

Account opening procedure

1. Open <https://ekyc.jkbfsl.com> on your browser. Enter the Phone no and email id and click on generate OTP

sh the
of investing

SignUp Now Track your existing application

Mobile no

E-mail

I agree Terms & Conditions

GET OTP

Enter Mobile no

Enter your Email Id

Click on Get OTP

Create your Demat Account in 3 simple steps!

- 1 Mobile Verification
Convenient process & takes less time
- 2 Submit KYC Documents
Upload required documents PAN, Aadhaar, A/C Statement & Sign
- 3 Operate Your Account
Finish your e-sign, and your account is prepared for trading & investing!

2. Enter OTP received on Phone and Email here you will verify email id and phone no.

Please enter the One-Time Password(OTP) to verify your Mobile

Resend OTP (01:57)

A One-Time Password has been sent to *****8371

9248

Verify

Change Mobile Number?

I agree Terms & Conditions

GET OTP

Please enter the One-Time Password(OTP) to verify your Email

Resend OTP (02:08)

A One-Time Password has been sent to REHBAR.ALI@JKBFSL.COM

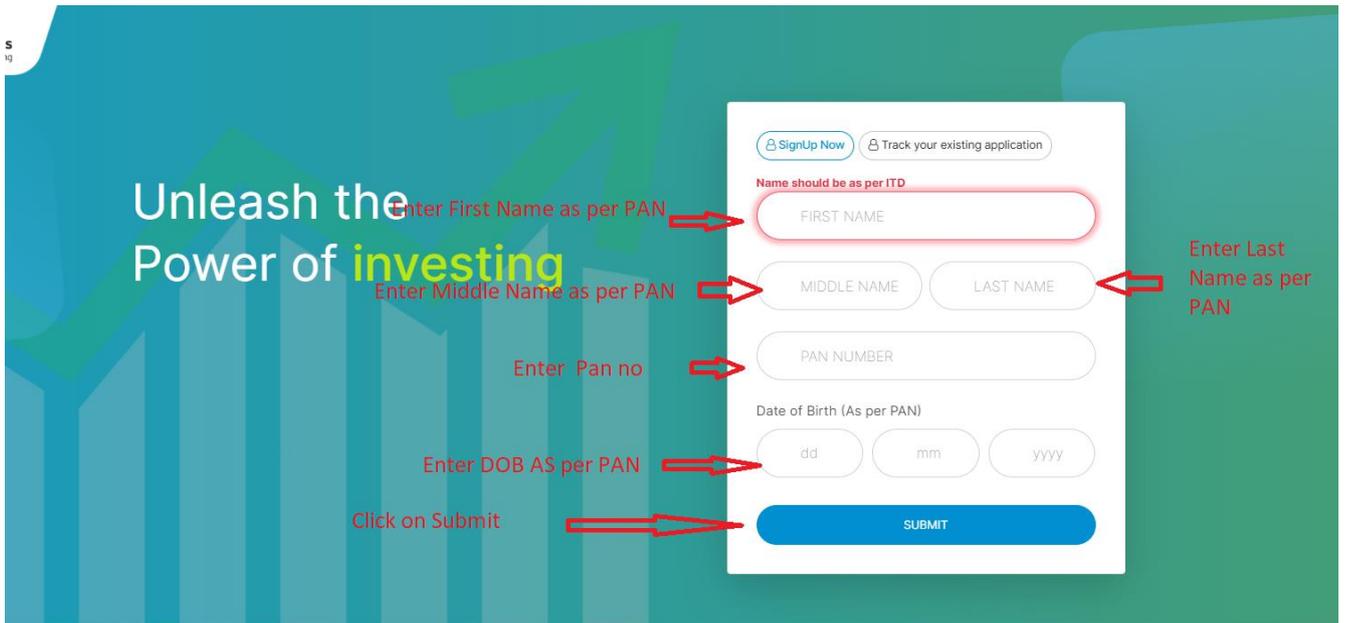
2363

Verify

I agree Terms & Conditions

GET OTP

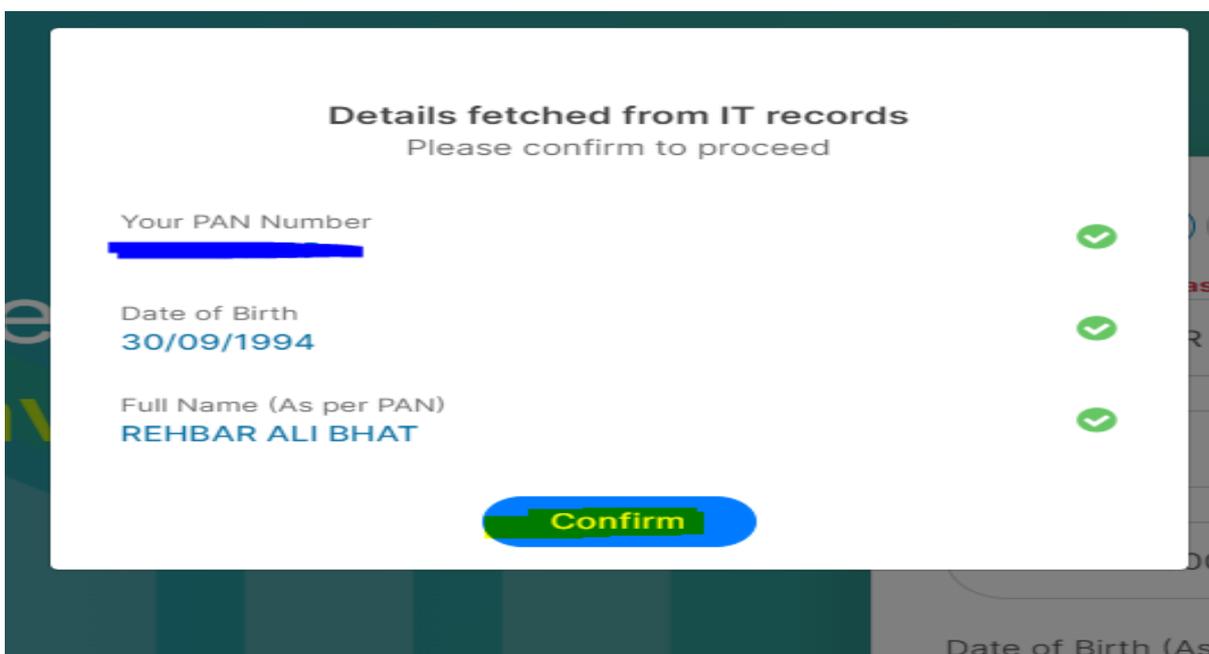
3. Enter Pan No, Name and DOB. Make sure DOB and name are same as on PAN card and click on submit



