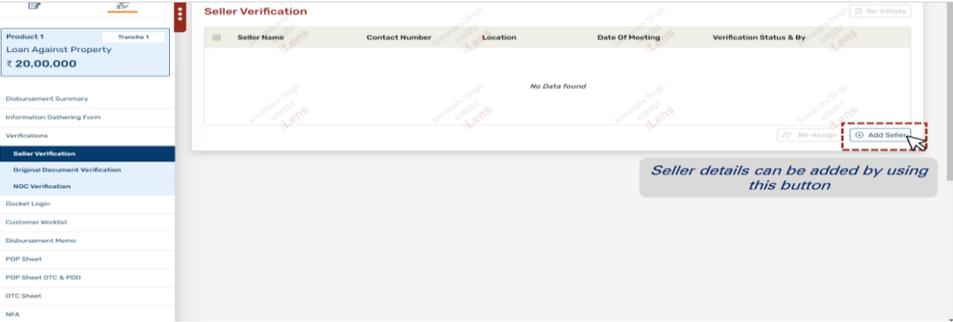
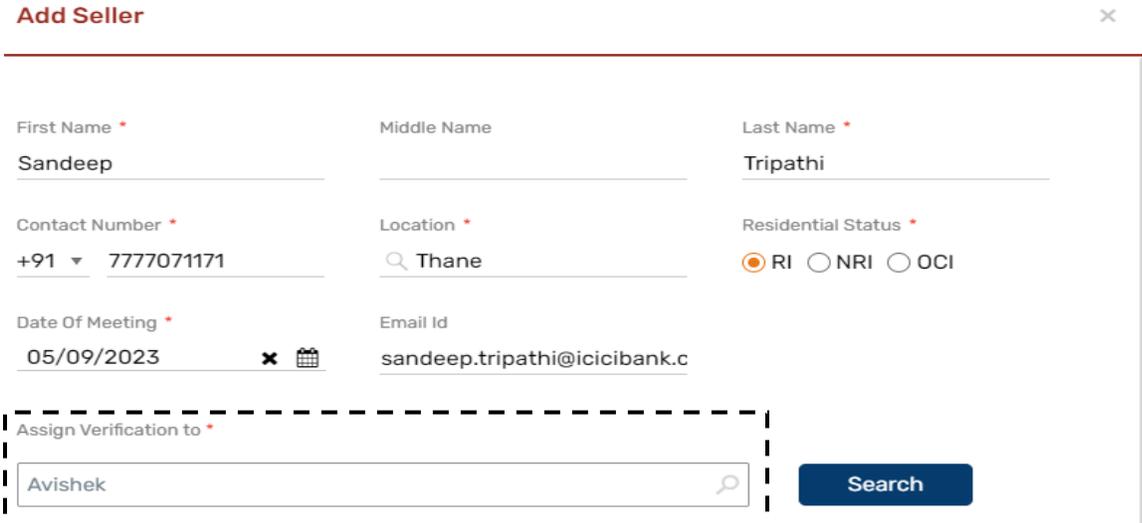


Seller verification through Aadhar based OTP verification

Below process is laid down to verify seller in resale transaction wherein Seller verification is not waived off. Seller verification can be done through Aadhar based OTP verification by clicking on Ekyc option in verification by tab in iLens.

| Sr No | Process Steps | Responsibility |
|-------|--|----------------|
| 1 | <p>In resale transaction, seller verification is required for every case except for cases wherein seller verification is waived off. However for cases where seller verification is applicable sales to mandatorily perform verification digitally.</p> <ul style="list-style-type: none"> ➤ BSM/RM to click on Seller verification tab and initiate seller verification and click on “Add Seller” in ilens  <p><u>Fill the required details of seller</u> Enter Contact number of seller which is linked to his aadhar card as OTP will be triggered to his mobile number. Mention correct email id of seller as link to initiate ekyc will be triggered to his mail id.</p>  | BSM/RM |

2 Once the details are saved, User will click on the Seller Name. Once the seller is added Verification status & By will reflect as "Pending".

BSM/RM/Syst
em

Seller Verification

Re-initiate

| <input type="checkbox"/> | Seller Name | Contact Number | Location | Date Of Meeting | Verification Status & By |
|--------------------------|------------------|----------------|----------|-----------------|--|
| <input type="checkbox"/> | Sandeep Tripathi | +91 7777071171 | Mumbai | 04/09/2023 | Pending Avishek Ghorai(292469)- BCM |

Re-Assign

Add Seller

3 Click on Seller Name and waived seller verification to be selected as "No" for cases where seller verification is required. For digital seller verification through aadhar based OTP verification user to select "eKYC" in the verification type field.

