

Everything You Need to
Know About

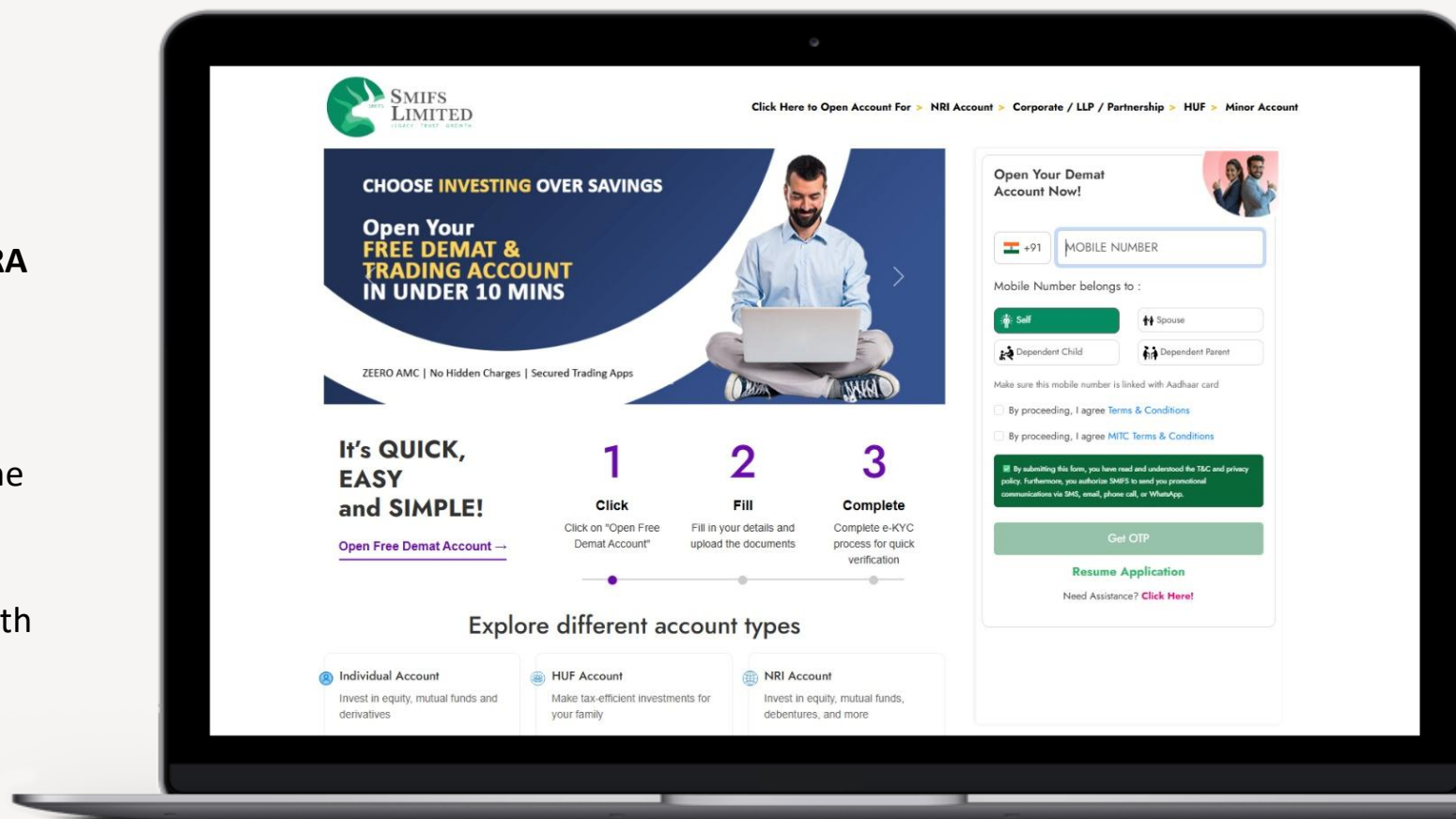
SMIFS **ONLINE e-KYC**

Manual Process



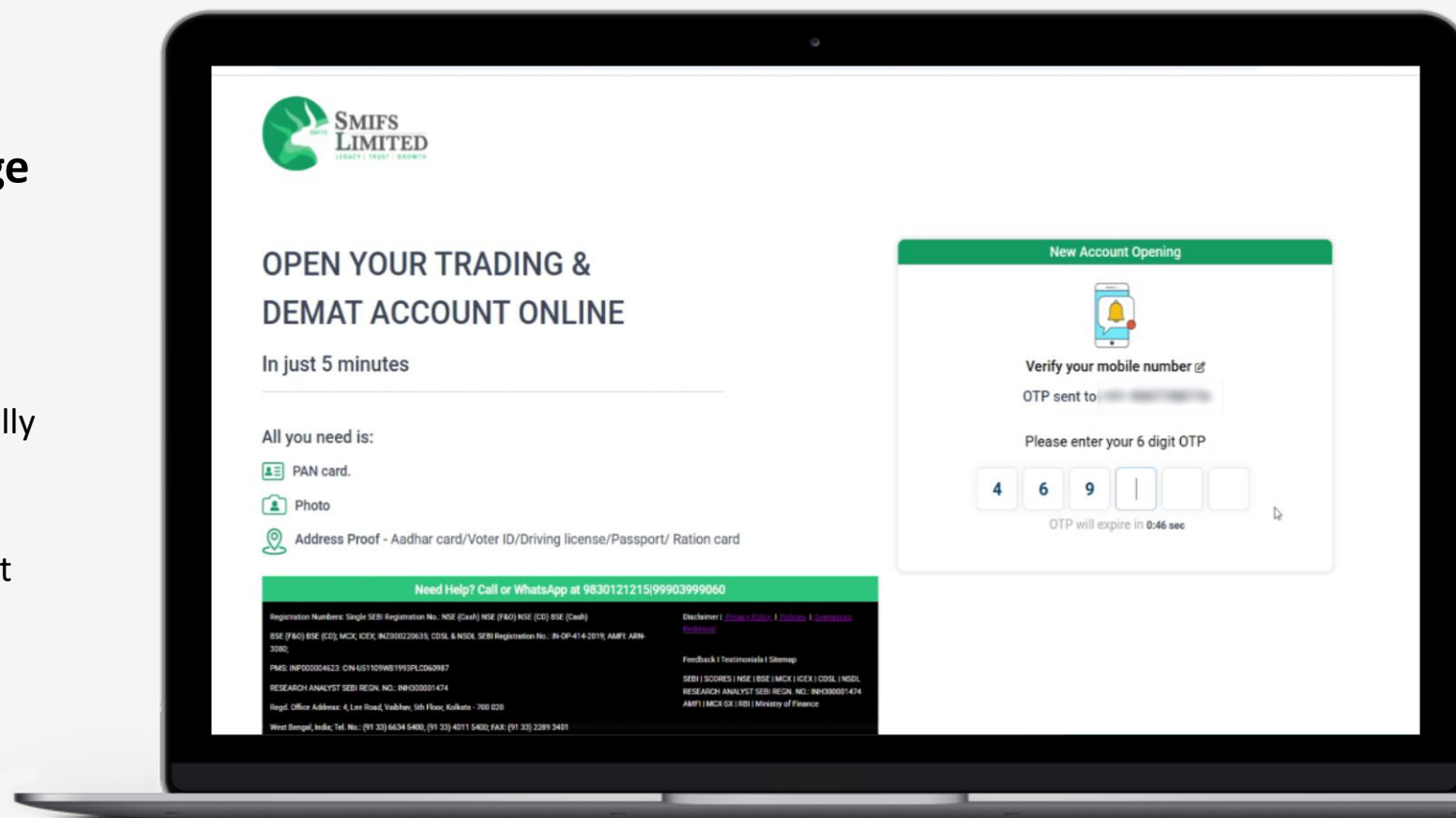
To begin, enter your 10-digit mobile number in the space provided. Make sure that the number is linked with your Aadhaar card.

- The system will **verify your number with the KRA database after PAN verification**.
- If the data matches, your KYC process becomes much easier.
- Before moving ahead, take a moment to read the 'Terms & Conditions' and the 'MITC Terms & Conditions' by clicking the respective links.
- Once you've read and understood them, tick both checkboxes to confirm your agreement.
- Now, click on 'Get OTP'. You'll shortly receive a One-Time Password on the mobile number you entered.



Once you receive the OTP on your registered mobile number, a new page like this will open.

