



## **User Manual – Account Opening**

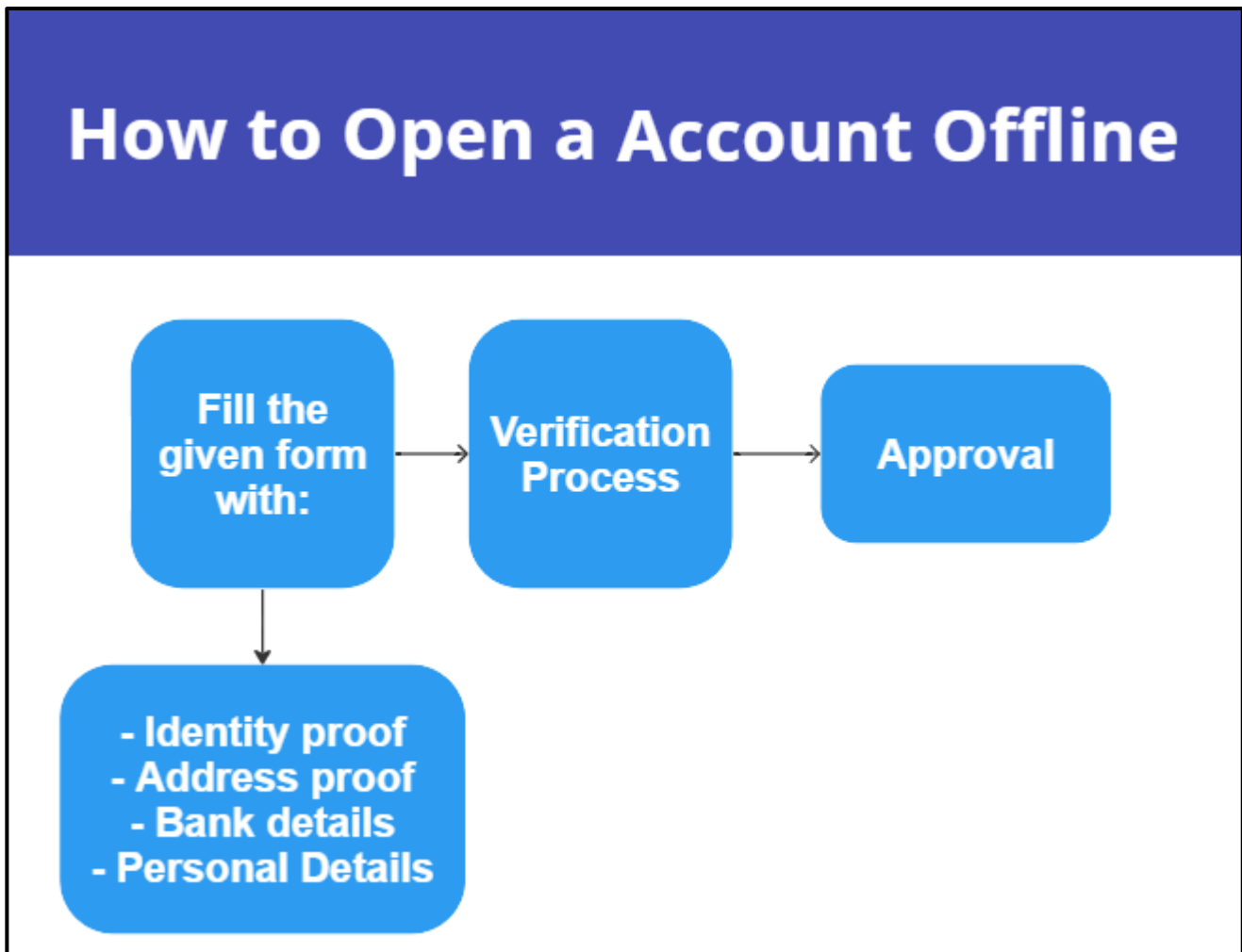
Version – 1.0

Document Type – Public

## There are 2 ways to open a Trading/Demat Account with Master Capital Services Limited (MCSL):

- A. The traditional method of submitting physical forms
- B. The Online account opening method through eKYC

### A. How to Open Trading/Demat Account Offline?



#### 1. Fill in the application form

MCSL will hand you an account opening form - either when you've visited its office/Branch/Authorised Person's (APs) office.

You will need to fill up an application form along with your personal details, segment details, nomination details etc. for opening a new trading/demat

account. Along with this, you will need to submit the copies of documents such as Identity Proof, Address Proof, PAN card and Bank details.

Submit the filed Application Form along with all the documents either at any of the office address or Branch address or Authorise Person (AP) address of MCSL.

## **2. Verification process**

MCSL will made a verification call to you for the verification of mobile number and e-mail id provided in the Application from and will also conduct an in-person verification.

## **3. Final approval**

Once your documents are verified, and the final formalities are completed, your new trading account will be opened. You will also be given the Unique Client ID and Beneficiary Owner ID for your account.

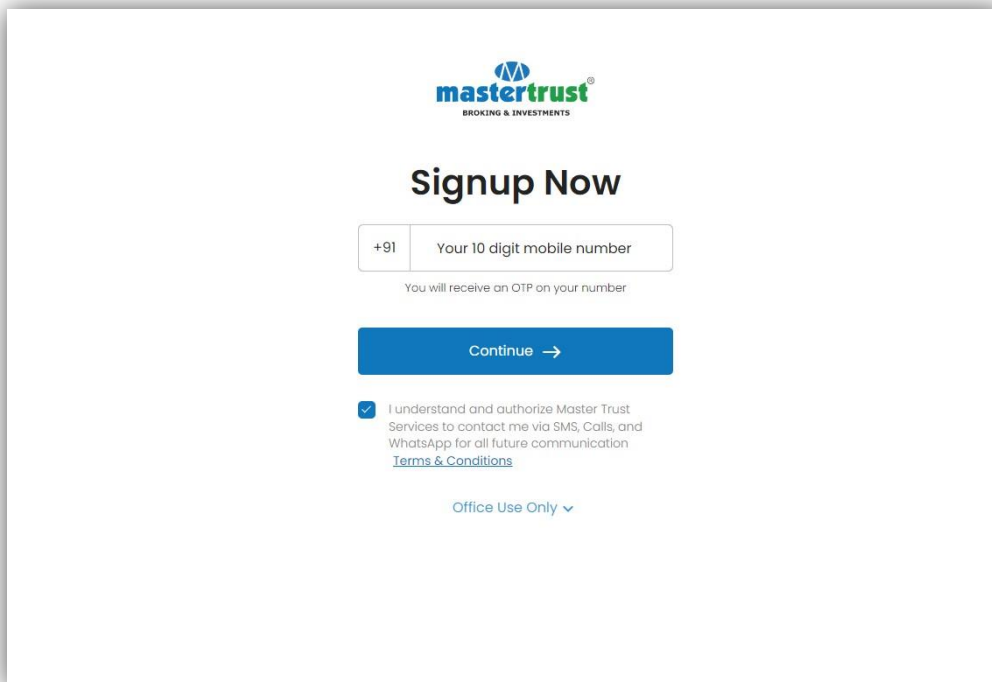
You'll also be informed about your Login ID and its password through separate email to access various trade related reports online through our portal.

