

ABML Trading Account User Manual

Link to open Trading Account has been placed in our Allahabad Bank Corporate Internet Portal under E-Trade (Online Trading). On clicking the link the user will be prompted to accept a disclaimer whereupon he/ she will be redirected to the ABML EKYC Portal for opening of Trading Account.

CUSTOMER SIGN IN PAGE

- Please enter the basic customer details and submit. The user will be directed to PAN Verification page

PAN Verification Page:

- Please enter the PAN No. and Date of Birth and click verify.
- System will check the KRA database and populate the Email / mobile registered in KRA.

Email and Mobile Verification Page:

The screenshot shows the 'EMAIL AND MOBILE VERIFICATION' form on the Aditya Birla Money website. The form includes the following fields and options:

- OTP Service:** Radio buttons for 'Email' and 'Mobile'.
- Email ID:** A text input field.
- Mobile No.:** A text input field containing '*****98'.
- OTP:** A text input field.
- Buttons:** 'Get OTP' and 'Authenticate'.
- Agreement:** A checkbox with the text: 'I hereby agree and acknowledge towards fetching of my KYC details from KRA for opening of trading cum demat account with Aditya Birla Money Limited.'

The website header includes 'ADITYA BIRLA CAPITAL', 'PROTECTING INVESTING FINANCING ADVISING', and 'STOCKS AND SECURITIES'. The browser address bar shows 'https://onlineaccount.adityabirlamoney.com/CustomersRegistration/checkEmailMobileByOTPVerifiedWith-KraAadhaar'.

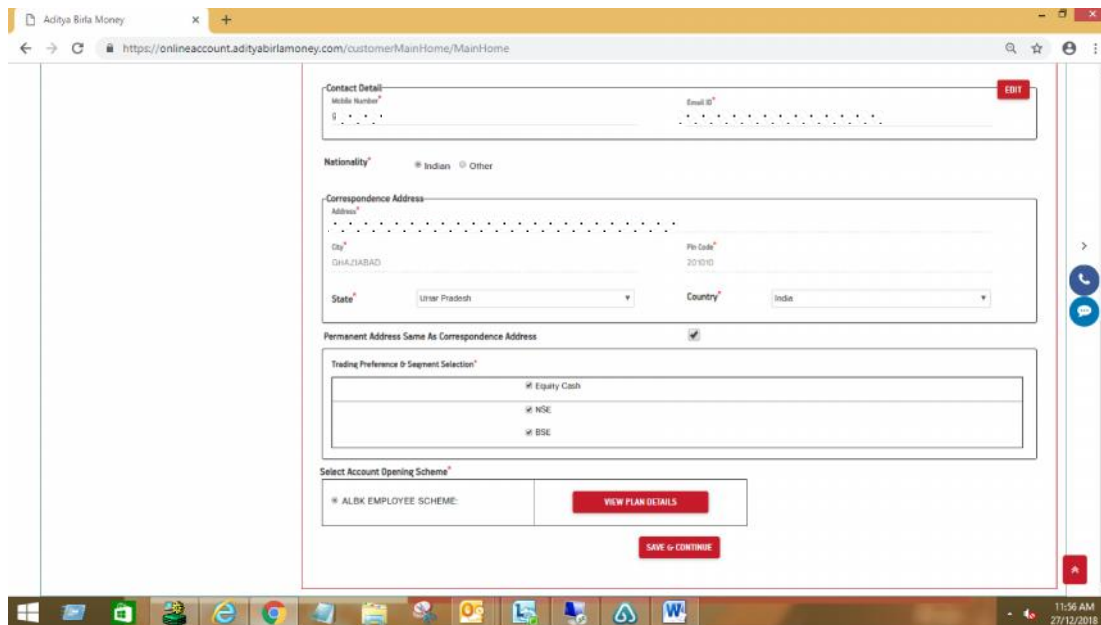
- User needs to select his email address/ mobile no. as registered with KRA and click Get OTP.
- Please enter the OTP received, check the acknowledgement and click Authenticate.
- On successful authentication user will be directed to the Customer Personal Details page.