- Enter the 6-digit OTP in the boxes provided.
- If the OTP is correct, the system will automatically verify your mobile number and take you to the next step of the eKYC process.
- Make sure to complete this within the time limit shown on the screen

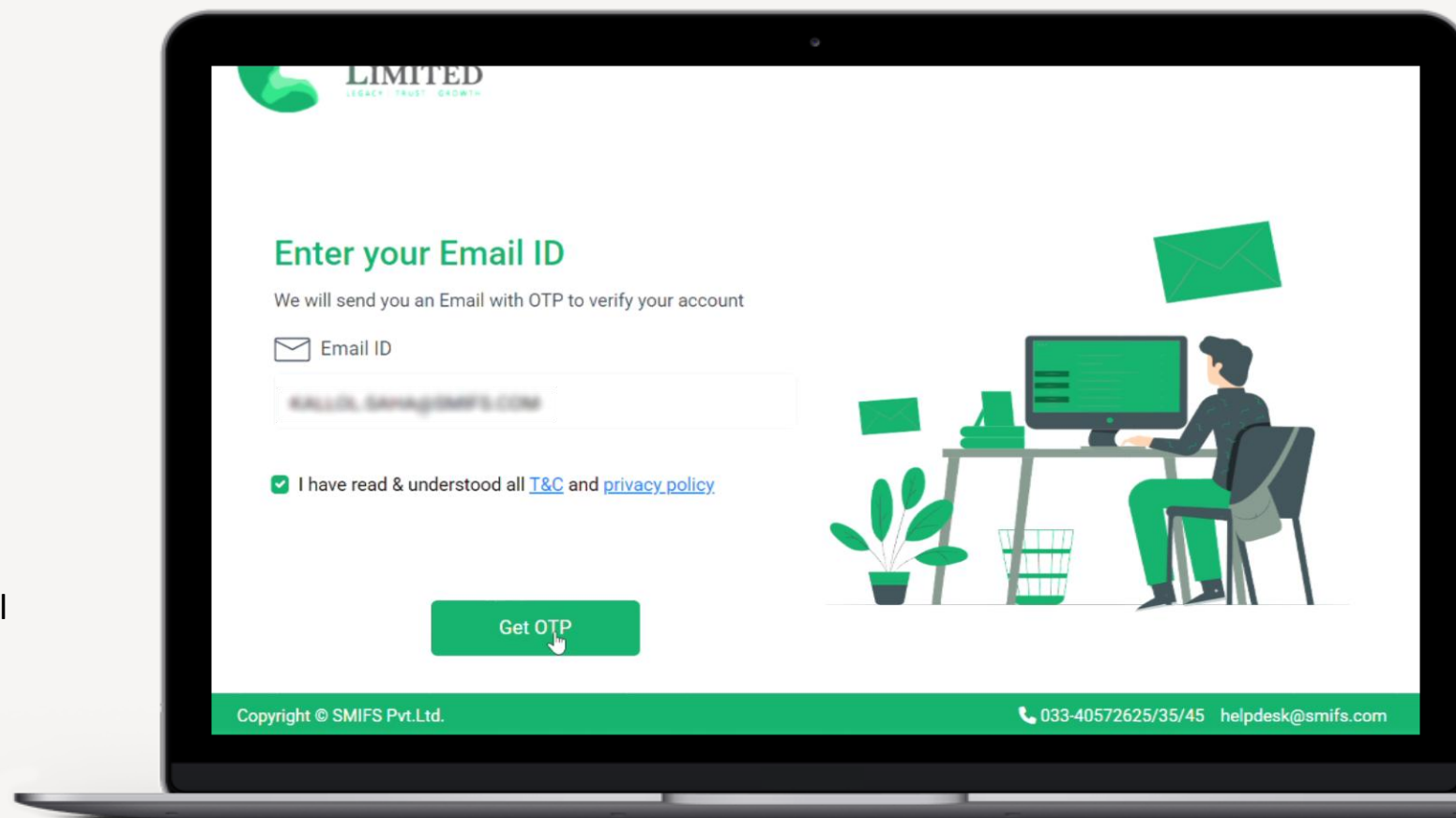


Now, you'll need to enter your email address.