## B. How to Open Trading/Demat Account online through eKYC?

1. Visit the MCSL website to open your account online.

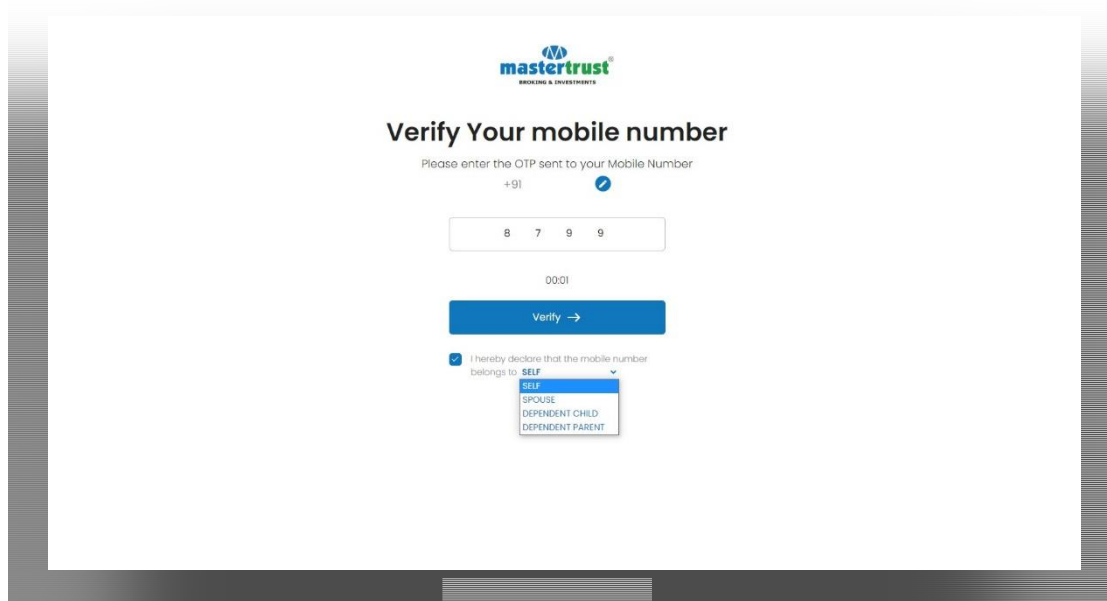
URL: <https://mastertrust.getseto.com/mobile>

2. Enter your mobile number to begin the on boarding journey.



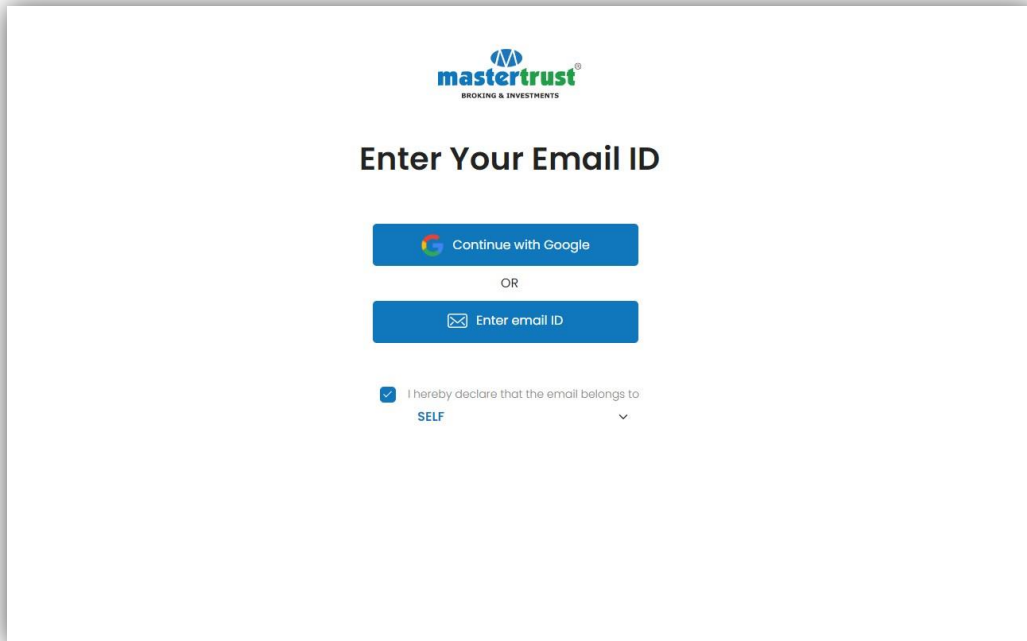
The screenshot shows the 'Signup Now' page of the Master Trust mobile app. At the top is the Master Trust logo with the tagline 'BROKING & INVESTMENTS'. Below the logo is the heading 'Signup Now'. There is a text input field for a mobile number, with a dropdown menu showing '+91' and a placeholder 'Your 10 digit mobile number'. Below the input field is the text 'You will receive an OTP on your number'. A blue 'Continue →' button is positioned below the input field. Underneath the button is a checked checkbox with the text 'I understand and authorize Master Trust Services to contact me via SMS, Calls, and WhatsApp for all future communication' and a link to 'Terms & Conditions'. At the bottom of the form is a dropdown menu labeled 'Office Use Only'.

3. Verify your mobile number using an OTP. If your number is already registered with us "mastertrust," choose your relationship with that person. If not, you won't be able to proceed using the same mobile phone as "Self".



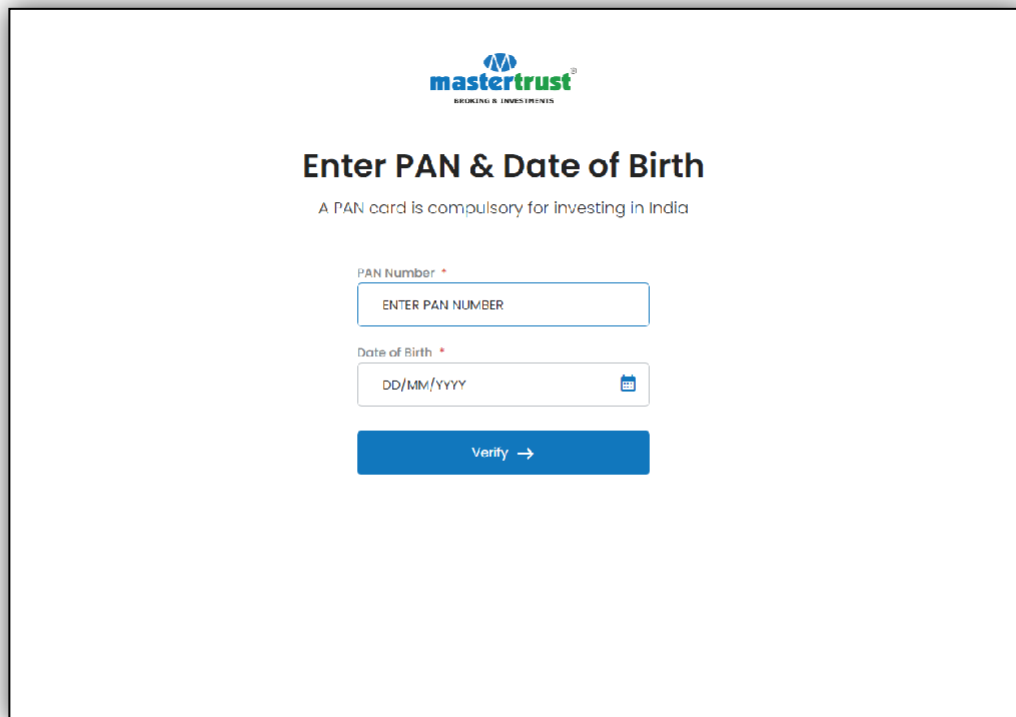
The screenshot shows the 'Verify Your mobile number' page of the Master Trust mobile app. At the top is the Master Trust logo with the tagline 'BROKING & INVESTMENTS'. Below the logo is the heading 'Verify Your mobile number'. There is a text input field for an OTP, with a dropdown menu showing '+91' and a placeholder 'Please enter the OTP sent to your Mobile Number'. Below the input field is the text '0001'. A blue 'Verify →' button is positioned below the input field. Underneath the button is a checked checkbox with the text 'I hereby declare that the mobile number belongs to' and a dropdown menu. The dropdown menu is open, showing options: 'SELF', 'SPOUSE', 'DEPENDENT CHILD', and 'DEPENDENT PARENT'.

- You have two options to continue: “Continue with Google” or “Enter email ID”. If you choose to continue with your Google account, a pop-up will appear for you to select the email ID you want to use.