The image shows a registration form titled "Unleash the Power of investing". The form includes fields for "FIRST NAME", "MIDDLE NAME", "LAST NAME", "PAN NUMBER", and "Date of Birth (As per PAN)" with sub-fields for "dd", "mm", and "yyyy". A blue "SUBMIT" button is at the bottom. Red arrows point to each field with the following annotations: "Enter First Name as per PAN" (pointing to FIRST NAME), "Enter Middle Name as per PAN" (pointing to MIDDLE NAME), "Enter Last Name as per PAN" (pointing to LAST NAME), "Enter Pan no" (pointing to PAN NUMBER), "Enter DOB AS per PAN" (pointing to the date sub-fields), and "Click on Submit" (pointing to the SUBMIT button). At the top of the form, there are links for "SignUp Now" and "Track your existing application". A note above the name fields says "Name should be as per ITD".

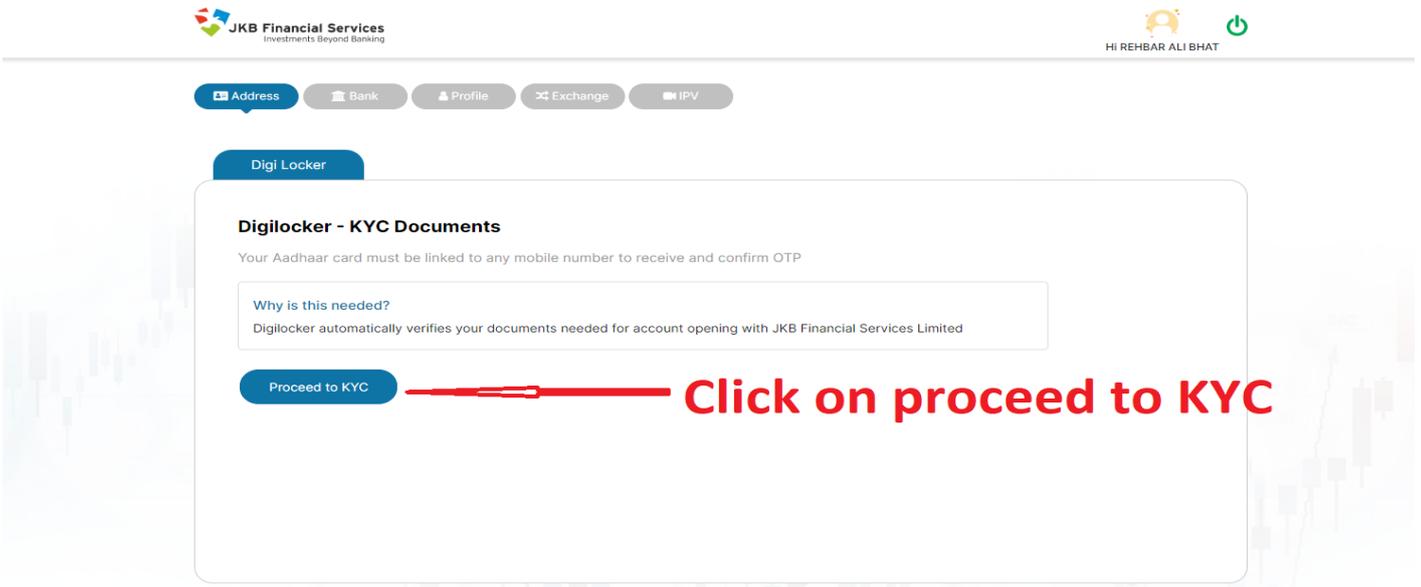
Create your Demat Account in 3 simple steps!

4. On next screen You'll see if name and DOB is correct. If details are correct Click on confirm. If Name or DOB is not as per pan. Then modify the details