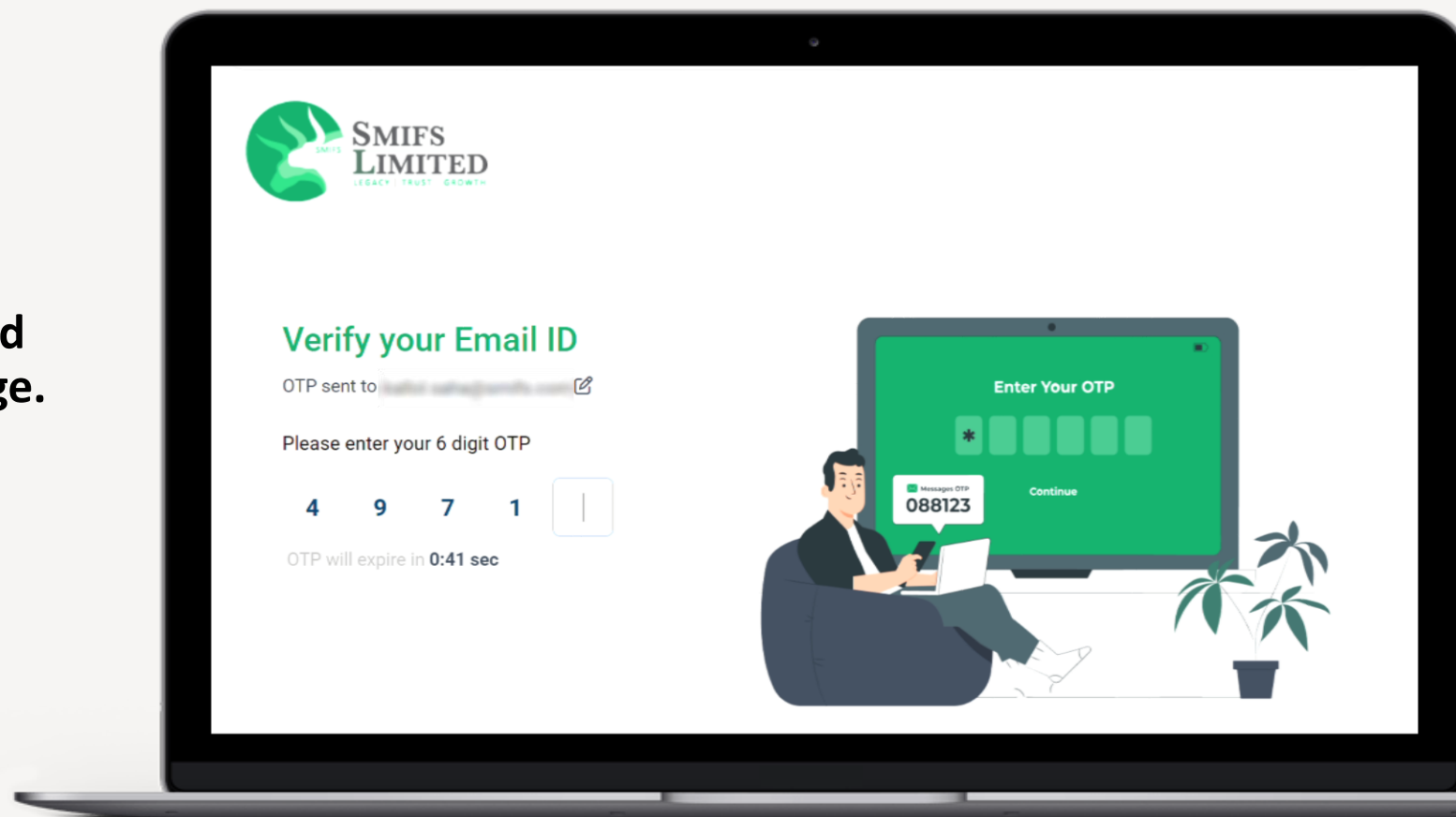
The system will check your email ID with the **KRA database after pan verification.**

✓ If matched, the process becomes quicker.

- Read and accept the **Terms & Conditions** and **Privacy Policy**
- Once that's done, click on 'Get OTP'. An OTP will be sent to your provided email ID.




Once you receive the **OTP**, enter it and you will be redirected to the next page.



Next, enter your **PAN number**, **Full Name** (as on PAN), and **Date of Birth**

Following this, Click **Confirm**.