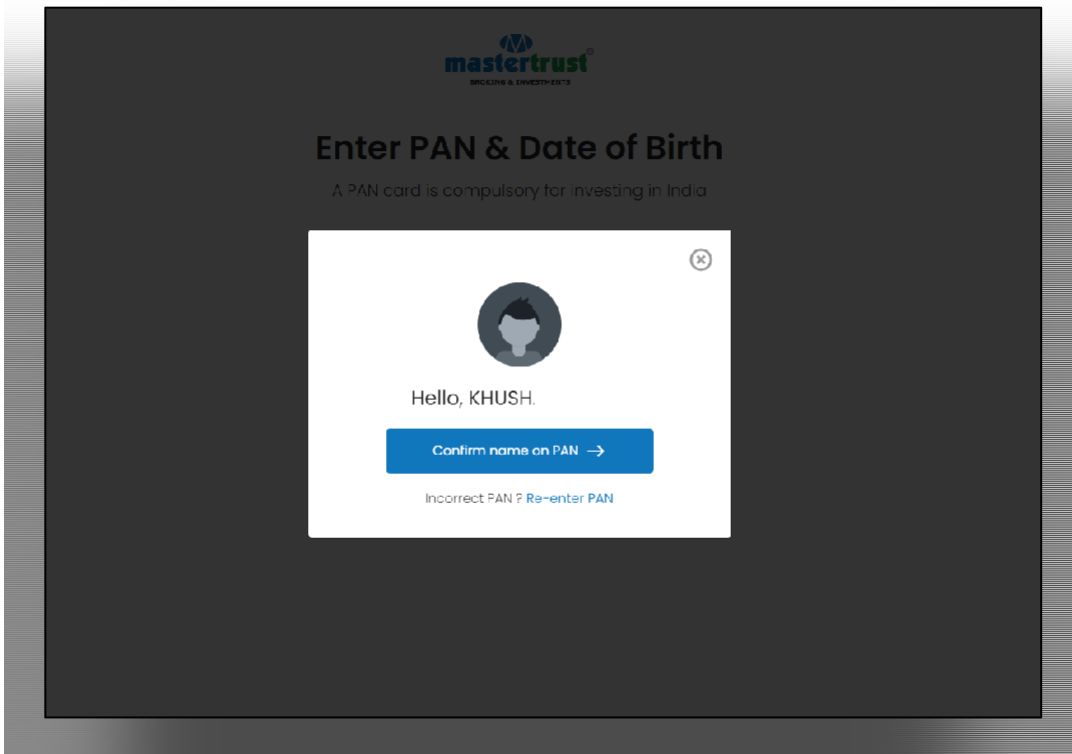
The screenshot shows the Mastertrust logo at the top, followed by the heading "Enter Your Email ID". Below the heading are two blue buttons: "Continue with Google" and "Enter email ID". The "Continue with Google" button has a small Google logo icon. Below these buttons is the text "OR". Underneath is another blue button with an envelope icon and the text "Enter email ID". At the bottom, there is a checkbox that is checked, followed by the text "I hereby declare that the email belongs to" and a dropdown menu currently showing "SELF".

- Input the correct PAN and DOB as per your PAN details.

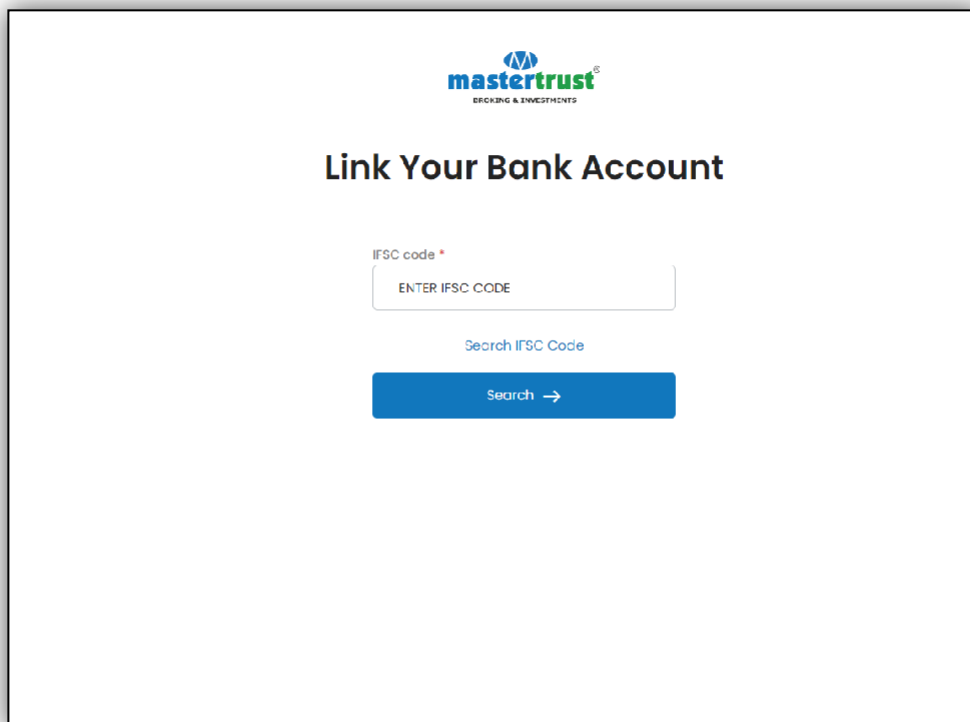


The screenshot shows the Mastertrust logo at the top, followed by the heading "Enter PAN & Date of Birth". Below the heading is the text "A PAN card is compulsory for investing in India". There are two input fields: "PAN Number" with a red asterisk and a placeholder "ENTER PAN NUMBER", and "Date of Birth" with a red asterisk and a placeholder "DD/MM/YYYY" and a calendar icon. Below these fields is a blue button with the text "Verify" and a right-pointing arrow.

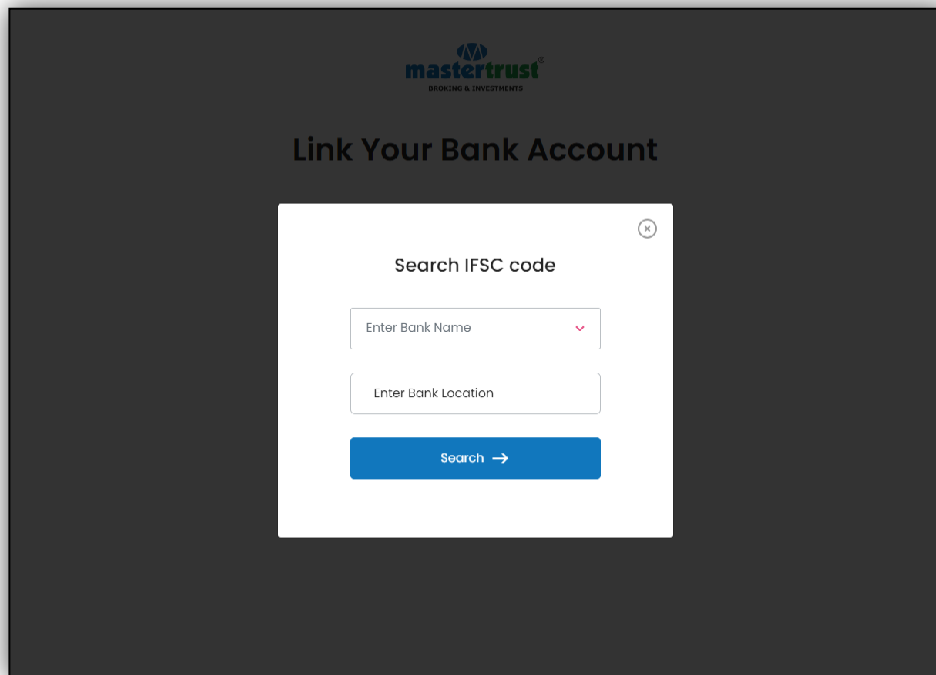
6. Verify the name fetched from the PAN.