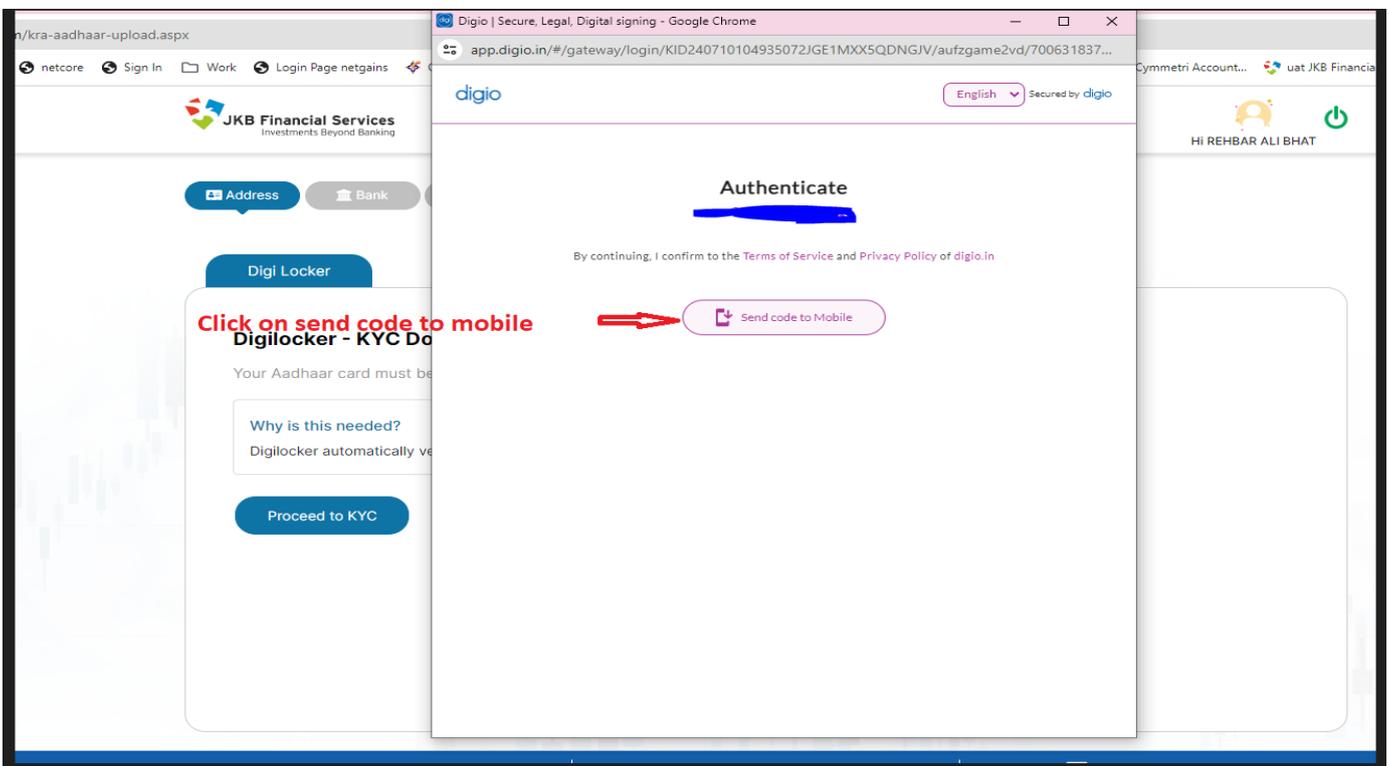


The image shows a confirmation screen titled "Details fetched from IT records" with the instruction "Please confirm to proceed". It lists three items with green checkmarks: "Your PAN Number" (redacted with a blue bar), "Date of Birth 30/09/1994", and "Full Name (As per PAN) REHBAR ALI BHAT". A blue "Confirm" button is at the bottom. The background shows a partial view of the registration form from the previous step.

5. Select Digilocker and click on proceed to KYC



6. Click on send code to mobile. Here mobile number should be linked to Aadhaar.

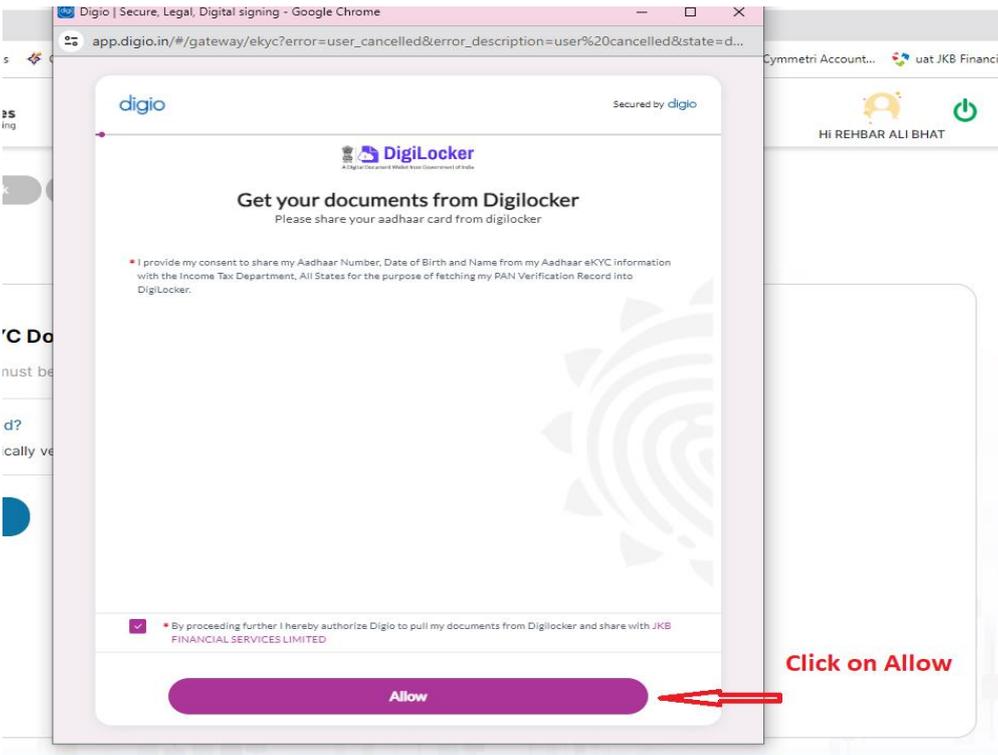


7. Enter OTP and click on submit



The screenshot shows a web browser window with the URL `app.digio.in/#/gateway/login/KID240710104935072JGE1MXX5QDNGJV/aufzgame2vd/700631837...`. The page header includes the Digio logo, a language dropdown set to 'English', and 'Secured by digio'. The main content area displays 'Security code sent to +91 [redacted]'. Below this is a 'Security Code' input field containing '661937'. A red arrow points to this field with the text 'Enter OTP received on your registered mobile no'. Below the input field is a 'Submit' button, with another red arrow pointing to it and the text 'Click on Submit'. Additional text includes 'Didn't receive code? Resend in 00:07' and 'Security code is valid for 10 minutes only'.

