

Steps for Folio Creation on IPRUTOUCH – New Investor

Step 1 – Click on “New Investor” bubble on the banner page.

Step 2 – Declare your country of residence. Confirm you are not a citizen of Canada or USA.

Step 3 – Select your *Tax Status* from – Individual or Sole Proprietorship

Step 4 – Validate your PAN details for Primary Applicant. Check whether PAN is KYC “OK” or Not.

- If it is “OK” then proceed forward to Step 5.
- Else. you will receive a pop-up screen asking you to complete the KYC process via Video KYC or mAadhar KYC. Move to Step 4 after completing the KYC Process.

(Please find the V-KYC and mAadhar KYC steps in the end)

Step 5 – Add PAN details for Secondary and Tertiary Applicant, if any. Adding details for secondary and tertiary applicant would make the folio, multiple applicant folio with either/survivor mode only.

(Please note: If the mobile number of secondary is same as primary and if declaration provided by primary is any one of the 3 i.e. Spouse / Dependent children / Dependent parents, then the user will move ahead to Step 6.

If the mobile number of secondary is same as primary and if declaration provided by primary is other than the 3 i.e. Spouse / Dependent children / Dependent parents, then the user will not be able to move ahead to Step 6)

Step 6 – Mobile Registration.

Enter your mobile number.

Declare that the registered mobile number belongs to self/spouse/Dependent Children/Dependent Siblings/Guardian/PMS/Custodian. The investor is required to click on the Tick to change any of the above other than ‘Self’.

OTP will be generated on mobile -> Enter OTP

- If the mobile number entered here is different from the one used for KYC records, then please verify your KYC contact details.
- Verification for KYC –
An OTP will be generated on the mobile number or email id used during your KYC process. Please enter the OTP.

Step 7 – Enter your personal details.

- The mobile number used for registration will be prefilled here.
- The email id should be mentioned by investor
- Investor to enter their Date of Birth and press Verify.

- Investor to declare that the registered email id belongs to self/spouse/Dependent Children/Dependent Siblings/Guardian/PMS/Custodian. The investor is required to click on the Tick to change any of the above other than 'Self'.

Step 8 – Nominee Details.

Add or choose not to add Nominee Details.

- To Nominate, the investor will need to enter the details as required.
- If investor does not wish to Nominate, then they must confirm the declaration shown on the screen.

Step 9 – Start Investment: Choose *SIP or Lumpsum* for folio creation

Step 10 – Enter your bank account details as follows -

- Select Mode of Payment (Internet Banking or UPI)
 - If UPI – Enter the VPA
- Select Savings account or Current account.
- Enter Account number through which you want to make the payment. -> Reconfirm the Account number
- Enter your IFSC Code and press check. On checking, other details like Bank name, City, Branch and Branch address will get prefilled. If not, the details are to be manually entered.
- Confirm all the details entered by you.

Step 11A – Selected Lumpsum as the choice of investment.

Enter Broker details, Scheme Details, purchase amount. You may add more Scheme as required.

- Select Broker Details:
 - Direct – Enter RIA code if any, else enter other details. (Note – RIA code will allow access of the transaction details with the respective investment advisor)
 - Through Broker – Enter the following fields to confirm broker details –
 - Broker code (ARN no.)
 - Sub-broker ARN Code
 - Sub-broker code
 - Enter EUIN code or check the tick box
- The investor needs to complete payment for the transaction made.
 - If payment option selected is UPI, then investor needs to make the payment on the related application.
 - If the payment option selected in Net-Banking, then the investor will need to visit the internet banking page to complete the payment.
- Select Scheme type from Equity, Debt, Hybrid, Solution Oriented or Others
- Select Scheme Name from the given options
- Select Scheme Option from the given options.

- Enter Amount to be invested
- Add more schemes, if required.
- Confirm T&C
- Check the NAV Applicability for this transaction
- The investor is given the option to receive the Abridged Report and Summary in a physical document format via Post as well. On clicking the [Click Here](#) hyperlink, the investor will be redirected to another webpage and be required to enter PAN details to opt for receiving the report via post.

Step 11B – Selected SIP as the choice of investment

Enter details to complete the SIP transaction.