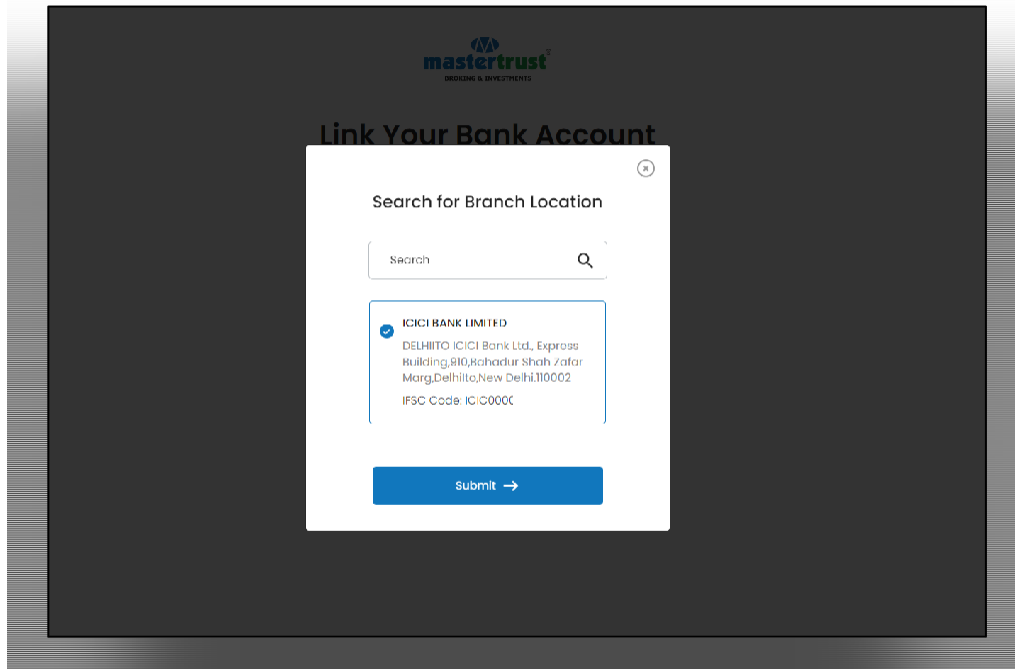
7. Enter the IFSC code to verify the bank details.



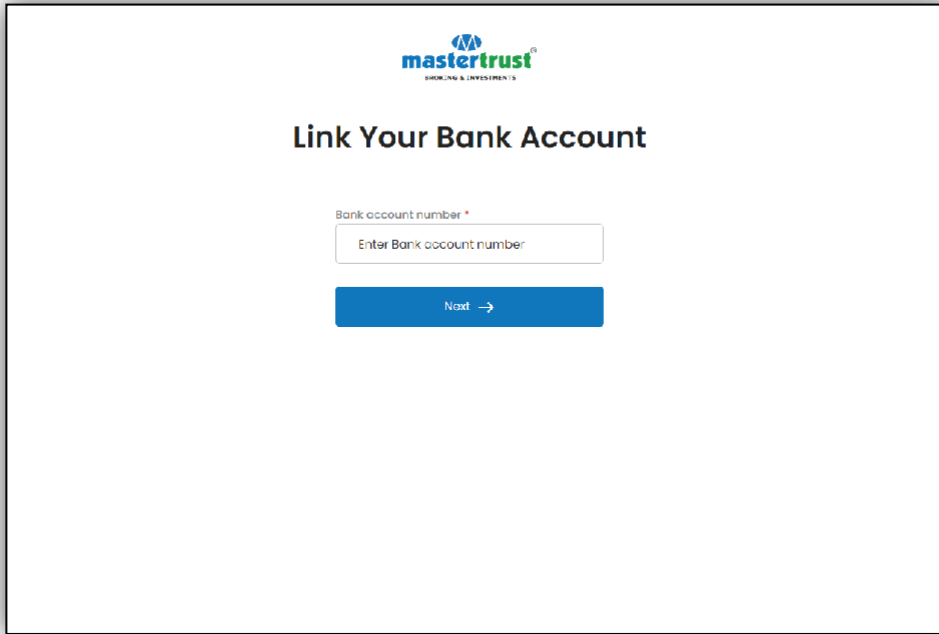
- You can also search for IFSC by using the option “Search IFSC Code” and enter Bank name and location.



- Select the correct bank and click on submit.



10. Input the bank account number.



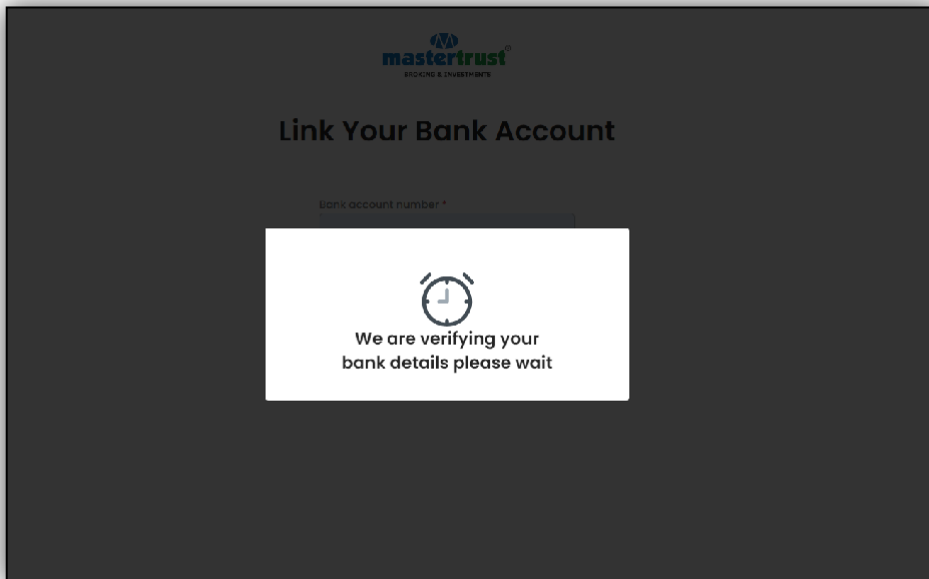
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### Link Your Bank Account

Bank account number \*

Next →


11. The penny drop will be used to verify the bank.



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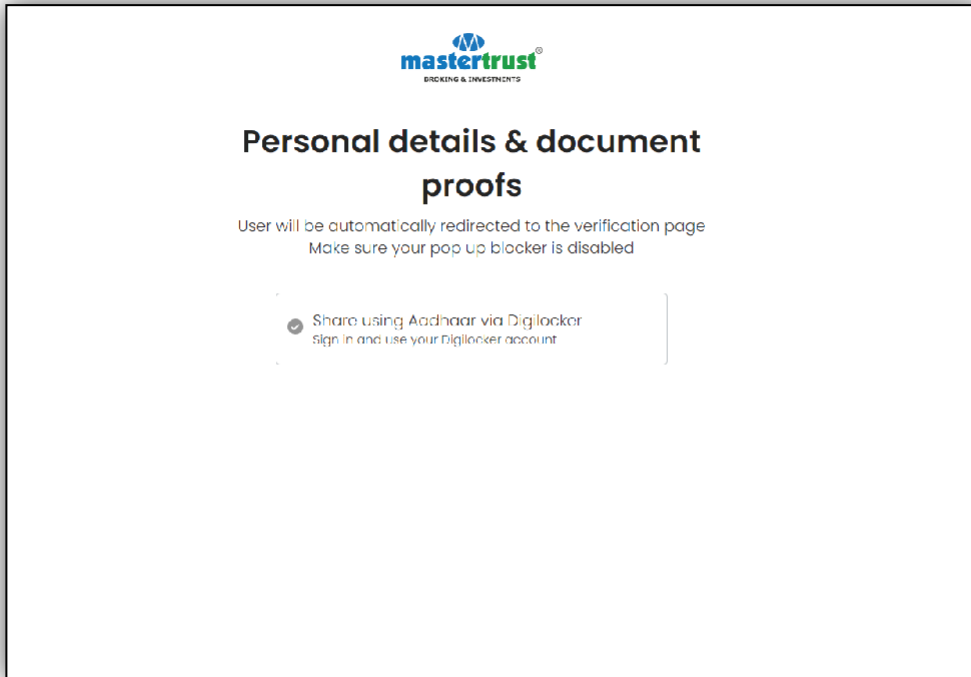
### Link Your Bank Account