8. Click on Allow



The screenshot shows a consent dialog box from DigiLocker. The header includes the Digio logo and 'Secured by digio'. The main heading is 'Get your documents from DigiLocker' with the subtext 'Please share your aadhaar card from digilocker'. The consent text reads: 'I provide my consent to share my Aadhaar Number, Date of Birth and Name from my Aadhaar eKYC information with the Income Tax Department, All States for the purpose of fetching my PAN Verification Record into DigiLocker.' At the bottom, there is a checked checkbox and the text: '* By proceeding further I hereby authorize Digio to pull my documents from Digilocker and share with JKB FINANCIAL SERVICES LIMITED'. A red arrow points to the 'Allow' button with the text 'Click on Allow'. The background shows a user profile for 'HI REHBAR ALI BHAT'.

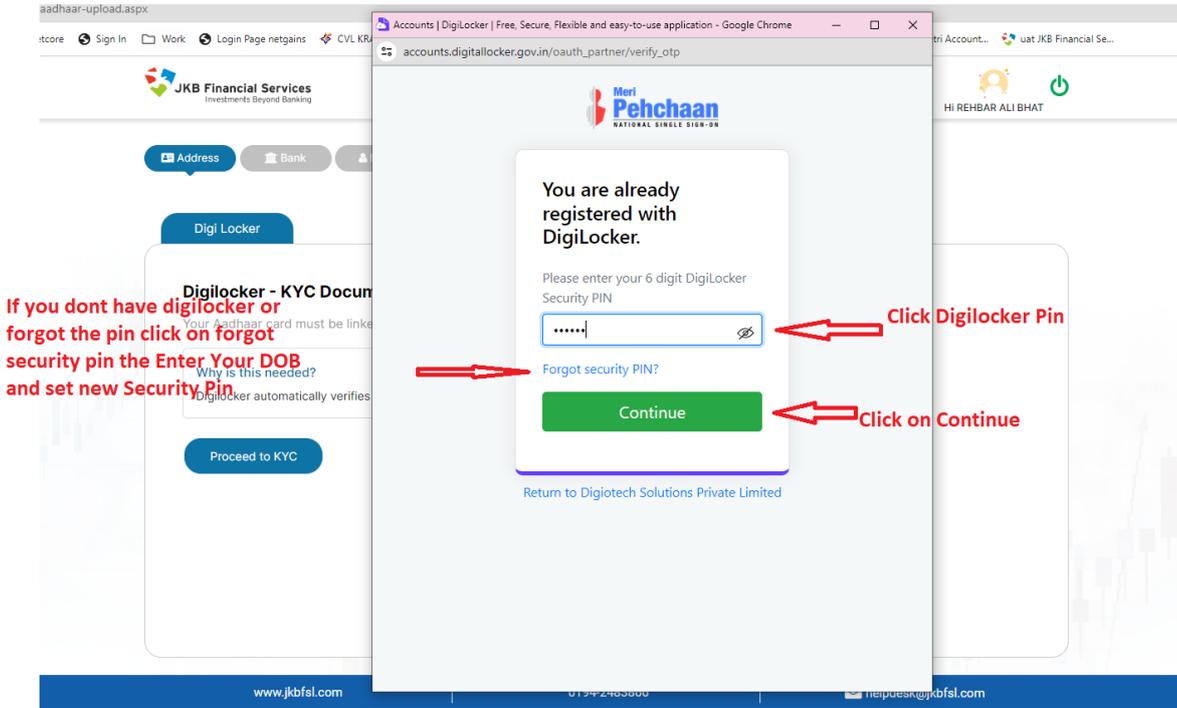
9. Enter your Aadhaar number and click on next

The screenshot shows a web browser window with the URL `accounts.digitallocker.gov.in/oauth_partner/register/%252Foauth2%252F1%252Fconsent%253Flo...`. The page title is "Accounts | DigiLocker | Free, Secure, Flexible and easy-to-use application - Google Chrome". The main content is a registration form for "Digiotech Solutions Private Limited". The form includes the Meri Pehchaan logo and the text: "You are about to link your DigiLocker account with Digiotech Solutions Private Limited application of Digiotech Solutions Pvt. Ltd.. You will be signed up for DigiLocker account if it does not exist." Below this text is an input field for the Aadhaar number, a captcha image showing the text "9TZCSF", and a green "Next" button. Red arrows point to the Aadhaar number input field with the label "Enter your aadhaar number", to the captcha image with the label "Enter Captcha", and to the "Next" button with the label "Click on next". A link "Return to Digiotech Solutions Private Limited" is at the bottom.