Personal Details Tab:

The screenshot shows the 'CUSTOMER PERSONAL DETAILS' page on the Aditya Birla Money website. The page includes the following information and fields:

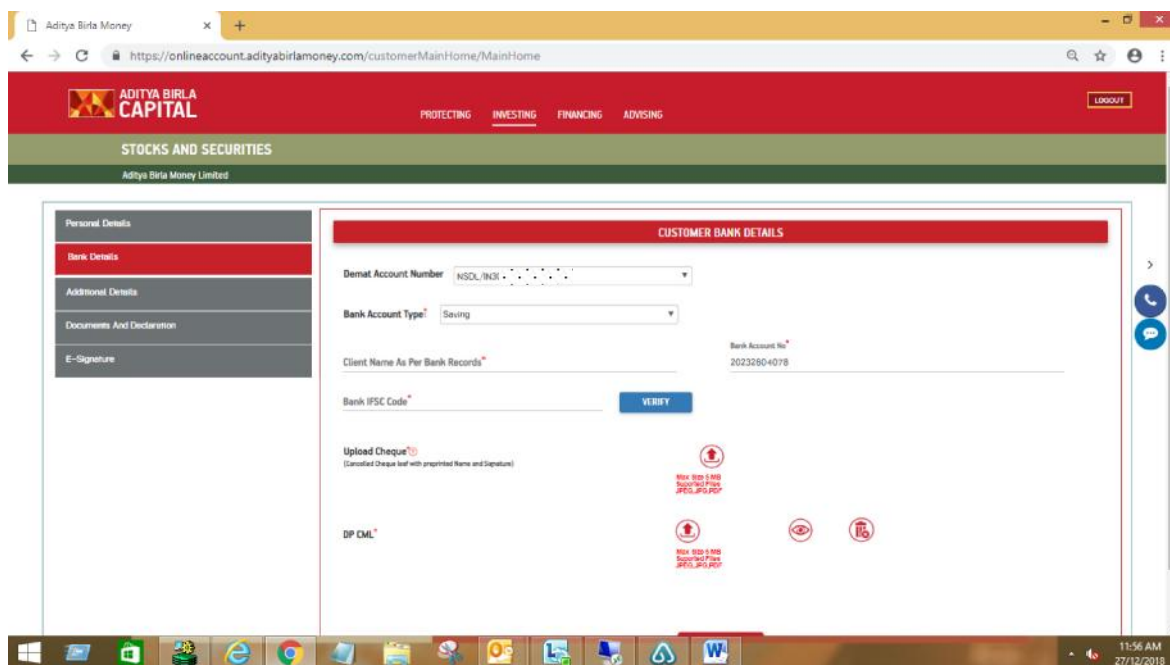
- Application Number:** ACC00999923
- Name AS ON PAN:** ASHWANI KUMAR VERMA
- PAN Number:** [Redacted]
- Aadhaar Number:** [Redacted]
- Personal Details:**
 - Mr:** [Dropdown menu]
 - First Name:** ASHWANI
 - Middle Name:** KUMAR
 - Last Name:** VERMA
 - Date Of Birth:** [Redacted]
 - Gender:** Male Female
- Other Name:** [Redacted]
- Client Maiden Name:** [Redacted]
- Father/Spouse Name:** ATUL KUMAR VERMA
- Marital Status:** Married Unmarried
- Contact Detail:** [Redacted]

The website header includes 'ADITYA BIRLA CAPITAL', 'PROTECTING INVESTING FINANCING ADVISING', and 'STOCKS AND SECURITIES'. The browser address bar shows 'https://onlineaccount.adityabirlamoney.com/customerMainHome/MainHome'.