Pan Card details

Please enter your PAN card details to continue

Enter your PAN card number


Enter your full name (as per your PAN card)

Enter your Date of Birth (as per your PAN card)

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Upon successful verification, **green checkmarks** will appear beside your **PAN** details.

If your KRA information matches, a confirmation message will display:
“Wow! The PAN is already KYC verified.”



Pan Card details

Please enter your PAN card details to continue

Enter your PAN card number

✓

Enter your full name (as per your PAN card)

✓

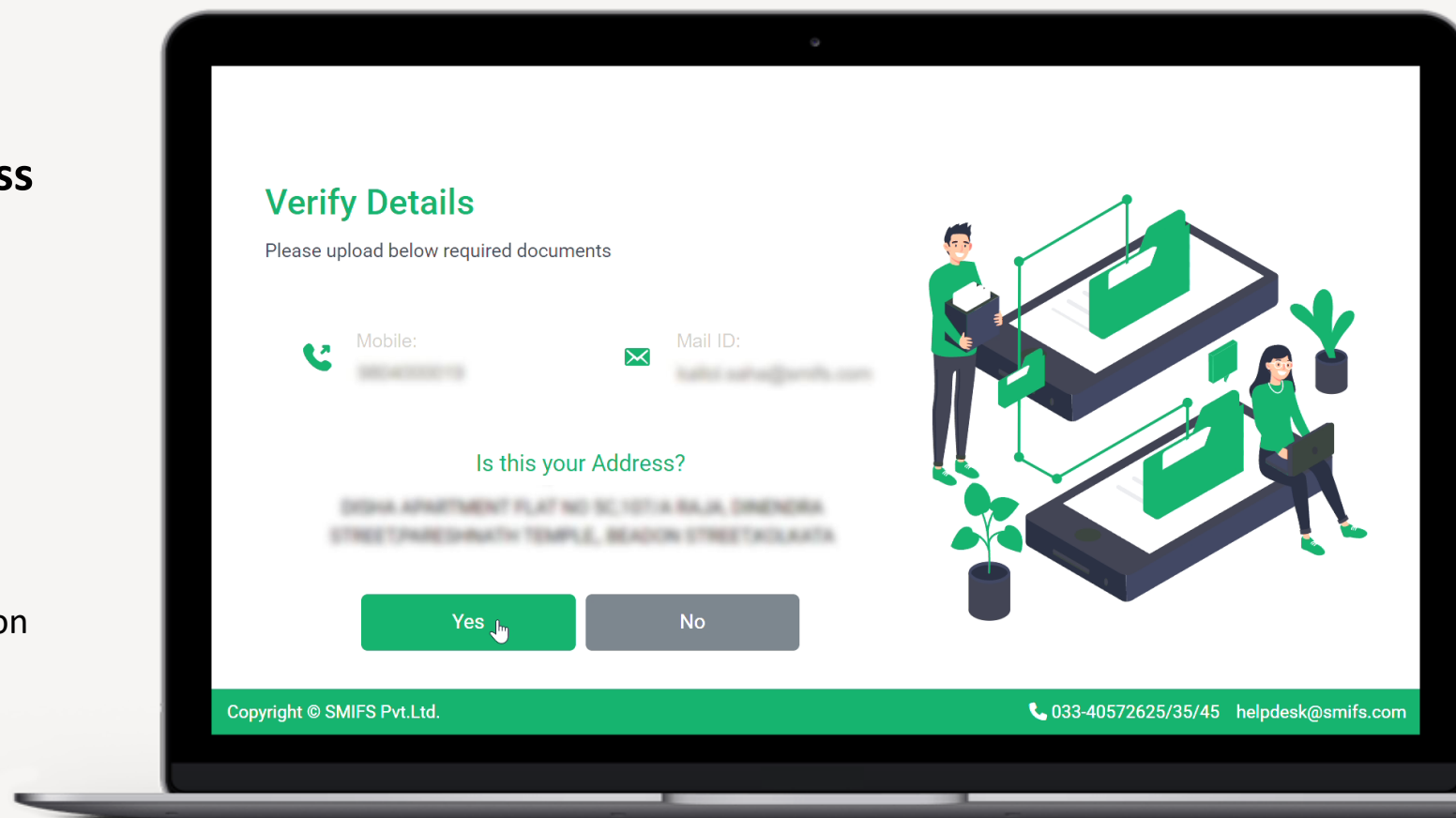
Enter your Date of Birth (as per your PAN card)

✓

✓ Wow, this PAN is already KYC verified. This will reduce the account opening time.