BSM/RM

[Back to Listing](#)

Seller Verification

Waive Seller Verification

Yes No

[Back to Listing](#)

Verification Type

eKYC
Physical

Save

Submit

4

Post user selects on “eKYC”, following screen will reflect wherein user has to fill Email Id and rest other details will flow from “Add Seller “ screen. Mention correct Email id as aadhar verification link will initiate to seller on his email id. Subsequently we are working on SMS where seller will receive SMS with the link to initiate the eKYC. It’s under development. User to check and verify all mandatory fields are correctly filled and click on “Initiate Ekyc”

BSM/RM

Seller Verification

Waive Seller Verification *
 Yes No

Verification Type *
 eKYC

Identification Type
 Aadhar

Residential Status *
 RI

First Name *
 SANDEEP

Middle Name

Last Name *
 TRIPATHI

Contact Number *
 +91 777071171

Email Id *
 sandeep.tripathi@icicibank.com

Verification
 Verified By *
 BSM_11(BSM_1_1)-BSM

Remarks

[Back to Listing](#) Save **Initiate eKYC**

5

Post user clicks on “Initiate eKYC”, following notification will reflect to user. Also Seller will receive email with link to initiate eKYC alongwith steps to perform aadhar validation.

BSM/RM

Note:We are also developing SMS option wherein seller can initiate ekyc verification thorough link received in SMS too.

eKYC verification is successfully initiated to the Seller

[Back to Listing](#)

Seller Verification

Waive Seller Verification *
 No

Verification Type *
 eKYC

Identification Type
 Aadhar

Residential Status *
 RI

First Name *
 SANDEEP

Middle Name

Last Name *
 TRIPATHI

Contact Number *
 +91 777071171

Email Id *
 sandeep.tripathi@icicibank.com

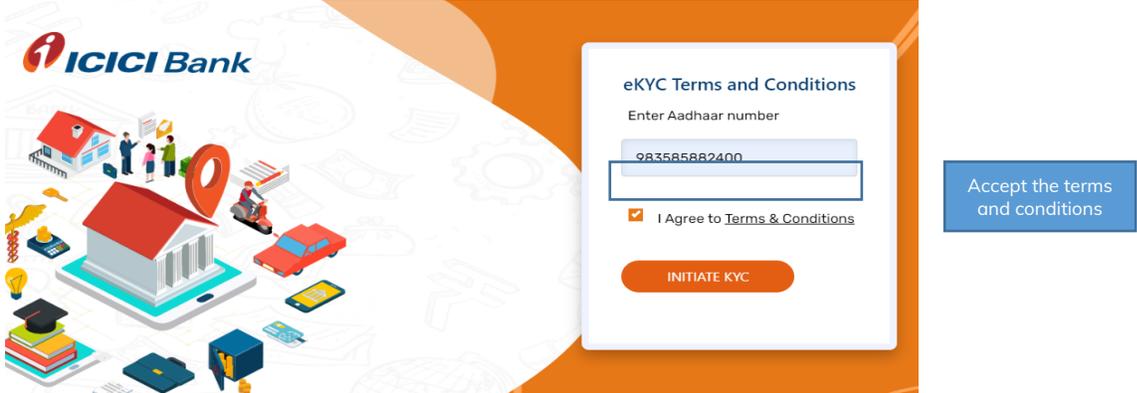
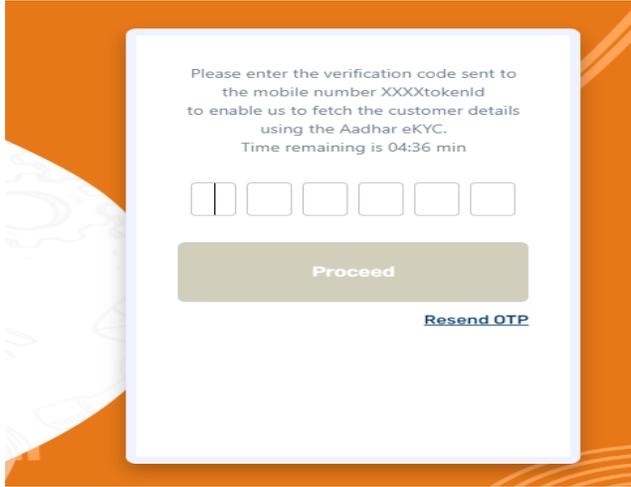
Verification
 Verified By *
 BSM_11(BSM_1_1)-BSM