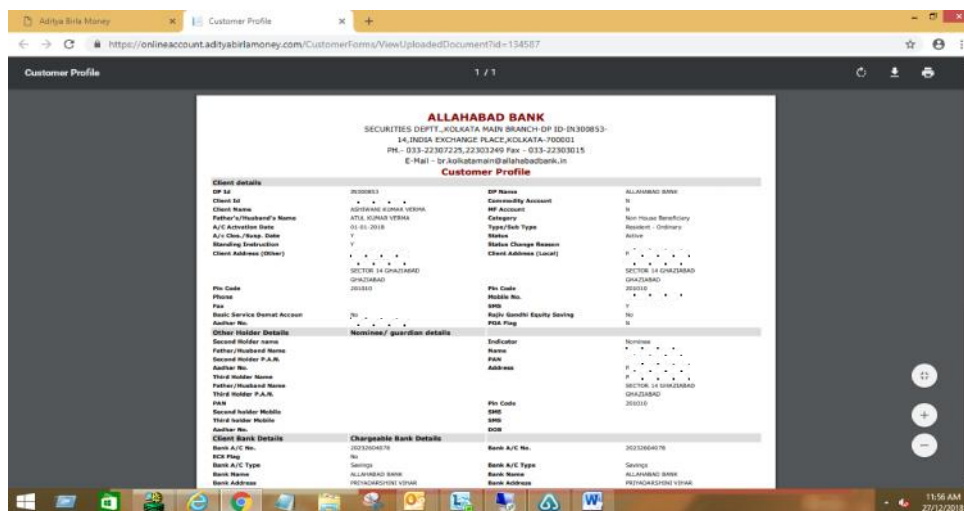


- Some user details will be fetched from the KRA system. User needs to fill in the mandatory fields (*):
 - a) Title
 - b) Mothers Name
 - c) Client maiden name (optional)
- Option for editing email address/ mobile no. is available.
 -  Click on edit button and modify the email/ mobile no.
 -  an OTP will be sent on the email address/ mobile no.
 -  Input the OTP for authentication
- Select Account opening scheme.
- Click Save & Continue and user will be directed to Bank details page.

Bank Details Tab:

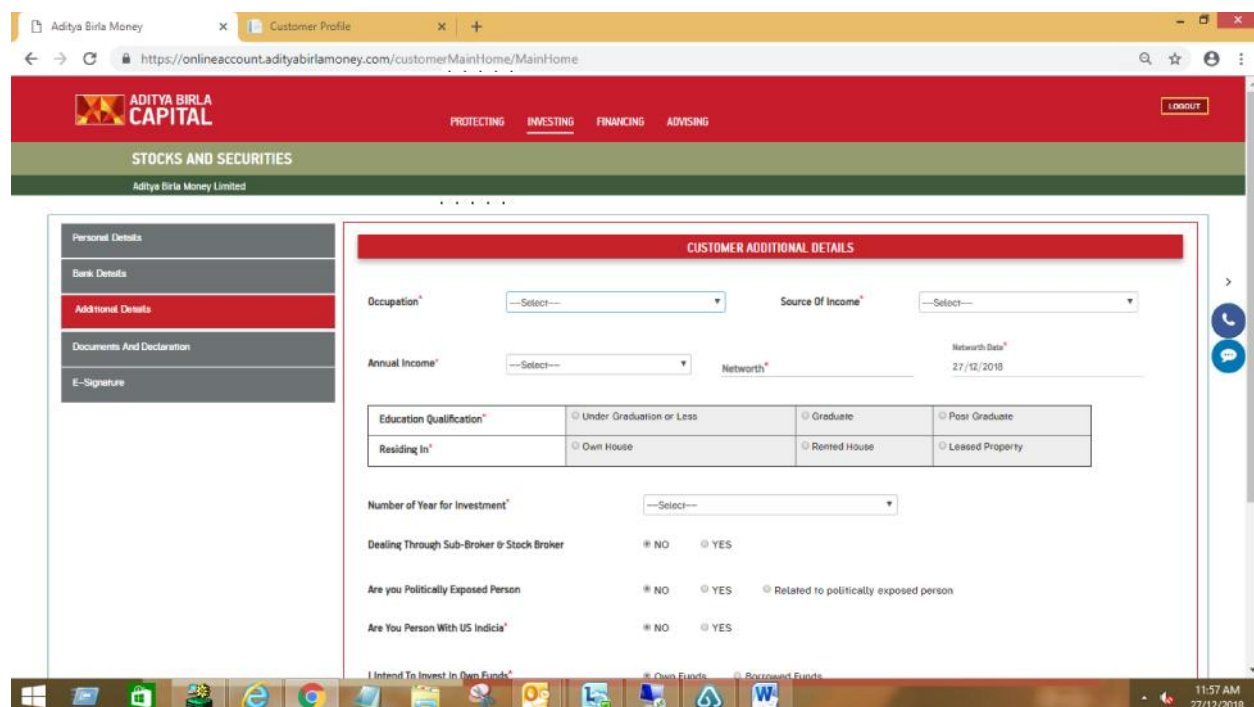


- Demat Account Number- customer needs to select from the Demat Account number from the dropdown list and the corresponding Bank account details linked to it will get populated along with DP Client Master List (CML).
- Customers name as per Bank record needs to be filled.
- On verification of IFSC Code account details get populated.
- **Scanned image of Cancelled Cheque or Bank statement/ Bank passbook specifying name of the constituent, MICR code or/and IFSC code of the bank (max size 5 MB) needs to be uploaded.**
- DP CML: user can download the Demat Account CML from the view button.
- SAVE & CONTINUE
- The user will be directed to Additional details page.



Copy of DP CML.

Additional Details Tab:



The screenshot shows the 'Customer Profile' page on the Aditya Birla Money website. The page is titled 'Customer Profile' and has a URL of 'https://onlineaccount.adityabirlamoney.com/customerMainHome/MainHome'. The left sidebar contains 'Documents And Declaration' and 'E-Signature' tabs. The main content area contains a form with the following fields:

- Annual Income***: A dropdown menu with '--Select--' selected.
- Networth***: A text input field.
- Network Date***: A date field showing '27/12/2018'.
- Education Qualification***: Radio buttons for 'Under Graduation or Less', 'Graduate', and 'Post Graduate'.
- Residing In***: Radio buttons for 'Own House', 'Rented House', and 'Leased Property'.
- Number of Year for Investment***: A dropdown menu with '--Select--' selected.
- Dealing Through Sub-Broker & Stock Broker**: Radio buttons for 'NO' and 'YES'.
- Are you Politically Exposed Person**: Radio buttons for 'NO', 'YES', and 'Related to politically exposed person'.
- Are You Person With US Indicia***: Radio buttons for 'NO' and 'YES'.
- I Intend To Invest In Own Funds***: Radio buttons for 'Own Funds' and 'Borrowed Funds'.
- I wish to make a Nomination***: Radio buttons for 'NO' and 'YES'.
- Any action is taken by SEBI/Any Other Authority***: Radio buttons for 'NO' and 'YES'.
- I have read and provided my [Standing Instructions](#)**

At the bottom right of the form is a red button labeled 'SAVE & CONTINUE'. The Windows taskbar at the bottom shows the time as 11:57 AM on 27/12/2018.

- User needs to give details about Income - range, Occupation, Educational Qualification etc.,
- SAVE & CONTINUE
- The user will be directed to the Documents and declaration page.

Document and Declaration Tab:

The screenshot shows the 'Customer Profile' page on the Aditya Birla Money website, specifically the 'Documents And Declaration' tab. The page has a red header with the Aditya Birla Capital logo and navigation links for 'PROTECTING', 'INVESTING', 'FINANCING', and 'ADVISING'. Below the header is a green bar with 'STOCKS AND SECURITIES' and 'Aditya Birla Money Limited'. The left sidebar contains 'Personal Details', 'Bank Details', 'Additional Details', 'Documents And Declaration' (selected), and 'E-Signature' tabs. The main content area contains the following sections:

- DOCUMENTS UPLOAD**: A red header bar.
- Photo**: A red circle with a white 'X' and a red arrow pointing to a red circle with a white 'X'. Below it, text reads: 'Min file size is 20KB & Max size Supported is format JPEG, JPG'.
- DECLARATION CUM ACKNOWLEDGEMENT**: A red header bar.
- Declaration Text**: A text box containing the text: 'I hereby declare and acknowledge 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. [Click here To View](#)'.

At the bottom right of the form is a red button labeled 'SAVE & CONTINUE'. The Windows taskbar at the bottom shows the time as 11:58 AM on 27/12/2018.

- User needs to upload recent passport size image and his/ her Signature in JPEG/ JPG format and (Size: min 30 KB - max 5 MB).
- SAVE & CONTINUE
- The user will be directed to the E-signature page.