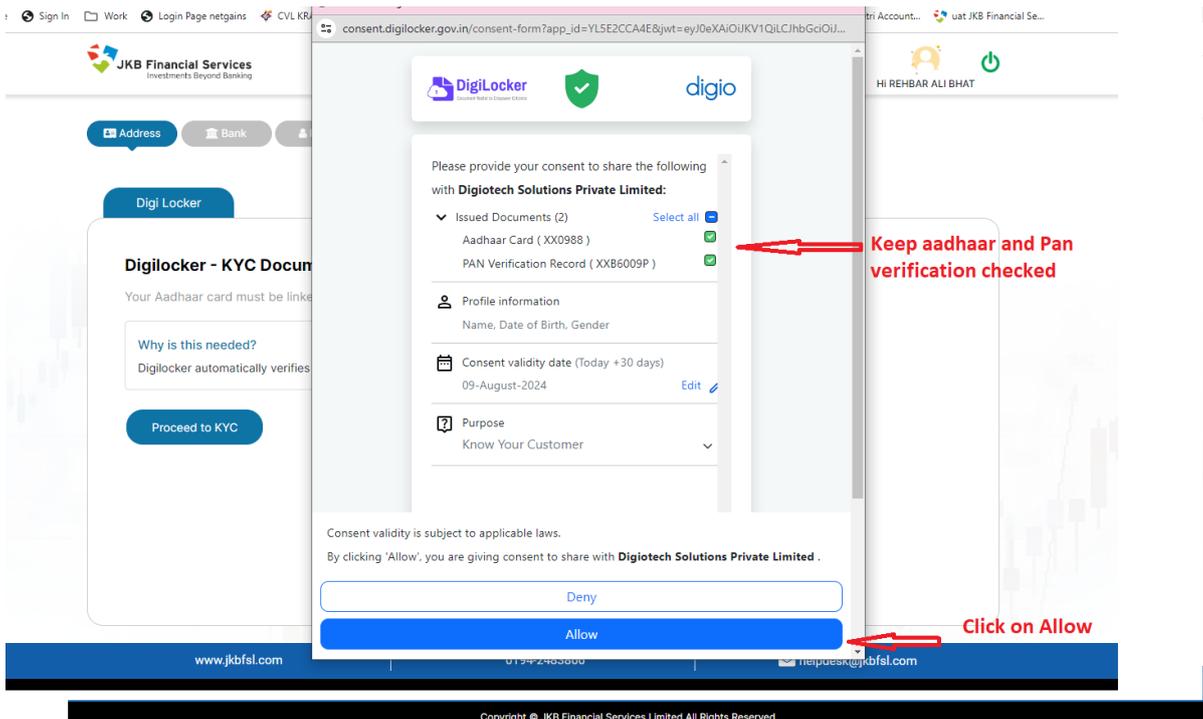
10. Enter OTP and click on continue

The screenshot shows a web browser window with the URL `accounts.digitallocker.gov.in/oauth_partner/send_otp`. The page title is "Accounts | DigiLocker | Free, Secure, Flexible and easy-to-use application - Google Chrome". The main content is a form for entering the OTP. The form includes the Meri Pehchaan logo and the text: "UIDAI has sent a temporary OTP to your mobile ending in *****8371(valid for 10 mins)." Below this text is an input field for the OTP, a green "Continue" button, and a warning: "Wait few minutes for the OTP, do not refresh or close!". Red arrows point to the OTP input field with the label "Enter OTP" and to the "Continue" button with the label "Click on Continue". A link "Return to Digiotech Solutions Private Limited" is at the bottom.

11. After validating OTP enter digilocker Pin and click on continue. If you don't have digilocker or you have forgot the pin click on forgot security pin enter your DOB and set new pin



12. Keep Aadhaar and pan verification checked. Then click on Allow



13. Enter your bank name select Jammu and Kashmir bank as bank name. Enter branch name or IFSC code.

Choose your Bank

JKB Financial Services Limited protects your financial information with Bank Grade Security

Jammu and Kashmir Bank

Select bank name (select Jammu and Kashmir bank)

Search Branch (Min 4 Letters)

Enter Branch name or IFSC code of branch

Or

Search IFSC (Min 4 Letters)

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14. Enter 16 digit saving or CD bank account number and click on verify bank account. Do not use CC account

Verify your bank account

Investments in JKB Financial Services Limited can be done using only saving bank accounts

