

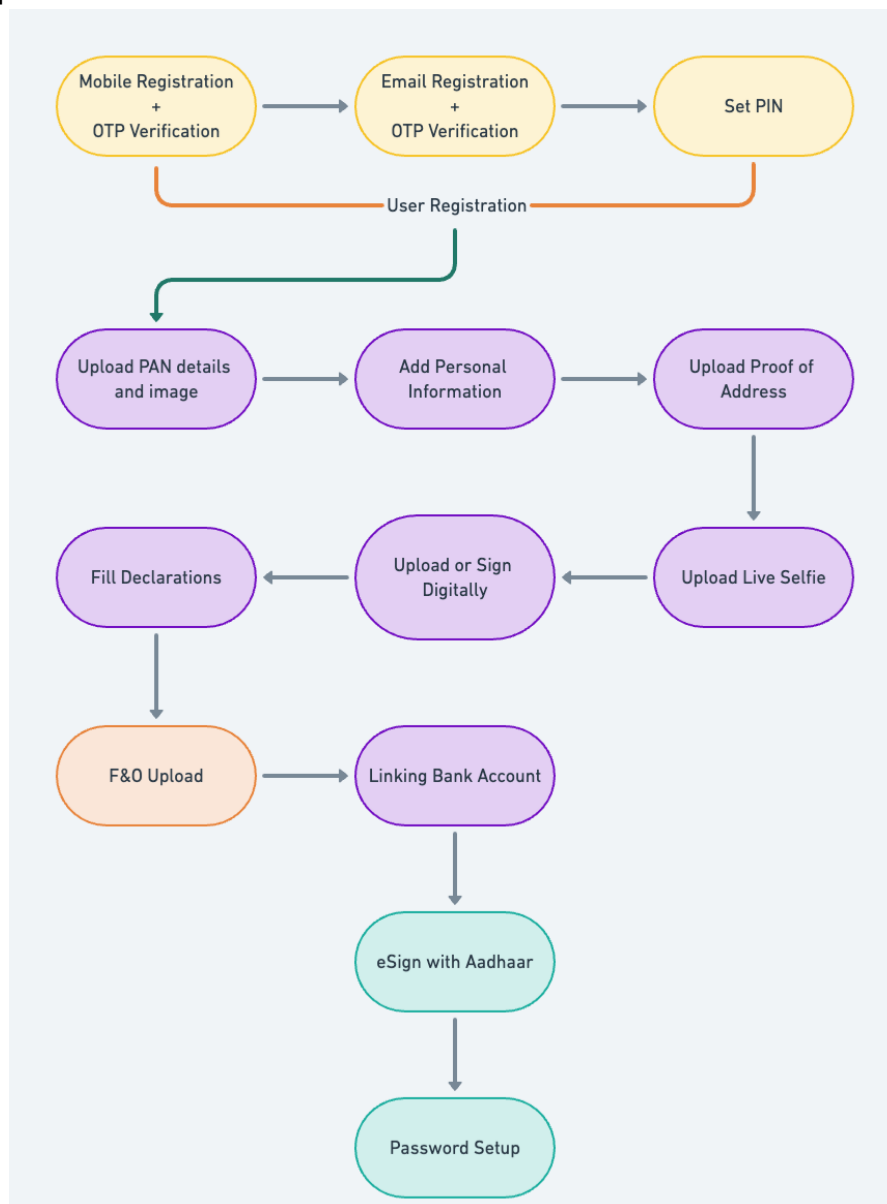


Dhan Account Opening Process

Individual Online Customer:

MONEYLICIOUS SECURITIES PRIVATE LIMITED hereinafter referred to as DHAN offers online trading accounts to individual retail customers.

Steps to open an online account on Dhan:

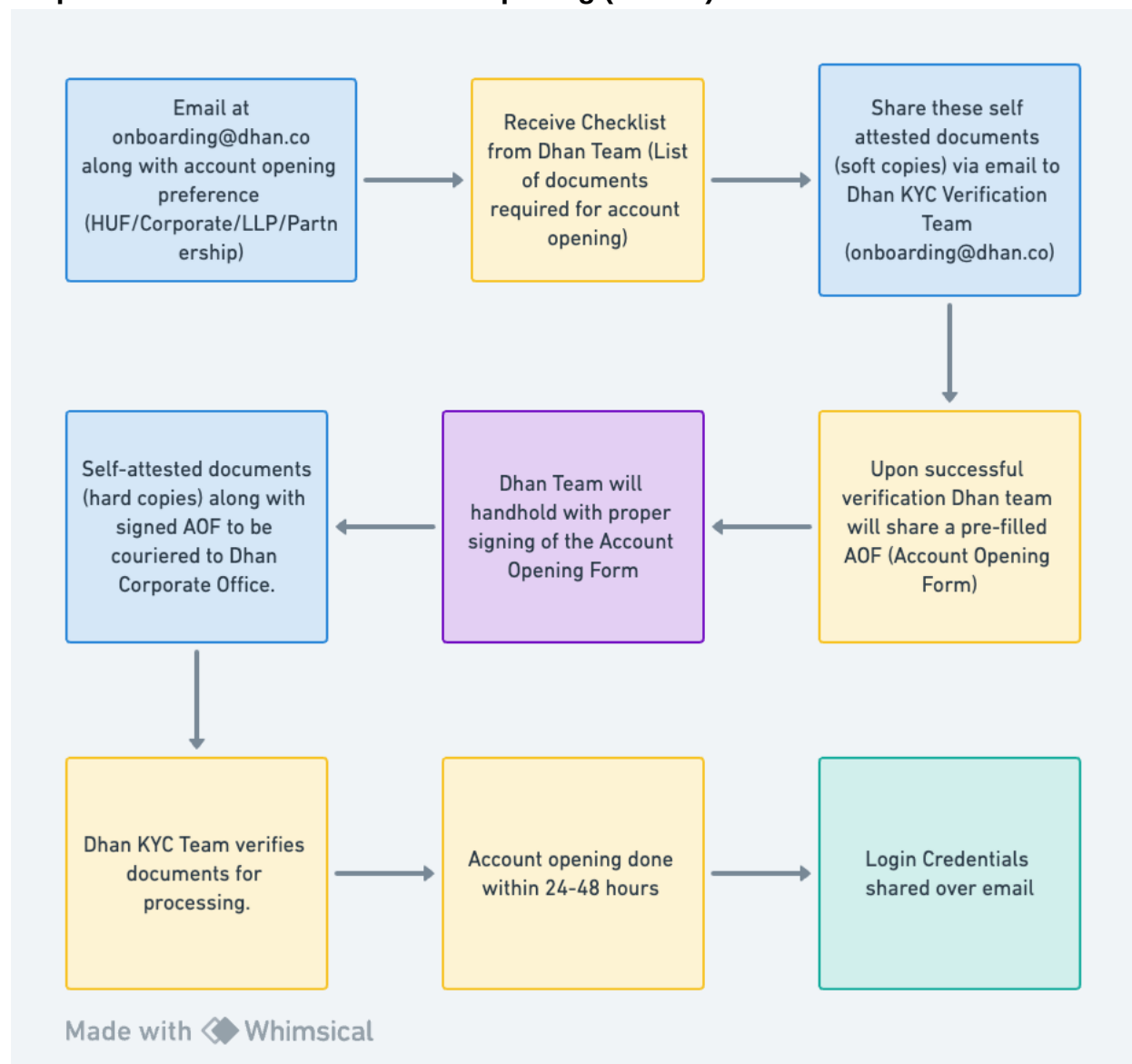


- Go to the Dhan website or download Dhan Mobile App on Android or iOS.

- Click on the [Open Demat Account](#) tab on the home page.
- Verify the Mobile Number and Email Address by entering the OTP received.
- Set a 6-digit PIN for your account.
- Enter your PAN Card number and Date of Birth.
- Upload your Address via Digilocker or document upload.
- Upload copy of your PAN Card.
- Enter your Personal Information - Date of Birth / Gender / Marital Status / Relative's Name (Father or Spouse)
- Hold the camera as instructed and the live selfie will be captured automatically.
- Upload a photo of your signature or sign digitally on your mobile device.
- Fill up the Account Declarations - add your Annual Income, Profession and Trading Experience.
- If you want to activate Future & Option, you can upload your income proof.
- Enter the Bank Account details like IFS Code and Account Number. Dhan will send you Re. 1 to verify your bank account.
- On the E-sign page, enter the Aadhar number and verify it by the OTP sent on your mobile number.
- You can then set a password for your Dhan account.
- Account opening process is now completed at your end.
- Dhan Team will verify and process your KYC.

Non-Individual Customer:

Steps for Non Individual Account Opening (Offline):



- The investor must send an email to onboarding@ghan.co with the information of his or her interest in opening a Demat and Trading account. (For example, HUF, Corporate, Partnership Firm, LLP, and Trust).
- The Dhan onboarding team will provide a checklist for sharing soft copies of documents through email for Demat and Trading account opening verification.
- Once the document verification is completed, the Dhan team will send an email with a pre-filled account opening form.
- The investor must take a printout of the prefilled forms and validated supporting documents, which must be stamped and signed by the Authorised Signatories in accordance with the Board Resolution.

- After stamping and signing, the investor must provide a soft copy of the prefilled and verified documents to onboarding@ghan.co.
- After receiving an email confirmation from Team Dhan, the investor must send the signed and stamped AOF along with the supporting documents by courier to DHAN Head Office for further processing.

Corporate Office Address - 302, Western Edge I, Off Western Express Highway, Borivali East, Mumbai - 400066, Maharashtra, India.

- For tracking purposes, the investor must send information about the shipment by email.
- After receiving the documents at the Head Office, the trading and demat accounts will be opened within 24-48 working hours.
- After account opening, the Dhan team will send an email with account opening information and login credentials.

FILING A COMPLAINT WITH DHAN: A STEP-BY-STEP GUIDE

1. Submit a Complaint via Email to grievance@ghan.co / grievancedp@ghan.co

To initiate a complaint, kindly send an email to our team at grievance@ghan.co for stock broking service related complaints and at grievancedp@ghan.co for complaints related to depository services, ensuring that the email originates from your registered email address. Within your email, furnish us with a concise yet comprehensive detail of your grievance, including any pertinent supporting documents or evidence.

2. Complaint Assessment

Once we receive your email, our team will promptly assess your complaint and initiate the resolution process. You will receive an email confirmation acknowledging the successful receipt of your complaint. In case you require the ticket number the same can be requested for, in the email.

3. Track Your Complaint

To stay updated on the status of your complaint, you have two options:

- a. Call Us: Feel free to contact our dedicated customer service team on 9987761000. They will provide you with the latest information on the progress of your complaint.
- b. Email Us: Alternatively, you can email us at help@ghan.co to inquire about the status of your complaint.

4. Resolution

Our experienced team of professionals will work diligently to investigate and resolve your complaint in a timely manner. While the specific time required for resolution may vary depending on the complexity of the issue, rest assured that we are committed to providing you with a fair and satisfactory resolution.

Incase you are still aggrieved with the resolution provided by our team you may reach file a complaint with SEBI on <https://scores.sebi.gov.in/> or on SMART ODR <https://smartodr.in/login>

FILING A COMPLAINT WITH DHAN : FLOWCHART