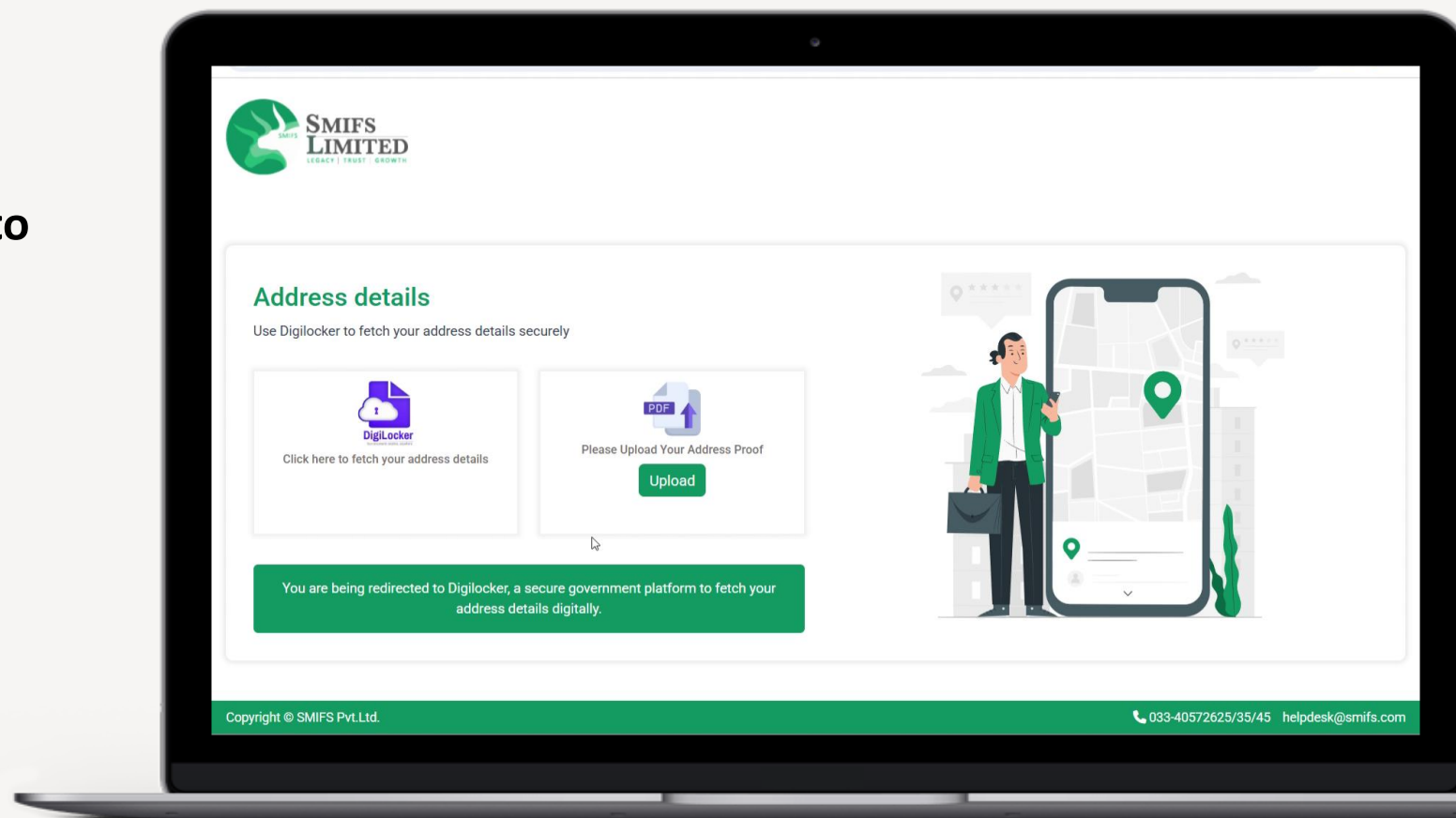
If your email ID and phone number match the KRA database, your address will be auto-fetched and displayed. Simply confirm if it's correct by selecting 'Yes' or 'No'