Jammu and Kashmir Bank Edit

Branch Name LADIES BRANCH JAWAHAR NAGAR

IFSC Code JAKA0LBJNGR

Address JAWAHAR NAGAR NEAR BEECO GALLERY SRINAGAR PIN 190008

Enter Bank Account Number

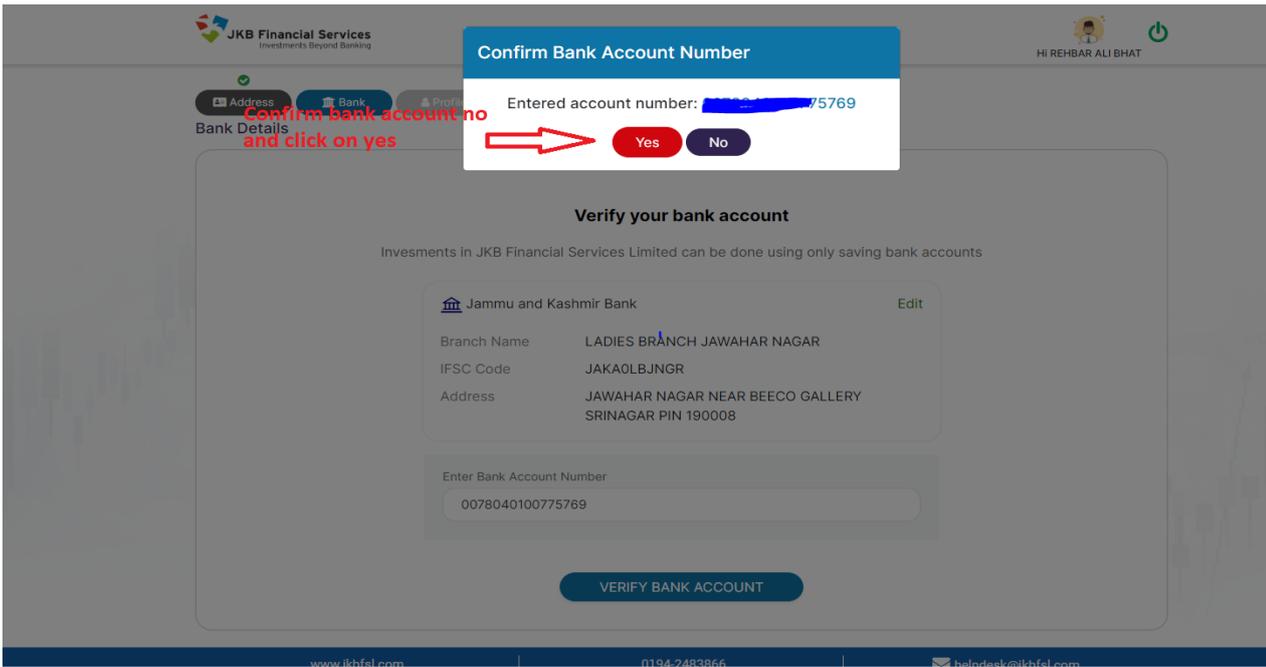
Enter number here

Enter 16 digit bank account no and click on verify bank account

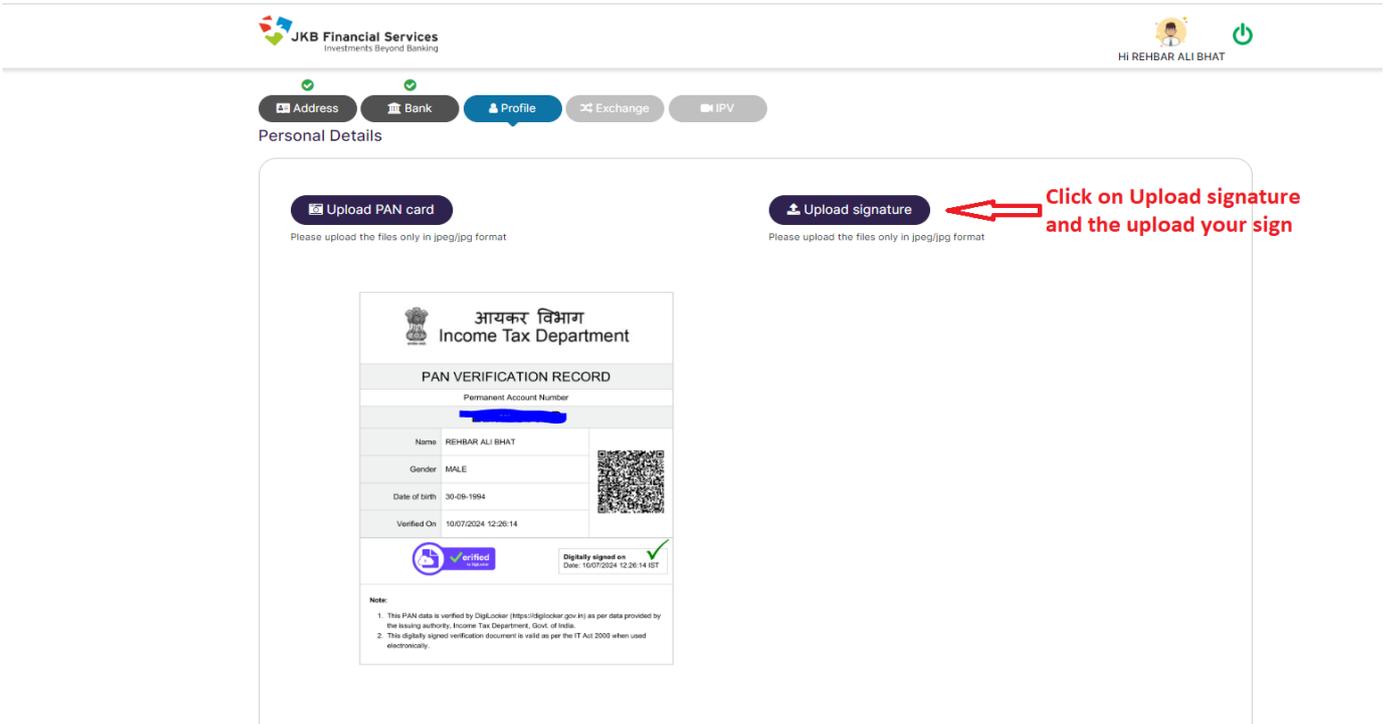
VERIFY BANK ACCOUNT

www.jkbfsl.com | 0194-2483866 | helpdesk@jkbfsl.com

15. Confirm the bank account no and click on yes



16. Click on Upload Signature and Select the sign done on white paper



17. Enter the details as shown below

Select Marital status, Tradin Exp. Occupation, annual income and networth. →

Enter Your fathers/Spouse Name →

Enter mothers name →

If you wish to add nominee select yes else select No →

Marital Status: Unmarried | Trading experience: 4 | Occupation Type: Private Sector Service | Your Annual income: 5-10 LAC

Enter Your Networth in RS (₹): 100000

Father/Spouse name: Father Spouse | Mr

Mother's name: Mrs | FIRST NAME | MIDDLE NAME | LAST NAME

Additional Information

Do you wish to nominate? Yes NO | Are you a politically exposed person? Yes NO

Mobile number belongs to: Self Spouse Dependent family/children

Email belongs to: Self Spouse Dependent family/children

18. If You wish to add nominee select yes on do you wish to add nominee and add the details as shown below

Number of Nominees: One

Nominee 1

Nominee Proof Type: Select Proof → **Select proof of nominee PAN/Aadhaar/Licence**

Nominee Proof No. → ENTER NOMINEE PROOF NO. → **Enter the no that is on the document that you have select In case of pan enter pan no. in case of UID enter aadhaar no and upload the document**

Nominee Date of Birth: dd mm yyyy → **Enter DOB of nominee**

Nominee name: Enter Nominee name → **Enter name of nominee**

Relationship: Select → **Select the relationship with nominee**

Address: S/O: Bashir Ahmad Bhat, Badgam,Badgam, Jk → **Change the address if address is differant than your address**

Click here, incase you want to modify the address

Nominee Mobile: Enter Nominee Mobile → **Enter mobile and email of nominee**

Nominee Email ID: Enter Nominee Email

19. After you add the nominee details or you opt out of nomination enter your qualification and keep rest of the options as it is

Mother's name
Mrs (dropdown) FIRST NAME MIDDLE NAME LAST NAME

Additional Information

Do you wish to nominate? Yes NO
Are you a politically exposed person? Yes NO

Mobile number belongs to: Self Spouse Dependent family/children

Email belongs to: Self Spouse Dependent family/children

Qualification: Graduate (dropdown) **Enter qualification**

Do you intend to invest in stock market with: Own Funds (dropdown)

Running Account Settlement: Once in a Quarter (dropdown)

← Previous step **Save and proceed to next** **Click on save and proceed to next**

20. Select the segments you want to invest in if you wish to invest in F&O segment to need to upload 6 months' bank statement. Then select the Jkbfsl branch where you want to open the Demat account. Then click on save and proceed to next

Investments Depository Banking Hi Ri

Select your Depository Account Type? Fresh Existing

Select Your Account Type: NSDL

Buy and sell shares, mutual funds, and derivatives on NSE, BSE, MSEI and MCX.