Bank account number \*

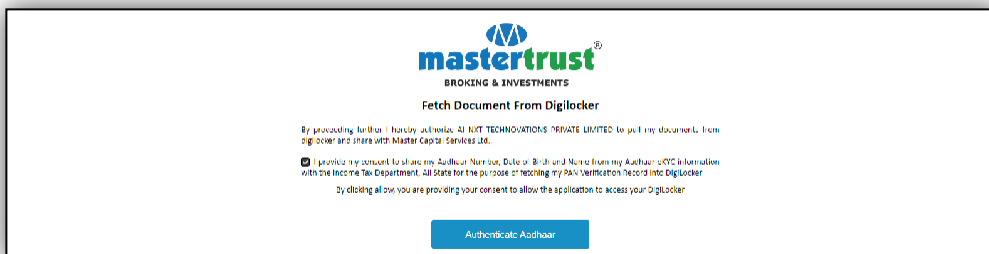
  
We are verifying your  
bank details please wait



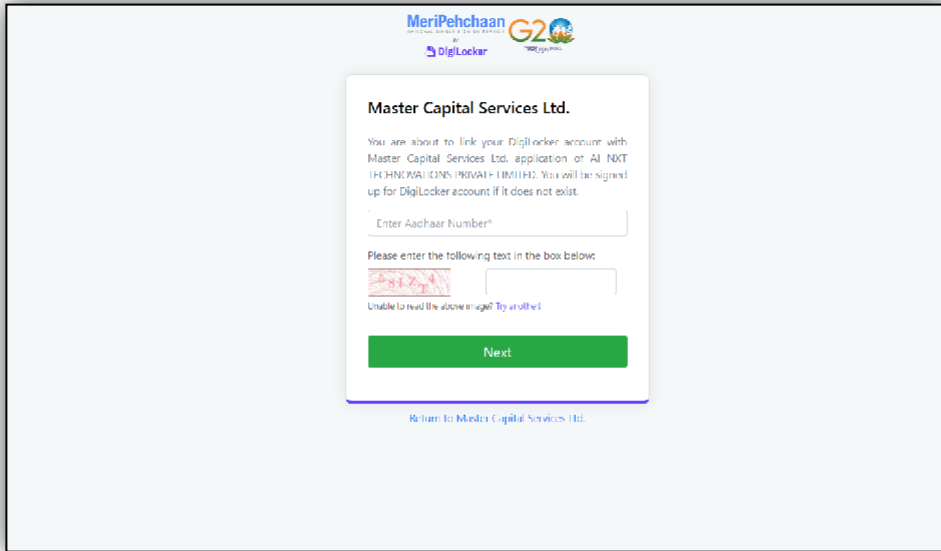
12.If the penny drop fails to verify the bank account, upload a valid bank proof. If the bank is verified via penny drop, you will be taken immediately to the next screen where you have to share the documents via Digilocker.



13.Click on “Authenticate Aadhar” to proceed further.

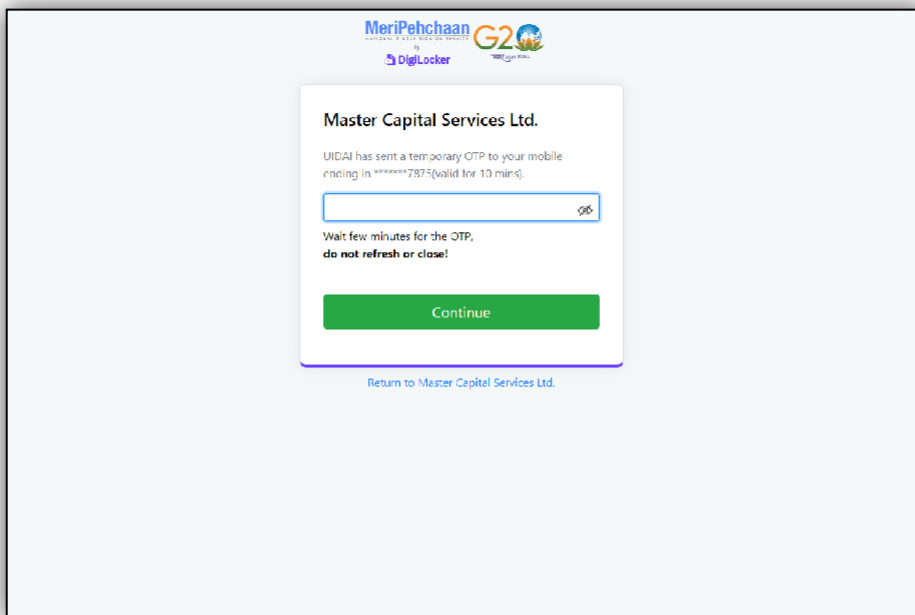


14. Enter the Aadhaar number and captcha code to proceed further.



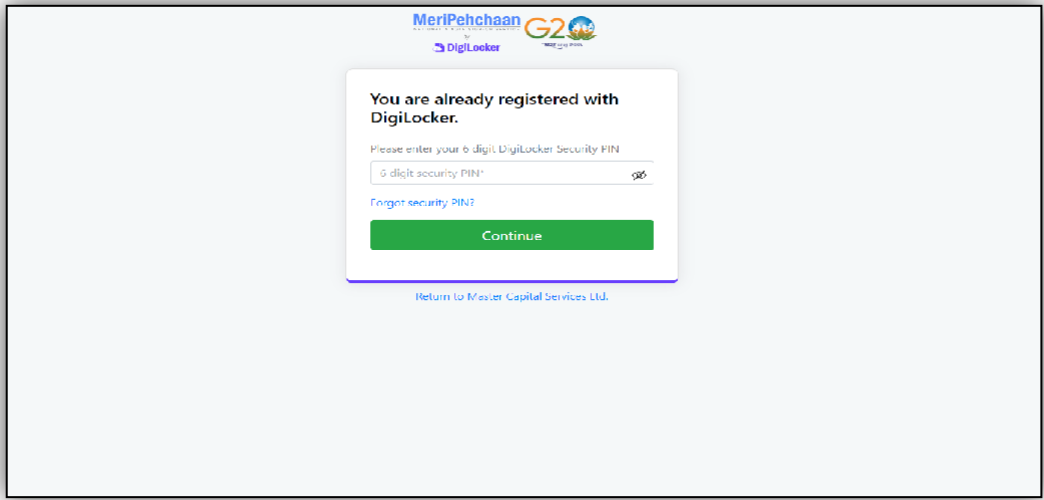
The screenshot shows a web interface for linking a DigiLocker account. At the top, there are logos for MeriPehchaan, G20, and DigiLocker. The main heading is "Master Capital Services Ltd.". Below this, a message states: "You are about to link your DigiLocker account with Master Capital Services Ltd. application on AI NXT (FORN:PWALONS:PRVAI+1BM)HD. You will be signed up for DigiLocker account if it does not exist." There is an input field labeled "Enter Aadhaar Number\*". Below that, a text prompt says "Please enter the following text in the box below:" followed by a red-tinted captcha image. A small text below the image reads "Unable to read the above image? Try another!". There is an input field for the captcha. At the bottom of the form is a green "Next" button. Below the form is a link: "Return to Master Capital Services Ltd."