Remarks

[Back to Listing](#) De-activate link

| | | |
|---|--|---------------|
| 6 | <p>Post initiating seller verification from ilens seller will receive below email on the mail id mentioned while initiating verification. Seller has to complete the ekyc process by following the below steps in the mail. Click on the link to initiate the verification process.</p> <p>Dear sandeep tripathi,</p> <p>For processing the loan application of BAIJU BHOLANATH JHA, we need to verify KYC of the seller of the property. Please complete the Aadhaar eKYC verification at https://u8609464.ct.sendgrid.net/ls/click?upn=vcbTVWFBN09o-2FMbQ29KtW3Zlryob-2FmQZ2PQSMpN-2FR5jfOd8kATt-2BnZ5s8T79QtuWyOq1yqd-2FRlnkIF07tK5vbL1nvDusySDRDjOIM5KRNHFfPs6h01nyLAW1ViZMu9wWhcwInCiu-2B4Bvx0SDlFH1-2B4ylfoAFRgFiFOAYfkjzdsY54F4PmnA2emilhdJmYS-2FWcym_kDDPAPHM9mWoOCxJIZfN1klKVbNO6VxRj8Kdd9Au9z95BHn-2BN07XclEn0zI0i2DJBG42Eq605G5kBW9FIDhTOELhp4BFZJnopU2YmSYwl6KKf1xn6eOy3Q2d3Qyq1Qa-c-2FEZYC3KLJkPrAFReLyQn-2BYID66hnNErT97jeI3Rt4-2BbolQw7iHNSUE4MK3GCbOYe7hN5DQqEMiEq7akaCBfvrDryVfRN2Sf7Xu6pZC4e-2Bq8-3D</p> <p>Steps to complete your eKYC authentication. Step 1: Click on the link shared on email to start with your EKYC. Step 2: Verify your mobile number through OTP. Step 3: Enter you Aadhar number and click on initiate KYC. Step 4: Enter OTP received on your Aadhar linked mobile number. Step 5: Verify your EKYC details and click on submit.</p> <p>Sincerely, Team ICICI Bank.</p> <p>Note: This is a system-generated e-mail. Please do not reply to this e-mail.</p> | Seller/System |
|---|--|---------------|

| | | |
|---|--|--------|
| 7 | <p>Post clicking on the link received on the email seller will land in below screen. Enter OTP received on the mobile number which was entered in “Add Seller” section in iLens. Click on verify OTP post entering the OTP.</p>  | Seller |
|---|--|--------|

| | | |
|-----------|--|---------------|
| <p>8</p> | <p>Post mobile authentication is done, seller will have to enter his correct Aadhar No by accepting T&Cs to proceed with EKYC.</p>  | <p>Seller</p> |
| <p>9</p> | <p>Seller will enter OTP triggered to aadhar linked mobile no for EKYC verification</p>  | <p>Seller</p> |
| <p>10</p> | <p>Once the OTP is entered, seller's EKYC details such as seller's photo, first name last name, DOB, Father's name and address will be auto fetched on ekyc details screen. Seller's Ekyc pdf will be pushed to omnidocs and also can be checked in iLens.</p> | <p>System</p> |

Dear Sandeepkumar Shobhnath Tripathi,

We have successfully authenticated your details from AADHAR database. Please validate below information



FIRST NAME
Sandeepkumar

MIDDLE NAME
Shobhnath

LAST NAME
Tripathi

FATHER'S NAME
Shobhnath Tripathi

DATE OF BIRTH

ADDRESS

OK

11 Post pdf is generated in iLens and pushed to Omnidocs, verification status of the seller will be marked as 'Completed'.
If there are one or more seller in the loan than user can utilize this follow the existing journey for every seller.

System

Seller Verification Re-initiate

| <input type="checkbox"/> | Seller Name | Contact Number | Location | Date Of Meeting | Verification Status & By |
|--------------------------|-------------|----------------|----------|-----------------|-----------------------------------|
| <input type="checkbox"/> | Yashvi Oza | +91 8452013292 | Thane | | Completed BCM_11(BCM_11_1)-BCM |

Re-Assign Add Seller

12 While processing the docket in iLens of resale transaction credit has to check following points of seller to be checked if seller verification is through aadhar based OTP verification-

- Match Name and Photo with the registered agreement/sale deed of buyer and seller.
- KYC documents is not required for successful pdf generation of eKYC
- Bank statement is to be collected as per the existing process
- No signature verification is required in this process