Equity MF SLBM **Select the segments where you want to invest**
 MTF F & O

All Segment

Select Branch: Select Branch Name (dropdown) **Select the branch where you want to open the account**

TARIFF DETAILS: Annual- 600 + 18% GST (dropdown)

← Previous step **Save and proceed to next** **Click on save and proceed to next**

21. In IPV section click on start capture and click your selfie and click on save the details

ekyc.jkbfsl.com/v

JKB Financial Services
Investments Beyond Banking

Hi REHBAR ALI B
HAT

IPV

Click here for IPV link send to client through SMS/Email.

Now Check Captured Images and Submit, If you want to re capture the images click on "Re-Capture" button

Start Capture

Click on Start Capture

Previous step

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0194-2483866
helpdesk@jkbfsl.com

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Please note that by submitting the above mentioned details, you are authorizing us to call/SMS you even though you may be registered under DNC. We may

22. Click on eSign Part 1



You are just one step away from opening your Demat & Trading account

Please note that according to new SEBI Regulations effective Nov 1 2022, you need to eSign your KYC in 2 parts, Part 1 and Part 2.

I wish to authorise JKB Financial for DDPI. (Please untick if you do not wish to authorise.)

Click on esign part 1



Step 1



Step 2



 eSign Part 1

 eSign Part 2

I hereby give my consent to use my Aadhar/Virtual ID details (as applicable) for the purpose of e-signing my account opening form.

 Download PDF

 If you want to Edit

23. You can check all the details in the form along with sign and selfie that you have uploaded. Then click on Sign

digio

English Secured by digio

Foreign National Person of Indian Origin*
(Passport mandatory for NRIs and Foreign Nationals. PID selection is only for CCYC and not for KRA KYC. Select NRI or Foreign National based on Nationality of the individual)

Proof of Identity (POI) submitted for PAN exempted cases (Please tick)

A - Aadhaar Card
 B - Passport Number _____ (Expiry Date) _____
 C - Voter ID Card _____ (Expiry Date) _____
 D - Driving License _____
 E - NREGA Job Card _____
 F - NPR _____
 Z - Others _____ (any document notified by Central Government)

Identification Number _____

2. Address Details* (please refer guidelines overleaf)

A. Correspondence/ Local Address*

Line 1* S/O: BASHIR AHMAD BHAT,
Line 2 _____
Line 3 BADGAM,BADGAM, **1**

City/Town/Village* BADGAM District* BUDGAM Pin Code* 191111
State* JAMMU AND KASHMIR Country* INDIA
Address Type* Residential/Business Residential Business Registered Office Unspecified

Applicant e-SIGN
REHBAR ALI BHAT

B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

Line 1* S/O: BASHIR AHMAD BHAT, **2**

ELIPB6009P... | By continuing, I agree to do eKyc using Aadhaar to eSign with one of ESPs (NSDL e-Gov or CDSL) Digio is registered as ASP.

Sign Now



Click on Sign now

24. Click on the check box enter your Aadhaar no and click on send OTP

protean

Digitech Solutions Private Limited has requested to Digitally sign the document
Transaction ID: eSIGN-242710130150661CNRKWK288KN3MG0TH4FAZ1MN75J86C dated 2024-07-10 11:01:59

Please click on the checkbox and enter Aadhaar/Virtual ID

I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –

1. Use my Aadhaar / Virtual ID details (as applicable) eSign of documents requested using Digio - a Digital Transaction Management platform for/with Digitech Solutions Private 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) eSign of

VID/Aadhaar:

Virtual ID or AADHAAR number should be a 16 digit or 12 digit number!

SEND OTP **CANCEL**

NSDL e-Gov is now **protean**

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

Click on check box

Enter aadhaar no and click on send OTP

25. Enter the OTP and click on verify OTP

Digio | Secure, Legal, Digital signing - Google Chrome

app.digio.in/#/gateway/esign

protean

Digiotech Solutions Private Limited has requested to Digitally sign the document
Transaction ID: eSIGN:24071013019081CNI0WKB088KN8M00TH4IAZ1MN75J89C dated 2024-07-10 13:01:59

Please click on the checkbox and enter Aadhaar/Virtual ID

I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –

1. Use my Aadhaar / Virtual ID details (as applicable) eSign of documents requested using Digio - a Digital Transaction Management platform for/with Digiotech Solutions Private 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) eSign of

ENTER OTP :

Verify OTP Cancel

NSDL e-Gov is now **protean**

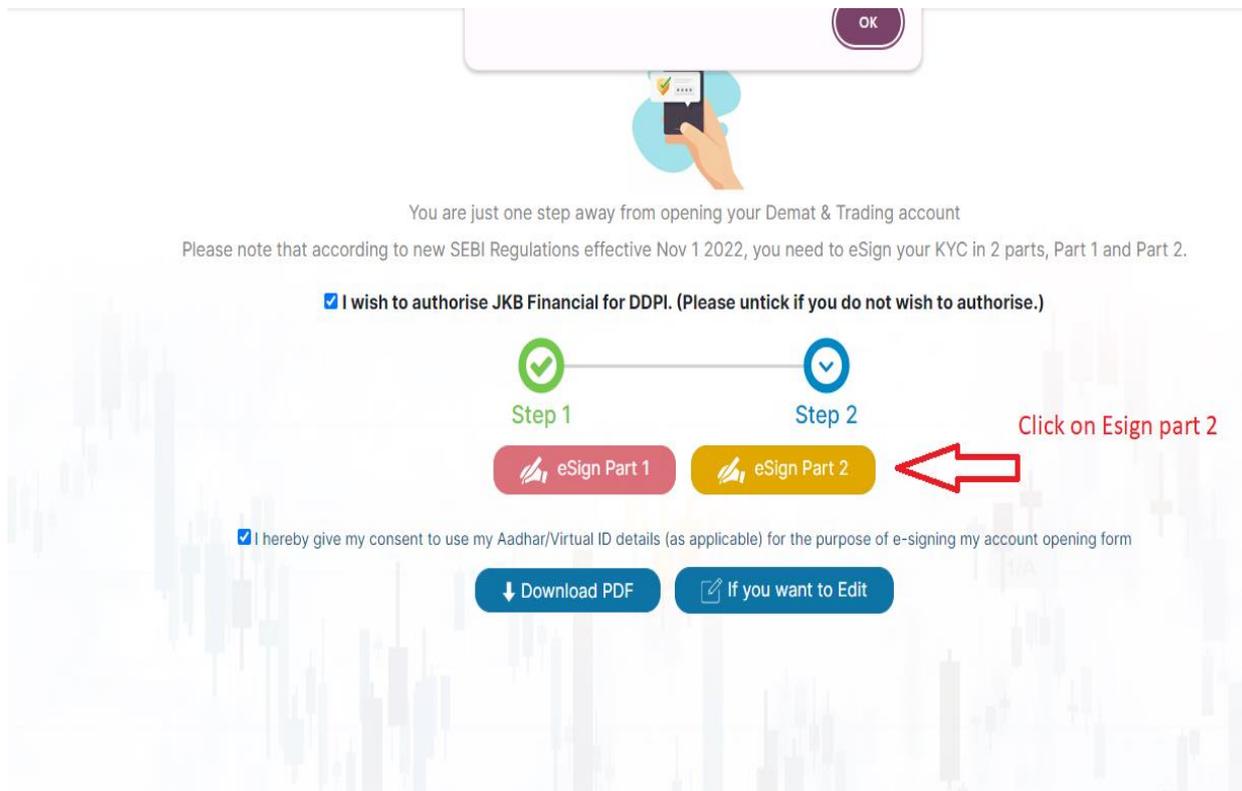
Success! otp sent on registered mobile/email id.

