

## Annexure II A: - PROCESS FLOW CHART FOR ONLINE EKYC

# HORNIC EKYC Online Audit Process Flow

A Step-by-Step Guide to the Electronic Know Your Customer Process

### Initial Registration Steps

#### 1 Visit Website

Customer visits the HORNIC website at [https://hornic.com/client\\_login.php](https://hornic.com/client_login.php) to begin the EKYC process.

#### 2 Enter Personal Information

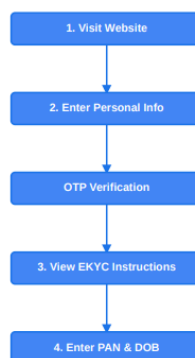
Customer enters mobile number, email ID, and name. OTP verification is sent to both mobile and email for dual authentication.

#### 3 EKYC Instructions

System displays detailed EKYC instructions on screen to guide the customer through the process.

#### 4 Enter PAN Details

Customer enters PAN (Permanent Account Number) details along with Date of Birth for identity verification.



## Account Opening Sources

Step 5: Select source of account opening & give CKYC consent. HORNIC offers three different methods:



### 5A. Fetch from KRA

Retrieve existing KYC data from KRA (KYC Registration Agency)

- ✓ Requires In-Person Verification (IPV)
- ✓ Uses existing KYC records
- ✓ Faster than manual entry



### 5B. Fill Manually

Enter all KYC information manually into the system

- ✓ Requires In-Person Verification (IPV)
- ✓ Complete all fields manually
- ✓ More time-consuming option



### 5C. Fetch from Digilocker

Retrieve documents directly from government-approved Digilocker

- ✓ No IPV required
- ✓ Only live selfie needed
- ✓ Aadhaar & PAN downloaded automatically

*The selected source determines the subsequent verification requirements in the EKYC process*

## Personal & Trading Details

### 👤 Step 6: Enter Personal Details

Complete personal information including FATCA declaration

### 📈 Step 7: Select Trading Preference

Choose preferred trading segments (Equity, Derivatives, etc.)

### 👥 Step 8: Enter Nominee Details

Compulsory for online individual accounts

### ⚙️ Steps 9-10: DP Details & Account Preferences

Select fee scheme, ECS credit, dividend options, etc.

Step 6: Personal Details

Step 7: Trading Preference

Step 8: Nominee Details

Step 9: DP Details

Step 10: Account Preferences

## Financial & Regulatory Information

### Step 11: Enter Bank Details

- ✓ Account number
- ✓ IFSC code
- ✓ MICR code
- ✓ Bank name and branch

### Step 12: Fill Regulatory Disclosure Details

- ✓ Occupation information
- ✓ Annual income range
- ✓ PEP (Politically Exposed Person) status
- ✓ Other regulatory requirements

### Step 13: Upload Documents

- ✓ PAN card (if not via Digilocker)
- ✓ Aadhaar card (if not via Digilocker)
- ✓ Cancelled cheque
- ✓ DDPI (Demat Debit and Pledge Instruction)
- ✓ Nominee proof documents
- ✓ Live photo for verification

### Step 14: Select Brokerage Charges

- ✓ Review available brokerage plans
- ✓ Select preferred fee structure
- ✓ Confirm selection

## Verification Process

### Steps 15-17: Form Review and Verification

#### Step 15: Client Reviews Draft Form

Client downloads and reviews the draft form PDF before submission

#### Step 16: HORNIC Admin Verification

Form is sent to HORNIC Admin team for initial verification

#### Step 16A: If Form is Complete

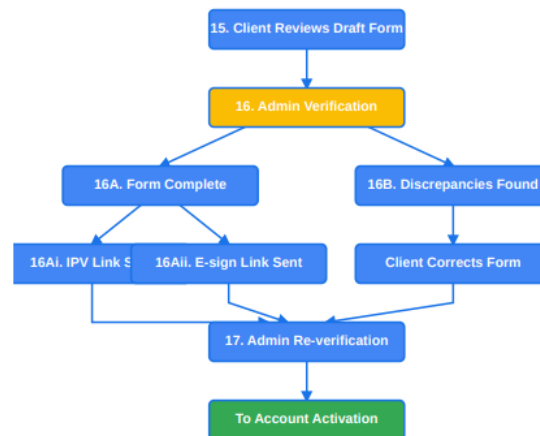
- 16Ai: IPV link sent for KRA/manual entries
- 16Aii: E-sign link sent for Aadhaar-based e-sign

#### Step 16B: If Discrepancies Found

Client is informed about discrepancies for correction

#### Step 17: Admin Re-verification

Admin re-verifies form after IPV completion and e-sign



## Account Activation

### Final Steps: 18-19

#### Step 18: Data Pushed to CDSL & Exchanges

After successful verification and e-sign completion:

- Client data is securely transmitted to CDSL (Central Depository Services Limited)
- Trading account information is registered with relevant exchanges
- System generates unique client identifiers
- Regulatory compliance checks are completed

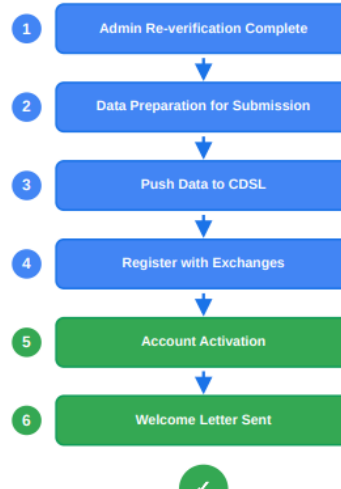
#### Step 19: Account Activation

Final account activation process:

- System activates the trading and demat accounts
- Welcome letter is generated with account details
- HORNIC Admin team sends welcome letter to client
- Login credentials are provided for trading platform access

#### EKYC Process Complete

Client can now access their trading account and begin trading activities through the HORNIC platform.



## Annexure II B: - PROCESS FLOW CHART FOR ONLINE ACCOUNT MODIFICATION

### Online Account Detail Modification Process Flow - Hornic