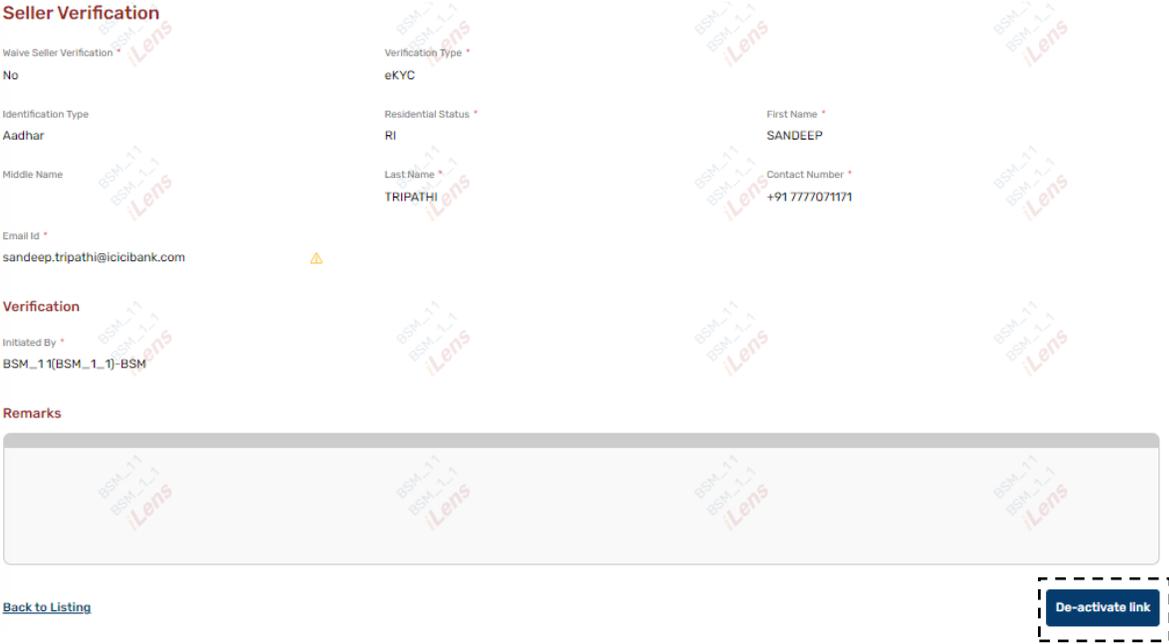
If the details are correct as per the registered agreement/sale deed than credit should process or raise the discrepancy in the case.

Credit Team

13 Following points to be checked-

- Match Name, Photo with the registered agreement/sale deed of buyer and seller.

FCPG

| | | |
|----|---|------------|
| | <ul style="list-style-type: none"> • KYC documents is not required for successful pdf generation of eKYC • No signature verification is required in this process | |
| 14 | <p>Team to check below points for seller verification through aadhar based OTP verification-</p> <ul style="list-style-type: none"> • Availability of Ekyc PDF of seller/s • Bank statement is to be collected as per the existing process | Credit Ops |
| 15 | Existing process of disbursement is to be followed. | |
| 1 | <p>A) Exception scenario:</p> <p>If user finds out that seller’s mobile no is linked with aadhar still link is not getting triggered to seller’s mail than use can use below feature-</p> <p><u>User to deactivate the link</u></p>  <p>The screenshot shows a 'Seller Verification' form with the following fields: Waive Seller Verification (No), Identification Type (Aadhar), Middle Name, Email Id (sandeep.tripathi@icicibank.com), Verification Type (eKYC), Residential Status (RI), Last Name (TRIPATHI), First Name (SANDEEP), and Contact Number (+91 777071171). A 'De-activate link' button is highlighted in a dashed box at the bottom right of the form.</p> | |
| 2 | Post user clicks on “De-activate link” then below notification will pop up to confirm that ekyc link is successfully deactivated. | |

Aadhaar eKYC Notification Deactivated for SellerId: 2b17acf2-bd04-4b34-b239-6d83e2fffcf5

[Back to Listing](#)

Seller Verification

Waive Seller Verification *

Yes No

Identification Type

Aadhar

Middle Name

Email Id *

sandeep.tripathi@icicibank.com

Verification

Initiated By *

BSM_11(BSM_1_1)-BSM

Verification Type *

eKYC

Residential Status *

RI

Last Name *

TRIPATHI

First Name *

SANDEEP

Contact Number *

+91

777071171

3

Post deactivation is done user can now again initiate seller verification. Check the details of seller verification and click on initiate eKYC and follow the process as stated above

Seller

Seller Verification

Waive Seller Verification *

Yes No

Identification Type

Aadhar

Middle Name

Email Id *

sandeep.tripathi@icicibank.com

Verification Type *

eKYC

Residential Status *

RI

Last Name *

TRIPATHI

First Name *

SANDEEP

Contact Number *

+91 7777071171

Verification

Initiated By *

BSM_11[BSM_1_1]-BSM

Remarks

Rich text editor toolbar with options: Bold (B), Italic (I), Underline (U), Bulleted List, Numbered List, Indent, and Undo. The editor area is currently empty.

[Back to Listing](#)

Save

Initiate eKYC

B) **Exception scenario:**

For scenarios where seller's aadhar card is not linked with his mobile number only for those cases team to opt for "Physical Verification"

Note: If any seller's impersonification cases are identified from this digital ekyc seller verification than this process will reviewed in 3 months from the rollout date