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

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Enter OTP and
click on verify
OTP

26. Click on eSign Part 2



The screenshot shows a mobile application interface for opening a Demat & Trading account. At the top, there is a purple 'OK' button. Below it is an illustration of a hand holding a smartphone. The text reads: 'You are just one step away from opening your Demat & Trading account' and 'Please note that according to new SEBI Regulations effective Nov 1 2022, you need to eSign your KYC in 2 parts, Part 1 and Part 2.' A checkbox is checked with the text: 'I wish to authorise JKB Financial for DDPI. (Please untick if you do not wish to authorise.)' A progress indicator shows 'Step 1' completed with a green checkmark and 'Step 2' in progress with a blue circle containing a downward arrow. Below the steps are two buttons: 'eSign Part 1' (pink) and 'eSign Part 2' (yellow). A red arrow points to the 'eSign Part 2' button with the text 'Click on Esign part 2'. At the bottom, there is a checkbox: 'I hereby give my consent to use my Aadhar/Virtual ID details (as applicable) for the purpose of e-signing my account opening form'. Below this are two buttons: 'Download PDF' and 'If you want to Edit'.

OK

You are just one step away from opening your Demat & Trading account

Please note that according to new SEBI Regulations effective Nov 1 2022, you need to eSign your KYC in 2 parts, Part 1 and Part 2.

I wish to authorise JKB Financial for DDPI. (Please untick if you do not wish to authorise.)

Step 1 Step 2

eSign Part 1 eSign Part 2

Click on Esign part 2

I hereby give my consent to use my Aadhar/Virtual ID details (as applicable) for the purpose of e-signing my account opening form

Download PDF If you want to Edit

27. Click on Sign now

Digio | Secure, Legal, Digital signing - Google Chrome
app.digio.in/#/gateway/esign

digio English Secured by digio

Stamp Reference: IN-JK02477501476880W

INDIA NON JUDICIAL
Government of Jammu and Kashmir
e-Stamp

शुद्धिमास वसुधै

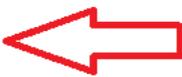
Certificate No.	: IN-JK02477501476880W
Certificate Issued Date	: 27-Jun-2024 08:43 AM
Account Reference	: NEWIMPACC (SVY) JK12553704/ JANIPUR/ JK-JM
Unique Doc. Reference	: SUBIN-JKJK1255370494085129224213W
Purchased by	: JKB Financial Services Limited
Description of Document	: Article 5 Agreement or Memorandum of an Agreement
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: JKB Financial Services Limited
Second Party	: Not Applicable
Stamp Duty Paid By	: JKB Financial Services Limited
Stamp Duty Amount(Hs.)	: 100 (One Hundred only)

QR Code

Sh. RAJ KUMAR
ESTAMP MERCHANT
Licence No. - 394
MCA 21 CONTRACT, JA. Vastu

ELIPB6009P... | By continuing, I agree to do eKyc using Aadhaar to eSign with one of ESPs (NSDL e-Gov or CDSL) Digio is registered as ASP.

Sign Now



Click on Sign now

28. Enter Aadhaar no click on send OTP enter the OTP and click on verify OTP

The screenshot shows the digio eSign interface. At the top, the URL is 'app.digio.in/#/gateway/esign'. The digio logo is on the left, and the CDSL Ventures Limited logo is on the right. Below the logos, there is a section for authorization: 'I hereby authorize CDSL Ventures Limited to:'. Two conditions are listed: 1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSign of documents requested using CDSL Ventures Limited eSign to authenticate my identity through the Aadhaar based e-KYC services of UIDAI. 2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for... A checkbox is checked with the text: 'I have read all the above conditions and understood the same. I provide consent to authenticate my Aadhaar.' Below this is a text input field for 'Aadhaar Number/ Virtual ID' with the placeholder 'Enter your 12 digit Aadhaar number or 16 digit VID'. To the right of the input field is an eye icon. Below the input field is a link 'Generate your Virtual ID'. There are two buttons: 'Send OTP' and 'Cancel'. At the bottom, there is a section for transaction details: 'ASP : Digiotech Solutions Private Limited', 'Transaction ID : ESIGN:240710130954756RKL5XSPT3SMB8VNWW19TMJOA', and 'SIVER'. The date is '2024-07-10' and the time is '13:09:55'.

Enter aadhaar no click on send otp and then enter the OTP

29. Account opening process is completed