Step 1: Client Registration and Authentication

Clients will access the Arham Share portal for on boarding at https://ekyc.arhamshare.com/

They will enter their mobile number and email address and authenticate them by receiving and verifying OTPs respectively.

Step 2: PAN and DOB Verification

After validating the mobile and email, clients will provide their PAN and date of birth (DOB).

Arham Share will utilize the KRA's API to check the client's KRA status.

Step 3: Non-KRA Process

If the client is not registered with KRA, client shall be required to go through following steps to finish his/her application.

- The client will be re-directed to the Digio portal for fetching data from Digi-locker where they will input their 12-digit Aadhar number and authenticate with the OTP for accessing digilocker.
- Once logged in, the client will also require to enter Digilocker security PIN and give consent to Arham for fetching their PAN and Aadhaar from Digi-locker.
- Once consent is given, client's PAN and Masked Aadhaar will be fetched from Digi-Locker.
- After successfully fetching the documents, clients shall be asked to provide their personal details such as mother's name, father's name, occupation, marital status, education, annual income, trading experience, politically exposed status, FATCA declaration, and nomination registration or opt out declaration for his/her demat and trading account.
- After providing all the information, client will then proceed IPV/Sign page where s/he has to upload their wet signature and capture/upload a live selfie with OTP.
- Post that client will require to provide their Bank details wiz account number, IFSC code, and account type (savings/current/cash credit) which will be verified through Penny Drop.
- If penny drop fails, client will be asked to upload bank bank proof, such as a copy of cancelled cheque, bank passbook or bank statement.
- Once bank details captured client will be required to provide his/her Trading preferences, such as segment selections (NSE, BSE, FNO, CD, MF BSE, SLBM), if client chooses to trade in derivative segment s/he needs to provide financial proof.
- After that Clients will be redirected to page for review of his application and if he finds everything in order he or she will agree to the consent including Aadhaar consent to proceed to esign the application.
- Then client will be lead to Protean eSign page where he will finish esign process by entering their Aadhar number and aadhar OTP received on mobile number registered with Aadhaar.
- Client will receive his/her esigned copy of account opening form along with requisite annexures.
- Arham will review the application and if everything is in order, will proceed to process client's application.

Step 3A: With KRA Process

If the client is registered with KRA, client shall be required to go through following steps to finish his/her application.

- For clients with a KRA-registered PAN, the process will continue after fetching the relevant data from the KRA.

- clients shall be asked to provide their personal details such as mother's name, father's name, occupation, marital status, education, annual income, trading experience, politically exposed status, FATCA declaration, and nomination registration or opt out declaration for his/her demat and trading account.
- After providing all the information, client will then proceed IPV/Sign page where s/he has to upload their wet signature and capture/upload a live selfie with OTP.
- Post that client will require to provide their Bank details wiz account number, IFSC code, and account type (savings/current/cash credit) which will be verified through Penny Drop.
- If penny drop fails, client will be asked to upload bank bank proof, such as a copy of cancelled cheque, bank passbook or bank statement.
- Once bank details captured client will be required to provide his/her Trading preferences, such as segment selections (NSE, BSE, FNO, CD, MF BSE, SLBM), if client chooses to trade in derivative segment s/he needs to provide financial proof.
- After that Clients will be redirected to page for review of his application and if he finds everything in order he or she will agree to the consent including Aadhaar consent to proceed to esign the application.
- Then client will be lead to Protean eSign page where he will finish esign process by entering their Aadhar number and aadhar OTP received on mobile number registered with Aadhaar.
- Client will receive his/her esigned copy of account opening form along with requisite annexures.
- Arham will review the application and if everything is in order, will proceed to process client's application.