E-Signature Tab:

The screenshot shows the Aditya Birla Capital website interface. At the top, there is a red header with the logo and navigation links: PROTECTING, INVESTING, FINANCING, and ADVISING. Below this is a green bar with 'STOCKS AND SECURITIES' and 'Aditya Birla Money Limited'. The main content area is divided into a left sidebar with menu items: Personal Details, Bank Details, Additional Details, Documents And Declaration, and E-Signature (highlighted in red). The main content area displays a 'CONSENT FOR E-SIGN' form. The form text states: 'I understand that Aditya Birla Money Limited (ABML) has associated with Digiotech Solutions Private Limited (Dgio) - a third party service entity and a registered ASP for providing e-Sign services to its customers / prospective customers to digitally sign e-KYC supporting documents and other related documents (e-KYC documents) submitted by its customers as part of the e-KYC process. I also understand that Dgio is aligned with NSDL e-Governance Infrastructure Limited (NSDL) a registered ESP and AUA. I hereby accord my free consent and authorize ABML to share my duly filled in e-KYC documents with Dgio to get the same digitally signed using Aadhaar, Digitel Signature Certificate (DSC). I understand that I will be directed to the website of Dgio and Dgio collects my mobile number and e-mail id for the purpose of providing e-Sign services. I further understand that Dgio utilizes my personal...'. Below the text are two radio buttons: 'Decline (To generate PDF without E-sign)' and 'Accept'. A red 'SUBMIT' button is at the bottom.

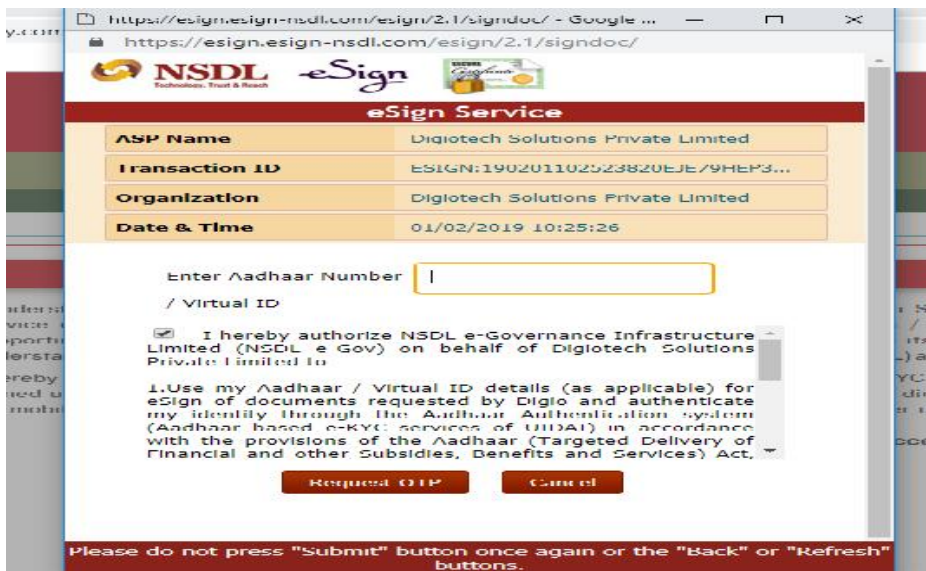
- User needs to accept the consent for E-Sign and submit.
- **To complete E-Sign the primary requirement is Aadhar number with a valid mobile number linked to it.**
- A pop up will open and a security code will be sent to the mobile number provided in personal details. Enter the security code and click submit. (Kindly ensure Pop up Blocker is disabled)

The screenshot shows a web browser window with the URL 'https://app.digio.in/#/gateway/login/DID190201102401434WIW8...'. The page displays a security code verification pop-up. The text reads: 'Security code sent to 9841830753'. Below this is a text input field labeled 'Security Code'. Underneath the field, it says 'Didn't receive code? Retry in 28 seconds' and 'Security code is valid for 30 minutes only'. A blue 'Submit' button is at the bottom of the pop-up. The Digio logo is visible in the bottom left corner, and the text 'Powered by www.digio.in' is in the bottom right corner.

