Capmint Account Opening Process

Opening a Trading and Demat account with Capmint is fast, secure, and fully compliant with SEBI regulations. Follow these easy steps to get started:

Step 1: Begin Your Application

- Visit **capmint.com** and click on 'Open Account,' or download the **Capmint app** from the Google Play Store or Apple App Store.
- Enter your mobile number and email address to receive and verify OTPs.
- Make sure your mobile number is linked to Aadhaar for a smooth **Digilocker** verification process.

Step 2: Complete Digilocker-Based KYC and PAN Verification

- Securely log in to **Digilocker** via Capmint's platform.
- Retrieve your Aadhaar details through Digilocker authentication.
- Your name, date of birth, and address will be auto-filled from Aadhaar, ensuring accuracy and speeding up the process.
- Provide consent for Capmint to retrieve your verified details in compliance with SEBI regulations.

Step 3: Provide Personal Details

Fill in the following details:

- Profession
- Annual Income
- Trading Experience
- Marital Status
- Parents' Details
- Agree to the following declarations:
  - You are an Indian taxpayer.
  - You are not a Politically Exposed Person (PEP).
  - You are opting out of the Nominee Declaration (if applicable).

Step 4: Complete In-Person Verification (IPV)

- Complete a quick live video verification via the Capmint app or website.
- IPV is a mandatory step as per SEBI guidelines.

Step 5: Choose Your Account Preferences

- Select the trading segments you wish to activate:
  - Equity Trading
  - Futures & Options (F&O)
- Choose your preferred fund settlement cycle (Monthly/Quarterly).

Step 6: Add Bank and Complete Verification

- Choose your preferred bank verification method: **UPI** or **Manual Bank A/C Details**.
- For **Manual Verification**, enter the correct Bank Name, Account Number, and IFSC Code.
- If completing **Bank Verification via UPI** (the fastest method), select your respective bank, ensuring your phone number is linked to the bank for OTP verification.
- For enabling F&O seamlessly and quickly, go via Account Aggregator flow for activation wherein 6 months of your bank statement will be shared securely.
- For enabling F&O via **Manual Verification**, upload one of the following documents:
  - Salary Slip
  - Latest ITR
  - Latest Bank Statement
- Complete the bank verification process.

Step 7: Signature

- You will sign digitally on the designated area using your smartphone's screen or trackpad.

Step 8: Review and E sign

- Carefully review all the details you've entered.
- Agree to Capmint's **Terms & Conditions**.
- Submit your application securely for processing.

- eSign will be required by inputting your aadhar number and OTP on the registered mobile number

---

Step 9: Verification and Account Activation

- Capmint's verification team will review your application and submit documents.
- After successful verification, you will receive your **Trading and Demat account credentials** via email and SMS.
- Account activation typically takes **24–48 working hours**, subject to successful KYC verification.

Important Notes:

- Ensure that your **PAN** and **Aadhaar** details match exactly.
- **Income proof** is required to activate the **F&O**, **Commodity**, and **Currency** trading segments.
- **IPV** (In-Person Verification) and **Digilocker-based KYC** are mandatory steps as per SEBI regulations.

```
                    ┌─────────────────────┐
                    │  Start Application  │
                    └─────────────────────┘
                               │
                               ▼
                    ┌─────────────────────┐
                    │ Enter Mobile Number │
                    └─────────────────────┘
                               │
                               ▼
                    ┌─────────────────────┐
                    │ Verify Mobile No. Via│
                    │        OTP          │
                    └─────────────────────┘
                               │
                               ▼
                    ┌─────────────────────┐
                    │ Enter Email I.D/Login│
                    │     via Gmail       │
                    └─────────────────────┘
                               │
                               ▼
                    ┌─────────────────────┐
                    │   Verify Email ID   │
                    └─────────────────────┘
                               │
                               ▼
                    ┌─────────────────────┐
                    │ Complete Digilocker │
                    │  KYC with PAN and   │
                    │       Aadhar        │
                    └─────────────────────┘
                               │
                               ▼
                    ┌─────────────────────┐
                    │  Provide Personal   │
                    │      Details        │
                    └─────────────────────┘
                               │
                               ▼
                            ◇ Agree to
              No ───────────  Declaration
                     │            │
                     ▼           Yes
          ┌─────────────────┐     │
          │ Review          │     │
          │ Declarations    │     │
          └─────────────────┘     ▼
                              ◇ Add Nominee
            ┌──────────────────  │
            │                    │
          Skip                   ▼
            │          ┌─────────────────────┐
            │          │ Add upto 3 nominees │
            │          │ with total 100% share│
            │          └─────────────────────┘
            │                    │
            │                    ▼
            │          ┌─────────────────────┐
            │          │     Complete        │
            │          │  Liveliness/Selfie  │
            │          └─────────────────────┘
```

```
                    Liveliness/Selfie
                         check


                       Bank account
                      verification via
                   Reverse UPI or Acc.
                       No. + IFSC


                        Enable FNO

         No                              Yes


                     Provide bank account
                    statement via Account
                    aggregator or upload
                        functionality


                      Fund settlement
                        preference


                    On screen signature


                     Review Account
                    opening form and
                         eSign


                   Verification of KYC
                   and documents for
                     account opening
```