- Select SIP type from SIP/Freedom SIP/Booster SIP
 - SIP type selected as SIP
 - Select Broker Details:
 - Direct – Enter RIA code if any, else enter other details. (Note – RIA code will allow access of the transaction details with the respective investment advisor)
 - Through Broker – Enter the following fields to confirm broker details
 - Broker code (ARN no.)
 - Sub-broker ARN Code
 - Sub-broker code
 - Enter EUIN code or check the tick box
 - Select Payment Type – from OTM/Non-OTM
 - Select Bank – Can only select from the bank accounts registered on the selected folio
 - View bank details
 - Select Scheme type from Equity, Debt, Hybrid, Solution Oriented or Others
 - Select Scheme Name from the given options
 - Select Scheme Option from the given options
 - Select SIP Frequency from Daily, Weekly, Fortnightly, Monthly and Quarterly
 - Select Start Date and End Date. (Note – The Start Date has to be 15 days after the day of transaction)
 - Enter SIP Amount
 - Enter Top-Up details, if required
 - Enter Top-Up amount or Top-Up percentage
 - Enter Top-Up frequency – Half yearly or yearly
 - Note – SIP with Top-Up cap amount cannot be less than total of SIP amount and SIP Top-Up amount. Also, the entered amount cannot be less than the minimum SIP Top UP amount.
 - Add more schemes, if required
 - Enter all the above mentioned details again for the new scheme
 - Confirm T&C
 - Pop-Up will appear for continuing with or without addition of Top-Up amount

- Pop-Up will appear to confirm the transaction -> Confirm Transaction

Step 12 – Go through the confirmation page and submit.

A folio will be created at this step.

Step 13 – User will create the login credentials for accessing IPRUTOUCH application.

- User must enter a username following the format as mentioned.
- Enter a suitable password. (Password format – Should include one numeric and one special character (!@#\$%^*~_-))
- Click on Generate OTP -> OTP will be sent on the registered mobile number/email id-> Enter OTP

Video KYC Process – 10 minutes’ completion time

- 1) Enter Username, Name, Email and Mobile Number.
- 2) You will be redirected to “signz” onboarding page for completing the V-KYC process. Keep the following documents in-hand for completing the V-KYC process smoothly –
 - a. Proof of Identity (POI): PAN Card or PAN Card Digilocker
 - b. Proof of Address (POA): Driving Licence, MNREGA job card, Passport, Voter’s ID card, Aadhar digi locker (and Aadhar seeded mobile number or email)
 - i. If (Proof of Identity) POI = PAN Card details & If (Proof of Address) POA = Aadhar, then the user need to take a video of themselves. The user can complete the online IPV (In-Person Verification) via clicking a photo. Video confirmation is not required only in the case when Aadhar is selected as POA during V-KYC.
 - ii. If (Proof of Identity) POI = PAN Card details & If (Proof of Address) POA = Driving Licence, MNREGA job card, Passport, Voter’s ID card, then the user only needs to upload the POA document and proceed forward with KYC process
 - iii. If (Proof of Identity) POI = PAN Digilocker, then user will have to select (Proof of Address) POA as Aadhar Digilocker. User will have to enter OTP generated on Aadhar seeded mobile number/email.

(Aadhar digi locker flow:

- User will have to enter the Aadhaar number
 - OTP will be sent to the UIDAI registered mobile number
 - User will have to enter the OTP
 - OTP will be validated
 - Aadhaar details (as sent by UIDAI) will be displayed on the screen)
- c. Bank account validation – To upload Cancelled Signed Cheque
 - d. Signature scan – Image of your sign on a plain paper
 - e. Access to camera and microphone on the device for Video or Photo verification.
- 3) Complete the V-KYC process as per the defined flow.

mAadhar KYC Process – 10 minutes’ completion time

- 1) On selecting the maadhar KYC process, the user will be redirected to CAMS eKYC page for the online KYC registration.
- 2) Keep the following documents in-hand for completing the maadhar process smoothly –
 - a. PAN Card – for identity proof
 - b. Aadhar Card – for address proof – and Aadhar seeded mobile number or email
 - c. Bank account validation - Cancelled Signed Cheque
 - d. Signature scan – Image of your sign on a plain paper
 - e. Access to camera and microphone on the device
- 3) Complete the maadhar KYC process as per the defined flow.