- The PDF signing window will open and click on **Sign Now** which is at the end of the page.



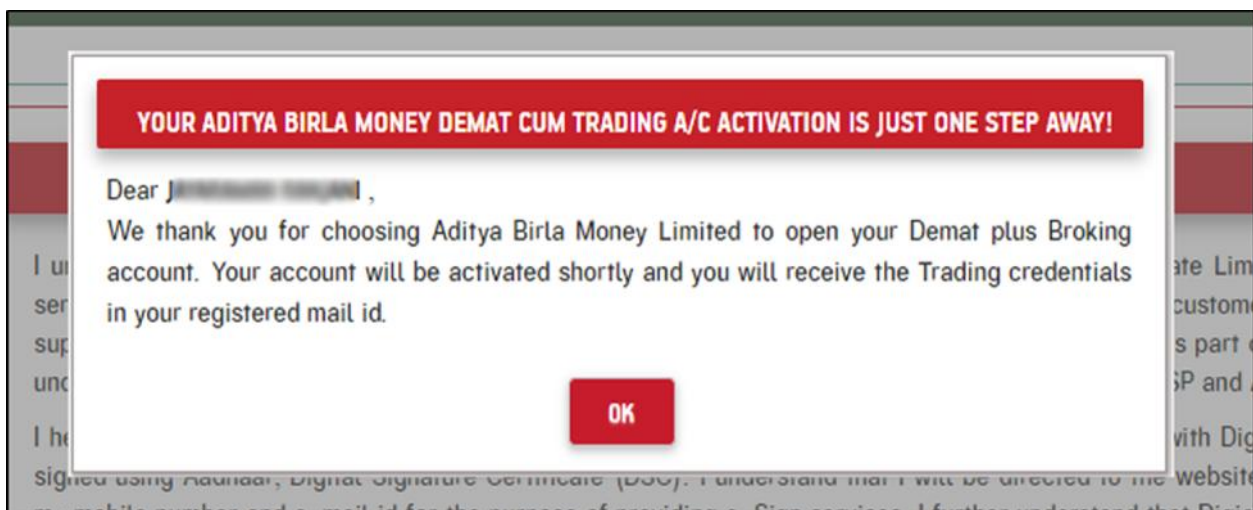
- The browser will redirect to NSDL page to authenticate E-Sign, where user can enter his/ her Aadhar number and click on **Request for OTP**. OTP will be sent to the mobile number linked with Aadhar.



- Enter the OTP and click on submit to complete the E-Sign.



- On successful E-Sign, a message as under appears and once customer/ employee clicks on OK, a PDF will open in a new tab. The user can save the PDF.



- An email is sent to the registered mail id of the user with the following documents attached – Application form, CML, POA and Nominee form (if opted)

- In case where customer / Employee **does not have a aadhar number or a valid mobile number linked with aadhar** then PDF of Application Form can be generated by selecting the Decline Option and clicking on submit. An email goes to the registered mail id of the customer/ employee with the following documents attached – Application Form, CML, Power of Attorney (PoA) and Nominee form (if opted) .

Personal Details	<div style="text-align: center;">CONSENT FOR E-SIGN</div> <p>I understand that Aditya Birla Money Limited (ABML) has associated with Digitech Solutions Private Limited (Digio) – a third party service entity and a registered ASP for providing e-Sign services to its customers / prospective customers to digitally sign e-KYC, supporting documents and other related documents (e-KYC documents) submitted by its customers as part of the e-KYC process. I also understand that Digio is aligned with NSDL e-Governance Infrastructure Limited (NSDL) a registered ESP and AUA.</p> <p>I hereby accord my free consent and authorize ABML to share my duly filled in e-KYC documents with Digio to get the same digitally signed using Aadhaar, Digital Signature Certificate (DSC). I understand that I will be directed to the website of Digio and Digio collects my mobile number and e-mail id for the purpose of providing e-Sign services. I further understand that Digio utilizes my personal details.</p> <p><input checked="" type="radio"/> Decline <input type="radio"/> Accept</p> <p><small>(To generate PDF without E-sign)</small></p> <p style="text-align: center;">SUBMIT</p>
Bank Details	
Additional Details	
Documents And Declaration	
E-Signature	

- Customer / Employee will have to take a print of KYC, CML copy and Nominee (if opted) sign the documents and submit the same along with Cancelled Cheque or Bank statement/ Bank passbook specifying name of the constituent, MICR code or/and IFSC code to the nearest Branch.

