SMIFS PAY- OUT REQUEST FROM BACK-OFFICE [MANUAL]

HOW TO WITHDRAWAL FUNDS FROM YOUR TRADING ACCOUNT

1. You can place a fund withdrawal request by logging into www.smifs.com, your Back-Office under "Activity" as Payment Request or through **S & M Elite** your Mobile Trading App.
2. The Pay-outs would be rolled out based on the timings of the receipt of the online request:
   i. All the requests received on or before 12 noon of the Pay-Out date would be processed on the same day and the Pay-Out would be rolled out by 3:00 p.m.
   ii. The Online Requests received after 12 noon up to 4:00 p.m. of the Pay-Out date would be processed at 6:00 p.m. and the Pay-out would be rolled out accordingly on the same day.
   iii. The Online Funds Withdrawal Requests received after 4:00 p.m. of the Pay-out date would be processed on the next working day as mentioned at Point No. 2. (i).
3. In case you are unable to place your Pay-Out request through online, you may send such request mail to payments@smifs.com, and it may take upto 24 hours for the funds to be credited in your Primary Bank Account registered with SMIFS. You need to mention any other Secondary Bank Account declared with SMIFS on your mail/ or select from the drop down menu, where you desire the funds to get credited other than the Primary Bank Account, set as default.
4. Fund withdrawal requests placed on second and fourth Fridays will be credited only by Monday on account of banks being closed on second and fourth Saturdays.

User Manual for logging into www.smifs.com your Back-Office for Funds Withdrawal Request:

Step:1 Log on to www.smifs.com

Step:2 Go to Online Back Office; Type your User ID (Unique Client Code); Password (sent to your registered Email Id); Login Type Client; Accounting Year and Sign In

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Step:3 Go to Request Payment

Step:4 On the Payment Request window, click on Add New Request

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Step:5 A window will open as Make a Request for Payment; Fill the details Click on "Make Request";

Request Date: and Name: will appear by default.
Bank: The Primary Bank Details will also appear by default on the relevant box with a drop down option to select any other Secondary Bank details, registered with SMIFS, where the Client wants to get the funds credited.
Segment: A drop down list to select Security/ Commodity Segment.

Balance:	
Cash Margin:	Auto filled data based on system generated computation as per as per books of accounts/
Span:	financial Ledger.

Net Balance: Available Balance
Req. Amt.:   Insert Pay-out Request Amount either in full (as per Net Balance Available) or partial payment, as required by the Client.

Step:6 Click on the Payment Request Status. The status of your request will appear on the screen:

Payment request is subject to Risk Parameters. Entering a request does not guarantee a payment. Necessary due diligence will be undertaken by the Funds Pay-out Officers before Pay-Out.