15. Enter the OTP that will be received on the number registered with Aadhaar.

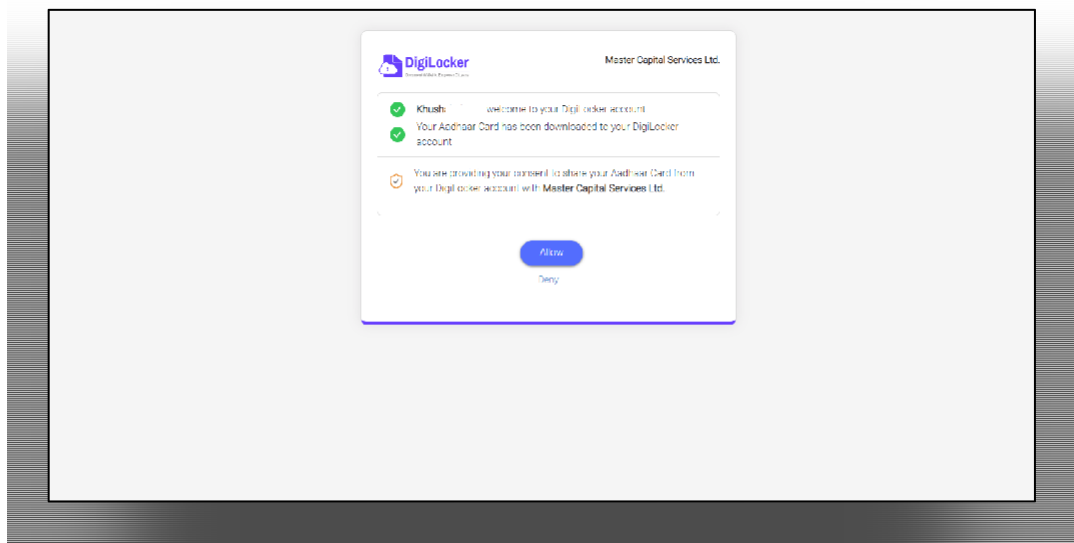


The screenshot shows the same web interface as above, but now it is for OTP verification. The heading is "Master Capital Services Ltd.". The message reads: "UIDAI has sent a temporary OTP to your mobile ending in \*\*\*\*\*7875(valid for 10 mins)." There is an input field for the OTP with a refresh icon on the right. Below the input field, it says "Wait few minutes for the OTP, do not refresh or close!". At the bottom of the form is a green "Continue" button. Below the form is a link: "Return to Master Capital Services Ltd."

16. Enter a 6-digit Digilocker security pin. To reset, click on "Forgot security PIN?".



17. Allow Digilocker to share documents with "mastertrust."



18. Click a picture of your signature or upload it.

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### Upload your Signature

Please ensure that you sign on a blank white paper

*[Signature]*

- ✓ Sign on plain white paper
- ✓ Take a picture of your signature and upload
- ✓ Make sure signature is clearly visible

Drop your document image here

19. Enter the personal details.

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### Personal Details

User will be automatically redirected to the verification page

Gender \*

Marital Status \*

Father's / Spouse Name \*

Mother's Name

**Confirm ->**

20. Enter the financial details.

The screenshot shows the 'Financial Information' form on the Mastertrust website. The form includes the following fields and options:

- Educational Qualification:** A dropdown menu with 'Post Graduate' selected.
- Annual Income:** A dropdown menu with '> 1 Lac and < 5 Laes' selected.
- Occupation:** A dropdown menu with 'Private Sector' selected.
- Trading Experience:** A dropdown menu with 'Select Trading Experience' selected.
- I am Indian citizen, born and residing in India
- I am not a politically exposed person
- Do you want to add nominee?  
 Yes  No
- I agree to Terms & Conditions

A blue 'Confirm' button with a right-pointing arrow is located at the bottom of the form.

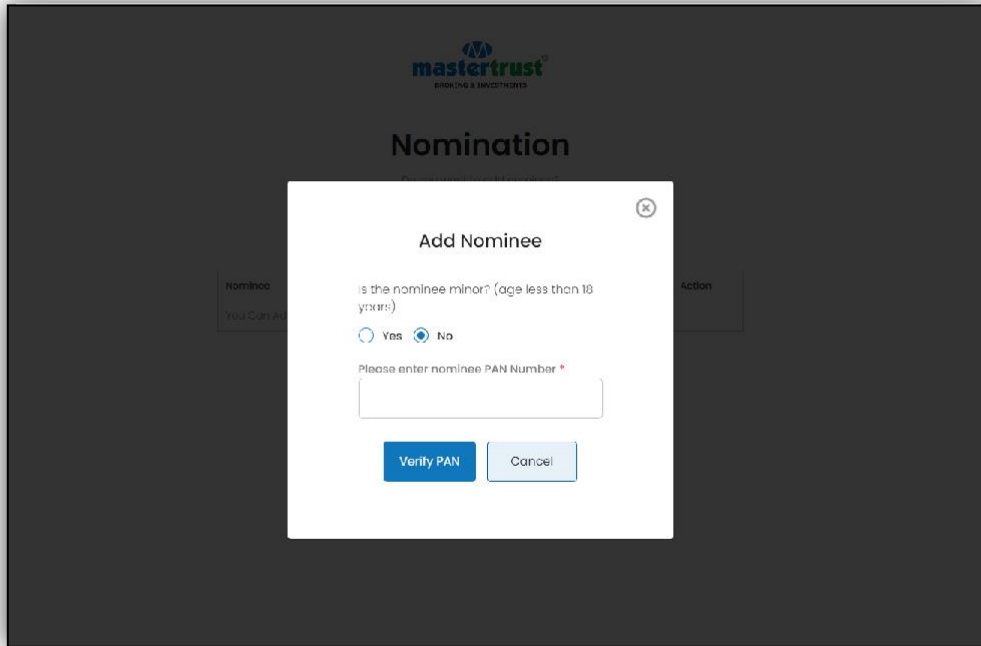
21. If you wish to add a nominee click yes or else you can proceed further by clicking “NO”.

The screenshot shows the 'Nomination' form on the Mastertrust website. The form includes the following elements:

- Header: 'Nomination' and 'Do you want to add nominee?'.
- Radio buttons:  Yes and  No.
- Button: '+ Add Nominee'.
- Table with columns: 'Nominee', 'Relation', 'Contact', 'Share', and 'Action'.
- Text below the table: 'You Can Add 1 To 3 Nominees'.

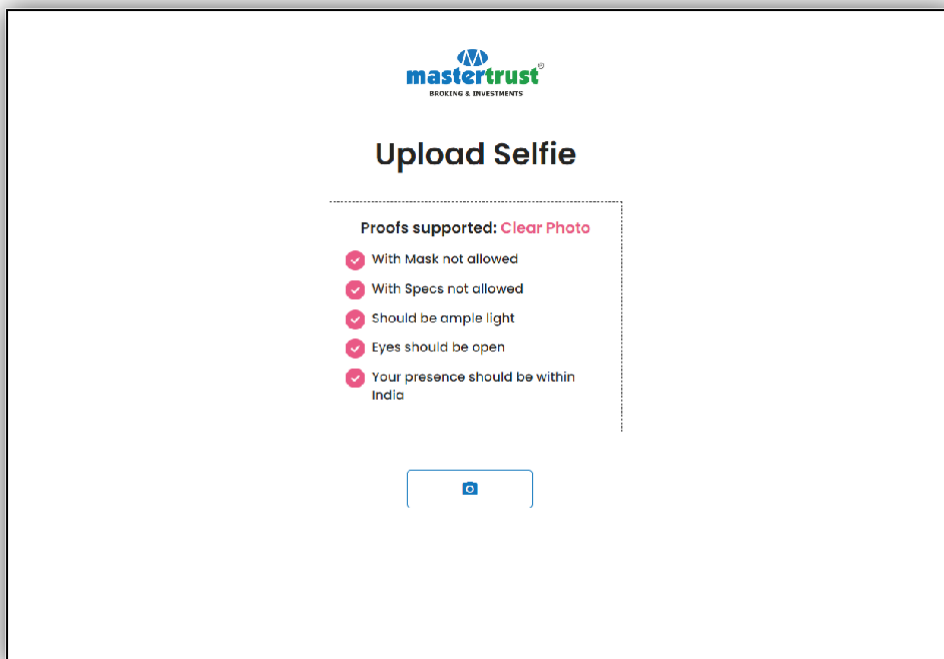
A blue 'Continue' button is located at the bottom of the form.

22.If you wish to add a nominee, enter the nominee PAN.



The screenshot shows a dark-themed interface with the Mastertrust logo at the top. The main heading is "Nomination". A white modal window titled "Add Nominee" is centered. It contains the question "is the nominee minor? (age less than 18 years:)", with radio buttons for "Yes" and "No", where "No" is selected. Below this is a text input field labeled "Please enter nominee PAN Number \*". At the bottom of the modal are two buttons: "Verify PAN" and "Cancel".

23.To click the selfie, give access to the location, and the location should be within India. Capture the selfie by clicking the capture button given below.



The screenshot shows a white interface with the Mastertrust logo at the top. The main heading is "Upload Selfie". Below the heading is a dashed-line box containing the text "Proofs supported: Clear Photo" and a list of five requirements, each with a red checkmark: "With Mask not allowed", "With Specs not allowed", "Should be ample light", "Eyes should be open", and "Your presence should be within India". At the bottom of the screen is a blue button with a camera icon.

