - Total Records – Shows the total number of forms in the section.
    - KYC Done – Manually pushed verified forms
    - Final Rejected – Shows the total number of forms rejected more than 3 times.
    - Work in Progress – The clients whose KYC journey is not completed appear in this bucket
    - Rework – Resubmitted forms available for verification appear in this bucket
    - Review Pending – All forms available for verification (not resubmitted) appear here.
    - My ETrade Pending,
    - Send to LD (Pending)

User can click on the buckets available to view the details of the clients present in the respective bucket.

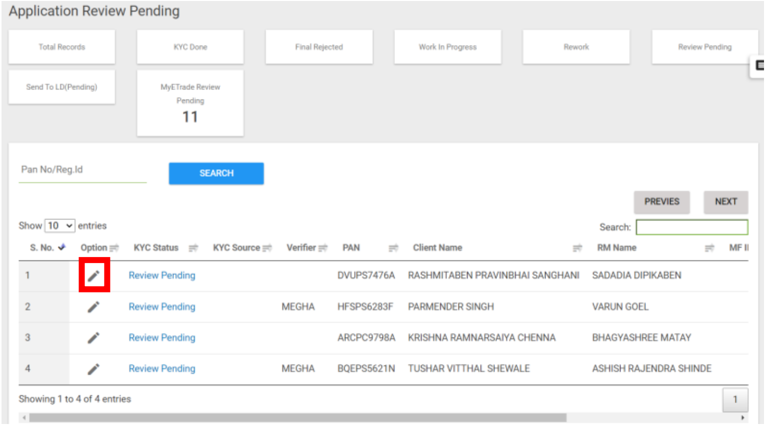
- Reports available are Esign Report, Modification Report and Reactivation Report. Client can be search using PAN, Registered ID, Name and LD code.
    - Esign Report- Consists verified clients pending for Esign. After the E sign is done, the form is sent to LD.

Verification Process:

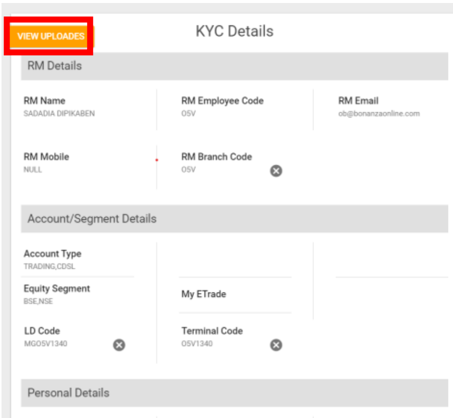
- After the client completes his KYC journey (Self or Assisted), the client moves to Review Pending bucket (Verifier login).
- New clients available for verification are available in Review Pending in New Account Section on the Dashboard.



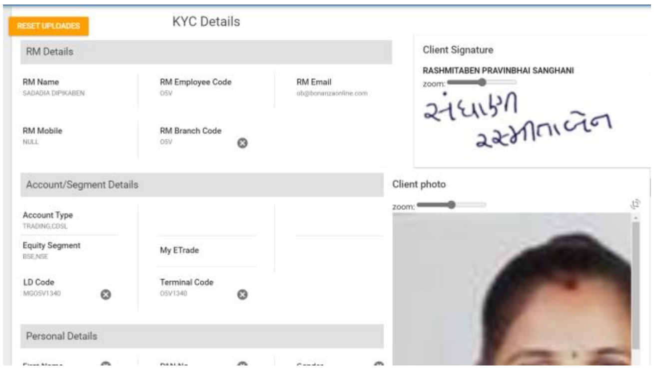
- The Clients are present in the list form in the verification screen. A user can select a client by clicking on the Edit icon and can review the KYC Details of the same.



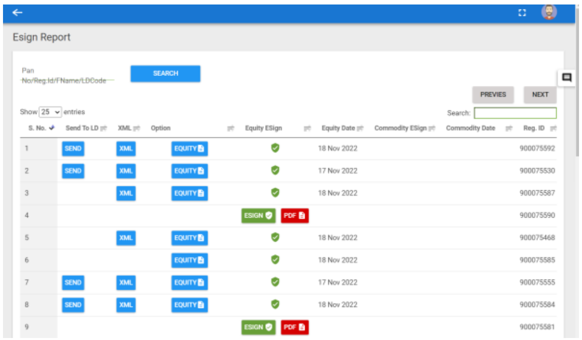
- KYC Details screen consists of following section-wise details - RM Details, Account/Segment Details, Personal Details, Family Details, Permanent Address, Correspondence Address, Business Details, Nominee Details, Holder Details, Bank Details, Equity Scheme Details, and uploaded document and client image.



- Verifier checks each section and can mark incorrect details as rejected (if required). He can click on **View Uploades** option to view the client's uploaded documents.



- User clicks on **Verify** button on the KYC details button to verify the client.
- E sign can be done by navigating to E sign Report and clicking **E sign** button in Equity Esign column.



- After the Esign is completed, the client can be sent to LD by clicking on **Send** button in Send to LD column.

For Rejected Clients

- A client can be rejected by clicking on the Cross sign. Verifier has to mandatorily input Rejection reason for rejection.
- The rejected form will appear in the rework bucket to the RM.
- The RM then updates the details and resubmits the form for verification.
- The verifier checks and verifies re-submitted details (In review pending). He can also reject the form again, if required.
- A form can be resubmitted max 3 times. If rejected more than 3 times, the client will move to Final Rejected bucket and will not be available for resubmission.