ABML Brokerage Structure

Details of Charges	Existing Charges/Brokerage		Revised Charges/Brokerage (w.e.f. 01.02.2019)	
	ALBK Employee	ALBK Customer	ALBK Employee	ALBK Customer
Account Opening Charge	Rs. 250	Rs. 500	Rs.200	Rs.300
Brokerage-Equity-Intraday	0.03%	0.04%	0.02%	0.02%
Brokerage-Equity-Delivery	0.30%	0.40%	0.20%	0.25%
Brokerage-Derivatives-Equity Futures	0.03%	0.04%	0.02%	0.025%
Brokerage-Derivatives-Equity Options-Per lot	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Brokerage-Derivatives-Currency Options-Per lot	Rs 15	Rs 15	Rs.30	Rs.30
Brokerage-Derivatives-Currency Futures-Per lot	0.03%	0.03%	0.02%	0.025%
Minimum Brokerage/ per share	3 paisa	4 paisa	2 paisa	2 paisa
Minimum Brokerage per order Rs.20/- applicable in Equities Segment	-	-	Yes	Yes
No Minimum brokerage per contract in both the segments	-	-	No	No
Goods & Services Tax and other statutory levies (like STT & Transaction charges) as prescribed by Government and Regulatory authorities from time to time,would be applicable in addition to above charges.				

Terms and Conditions:

1	Document handling charge of Rs.25 shall be applicable to delivery of all documents in physical mode. However if a customer who has opted to receive documents in electronic mode receives documents in physical mode (due to bounce of mails or otherwise), document handling charge of Rs. 50 shall be applicable.	7	Client shall at all times maintain a minimum balance of Rs.1000/- in his account to meet various dues pertaining to trading / demat accounts.
2	Brokerage rate/Interest on the amounts lent by it to the client towards securities transactions and / or margin requirements/Taxes/Levies/Tariff/Service standards are subject to change. Stock Broker/Depository Participant shall have the sole discretion to change applicable Brokerage rates/Interest on the amounts lent by it to the client towards securities transactions and/or margin requirements/Taxes/Levies/Tariff and changes (if any) would be communicated to clients through email/ordinary post/website upload/SMS and such communication shall suffice as notice of change in Brokerage rates/Interest/Taxes/Levies/Tariff.	8	As Borrower of funds, the Client authorizes the Company (ABML) to charge interest at the rate of 24% on the amounts lent by the Company to the client under Funding Facility. The client hereby agrees that the Funding Facility offered is in the nature of an interest bearing loan towards fulfilling client's obligations. Interest rate for such lending activity is subject to change. Changes would be communicated by the Company to clients through e-mail / website display / sms / ordinary post and such communication shall suffice as notice of change in interest.
3	Brokerage rates indicated above are exclusive of all statutory levies/ taxes and charges levied by Exchanges/Depositories. Statutory levy/tax and/or exchange/depository charges (if any) will be levied separately .	9	An account opening fee of Rs. 750/- is applicable unless the same is waived based on the scheme chosen by the client. The fee is also applicable if the Client fails to comply with the terms & conditions of a specific scheme.
4	In case the total brokerage earned per segment per exchange is not exceeding Rs. 50/- then a sum of Rs. 50/- or such other sum as may be decided by the Stock Broker will be charged per segment per exchange as minimum processing fee.	10	Standard brokerage as mentioned above would automatically be applicable in case tariff is not agreed upon for any segment/exchange.
5	Account opening charges would not be refunded if the account is not opened due to non-submission of required details/documents by client.	11	Any deviation in the brokerage/volume commitment (basis which a lower brokerage is charged) will result in revision of the lower brokerage rate to standard rate of brokerage (rack rates) as specified in the tariff sheet above or the maximum statutory brokerage specified by SEBI/Exchanges with retrospective effect.
6	Additional services (if any) would be charged separately.		