25. Select the plan: either equity (which includes cash and mutual funds) or all segments (which includes cash, mutual fund, equity F&O, currency F&O, commodity F&O).

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## Select a Plan

Trading Segment

Equity

All Segments

**Plan 3**

- > Equity/Commodity delivery - 0.30% (Min Rs 0.02/unit)
- > Intraday and Derivatives - 0.03% (Min Rs. 0.02/unit)
- > Equity /commodity options (others) - Rs 75/lot
- > Commodity Options (Silver, Copper) - Rs 130 /lot
- > Commodity Options (Gold) - Rs 125/lot
- > Currency Options - Rs 25/lot
- > Mutual funds - Rs NIL
- > Liquid Bees - Rs NIL
- > DEMAT AMC - Free (on annual brokerage of Rs 1000/ )
- > Delayed Payment Charges - 15% per month
- > Physical documents including contract note - Rs 25 + GST and Postal charges
- > GST - 18%

**Plan 4**

- > Equity/Commodity delivery - 0.40% (Min Rs 0.02/unit)
- > Intraday and Derivatives - 0.04% (Min Rs. 0.02/unit)
- > Equity /commodity options (others) - Rs 75/lot
- > Commodity Options (Silver, Copper) - Rs 140 /lot
- > Commodity Options (Gold) - Rs 210/lot
- > Currency Options - Rs 30/lot
- > Mutual funds - Rs NIL
- > Liquid Bees - Rs NIL
- > DEMAT AMC - Free (on annual brokerage of Rs 1000/ )
- > Delayed Payment Charges - 15% per month
- > Physical documents including contract note - Rs 25 + GST and Postal charges
- > GST - 18%

26. If you opted for all segments, acknowledge the risk disclosure for derivatives.

**Important Information**

**Risk Disclosures on Derivatives**

- 8 out of 10 individual traders in equity Futures and Options Segment, incurred net losses
- On an average, loss makers registered net trading loss close to Rs. 50,000
- Over and above the net trading losses incurred, loss makers expended an additional 28% of net trading losses as transaction costs.
- Those making net trading profits incurred between 16% to 60% of such profits as transaction cost.

**Source:**  
I. SEBI study dated 25 Jan 2023 on "Analysis of profile and loss of individual traders dealing in equity futures and options segment" where in aggregate level finding are based on annual profit/loss incurred by individual traders in equity F&O during FY 2019-20.

I have read and understood the above stated Risk Disclosure and acknowledge the same.

[Continue](#)

## 27. Upload Derivative/Income Proof.

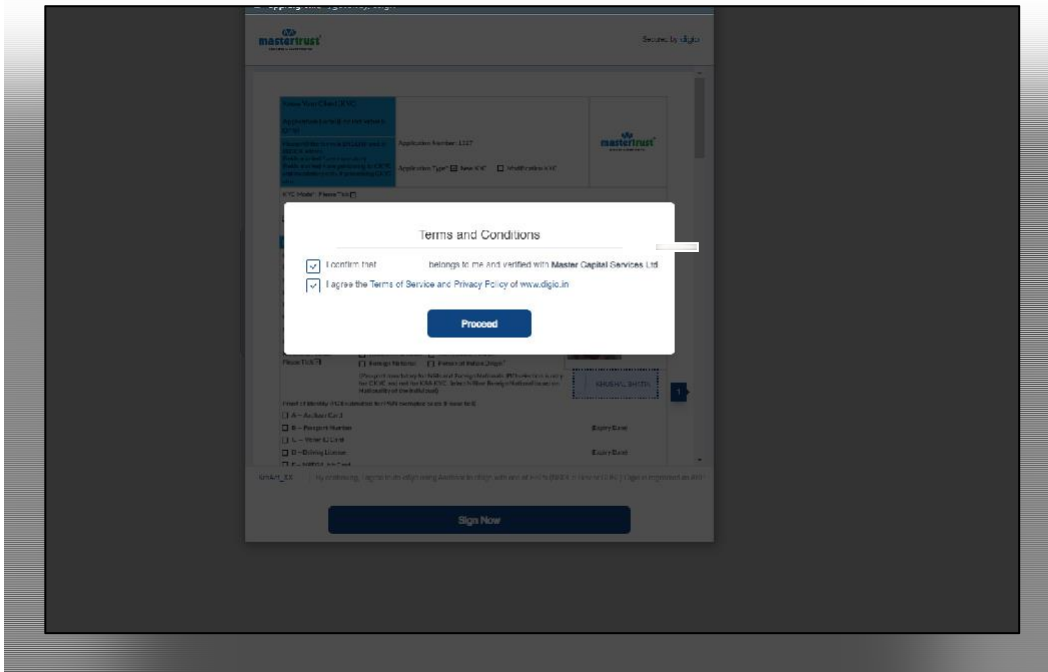
The screenshot shows the Mastertrust logo at the top, followed by the heading "Derivative / Income Proof". Below this is a dropdown menu labeled "Income Proof Type" with "ITR acknowledgement" selected. A dashed box contains the instruction "Please upload any one of below" and a list of five options, each with a red checkmark: "ITR acknowledgement", "Form 16", "Salary Slip", "Demat Account Holding Statement", and "Bank Account statement last 6 months". Below the list is a "Drop your document image here" area with two icons for file selection. At the bottom is a "Skip Derivatives" button.

## 28.E-sign your KRA form.

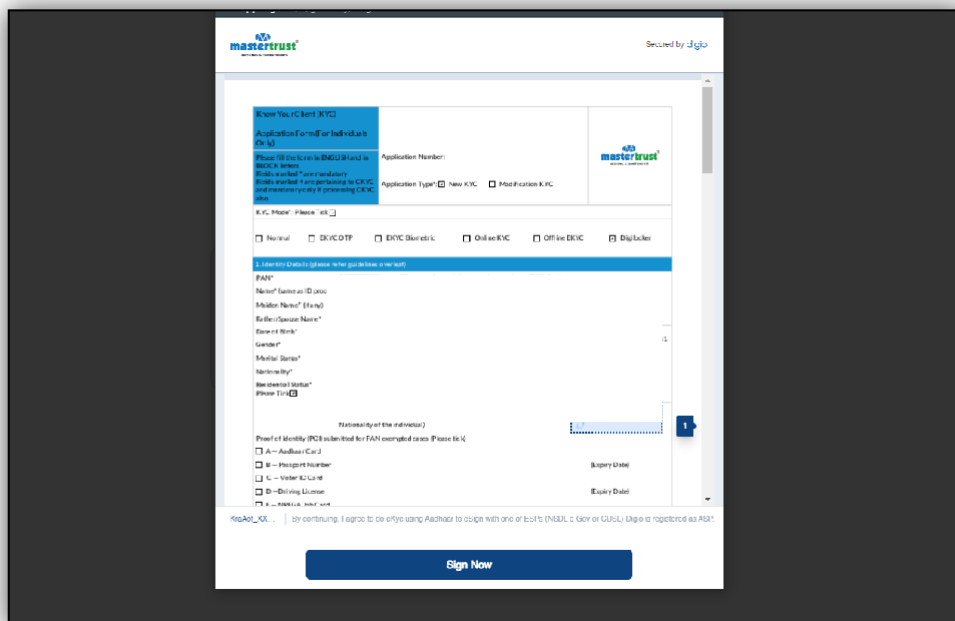
The screenshot shows the Mastertrust logo at the top, followed by the heading "e-Sign". Below this is the text "Your details captured in the previous screens need to be digitally signed for authenticity." There are two main steps: "Step 1 KRA e-Sign" and "Step 2 AOF e-Sign". Step 1 includes a "Download Form" link and an "e-Sign Now ->" button. Step 2 includes an "e-Sign Now ->" button. At the bottom is a "Continue ->" button.



29. Check the terms and conditions to proceed.



30. View the document and click "sign now.".



31. You will be redirected to the NSDL page for e-sign process where you need to enter your Aadhaar number.

NSDL e-Gov is now **protean**

Protean Electronic Signature Service

ASP Name	Digittech Solutions Private Limited
Transaction ID	ES16R12JL/Z4152813639526JCNIA-VLR86GZL963LQJ1XJ2
Date & Time	2023-07-24T13:28:29

I hereby authorize Protean eGov Technologies Limited (Protean) to -

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSign of documents requested using DigiD - a Digital Transaction Management platform for/with Digittech 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) for the purpose of eSign of documents requested using DigiD - a Digital Transaction Management platform for/with Digittech Solutions Private Limited.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean and the data will be stored by Protean till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

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

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Please do not press "submit" button once again or the "Refresh" or "Back" buttons.

32. Enter the OTP received on the mobile number registered with Aadhaar.

NSDL e-Gov is now **protean**

Protean Electronic Signature Service

ASP Name	Digittech Solutions Private Limited
Transaction ID	ES30R12307241330239309183726JCNIA-VLR86GZL963LQJ1XJ2
Date & Time	2023-07-24T13:28:29

I hereby authorize Protean eGov Technologies Limited (Protean) to -

1. Use my Aadhaar / Virtual ID details (as applicable) for the purpose of eSign of documents requested using DigiD - a Digital Transaction Management platform for/with Digittech 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) for the purpose of eSign of documents requested using DigiD - a Digital Transaction Management platform for/with Digittech Solutions Private Limited.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean and the data will be stored by Protean till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP:

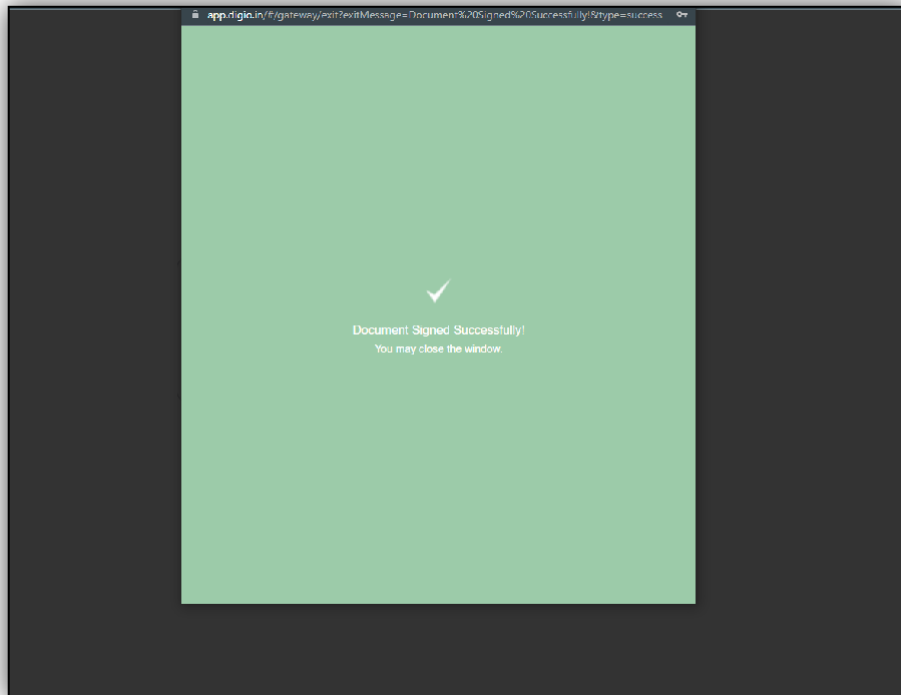
**Success otp sent on registered mobile/email id.**

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

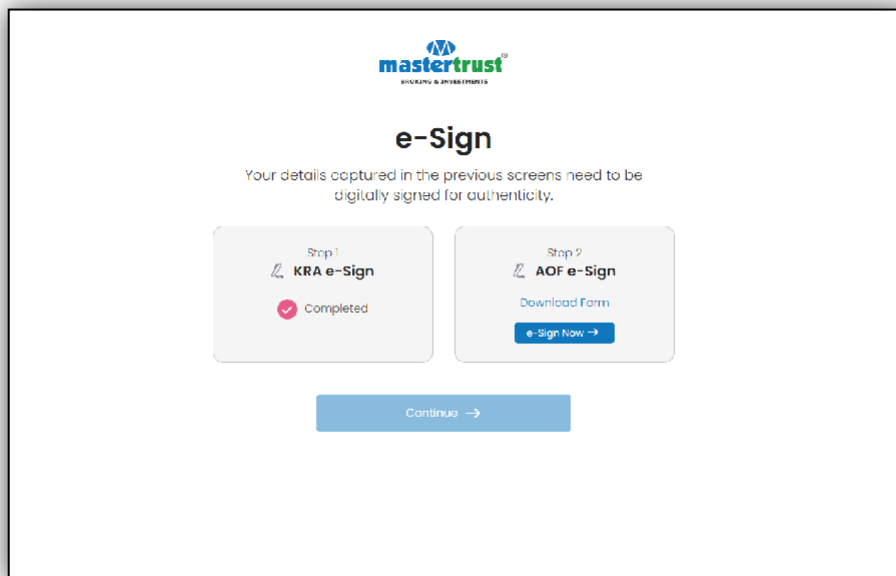
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Please do not press "submit" button once again or the "Refresh" or "Back" buttons.

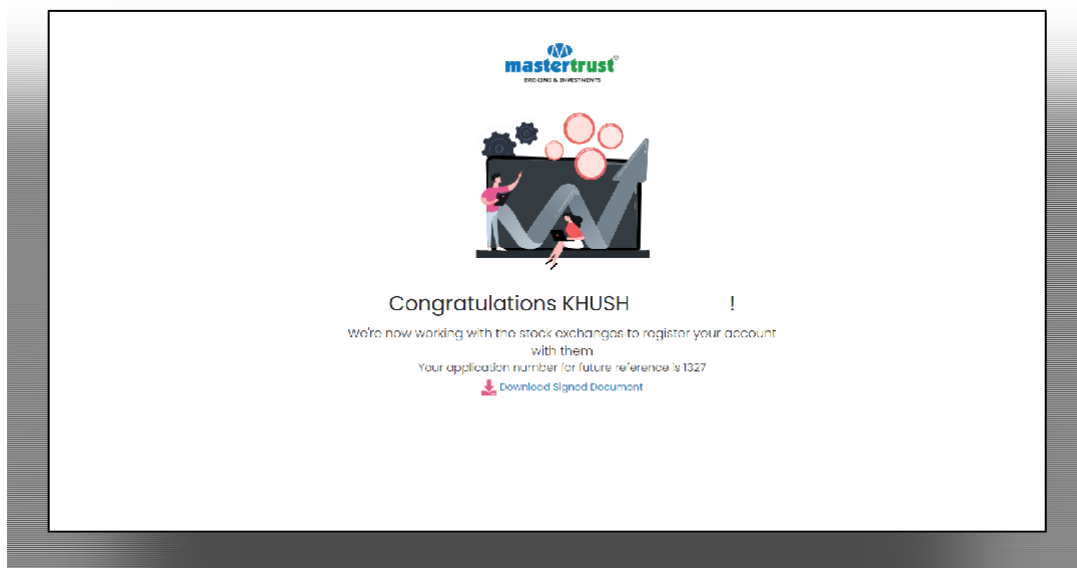
33. Your KRA e-Sign is done.



34. Follow the same process for AOF e-sign.



35. After completing the same process for AOF, e-KYC will be done, and the application is submitted successfully. You can download the e-signed AOF.



### Highlights:

- Documents must not be password protected.
- The soft copy images of documents should be clear and legible.
- Bank statements uploaded as bank proof must include the complete bank account number, MICR, and IFSC, along with the applicant's client name.
- PAN of the nominee is a mandatory requirement.
- Online account opening is available to only individual who is a resident of India.
- During the account opening process, the applicant's Aadhaar number should be linked to their mobile number for e-sign purposes, ensuring a paperless account opening experience.
- The following documents are required:
  - Aadhar Card
  - PAN Card
  - Bank Proof (Signed cancelled cheque with name printed)
  - Income Proof
  - Specimen Signature Sheet



\*\*\*End Of Document\*\*\*