- Choose **Yes** if it is correct → You proceed to the Profile page
- Choose **No** → You'll be redirected to choose **DigiLocker** or **Manual** process. (in this instruction pdf we will choose no)



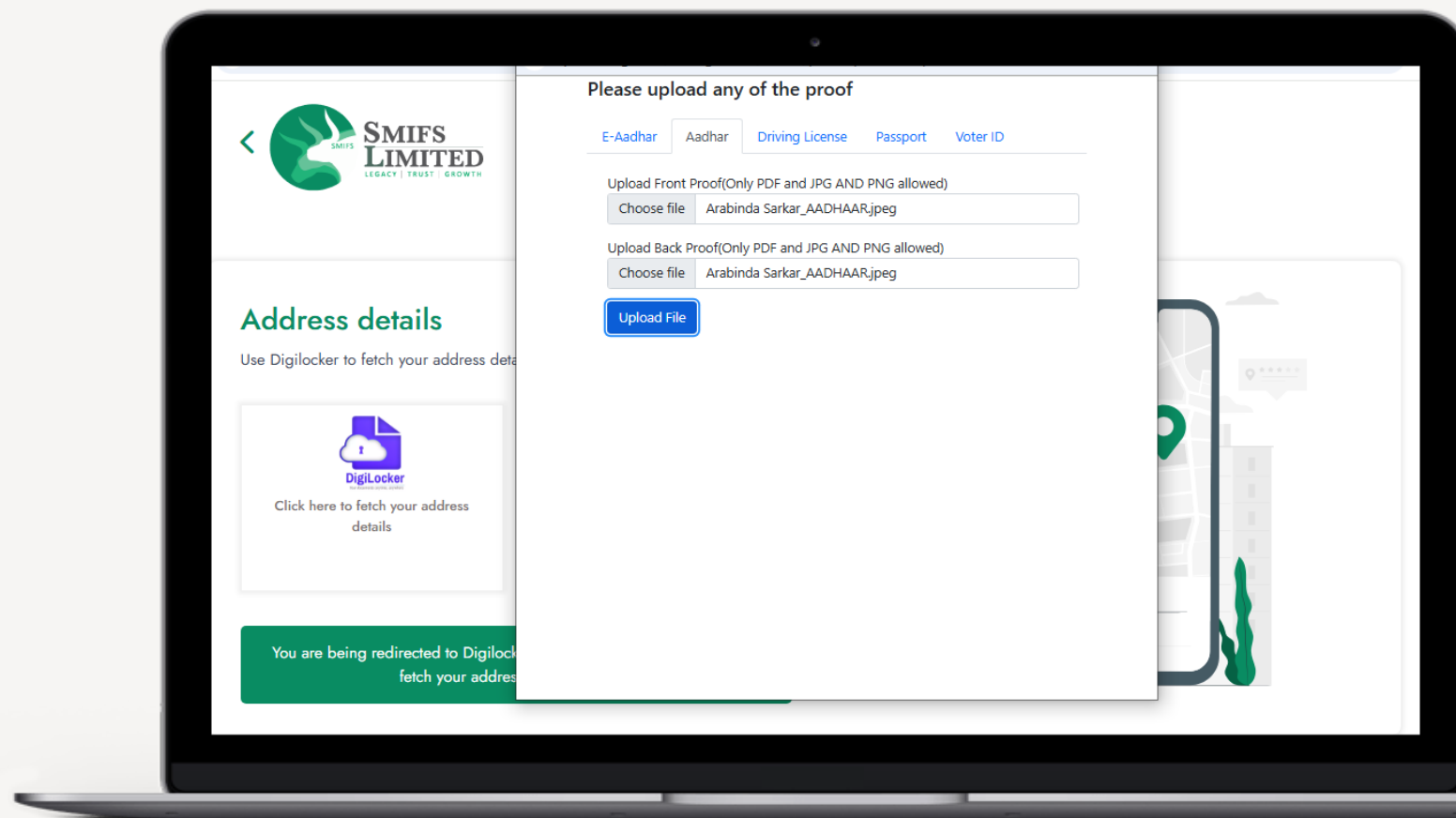
On this page, you'll see two options to complete your eKYC—either through DigiLocker or the manual process.

We'll go ahead with the manual process. Click on 'Upload' to submit your address proof document.

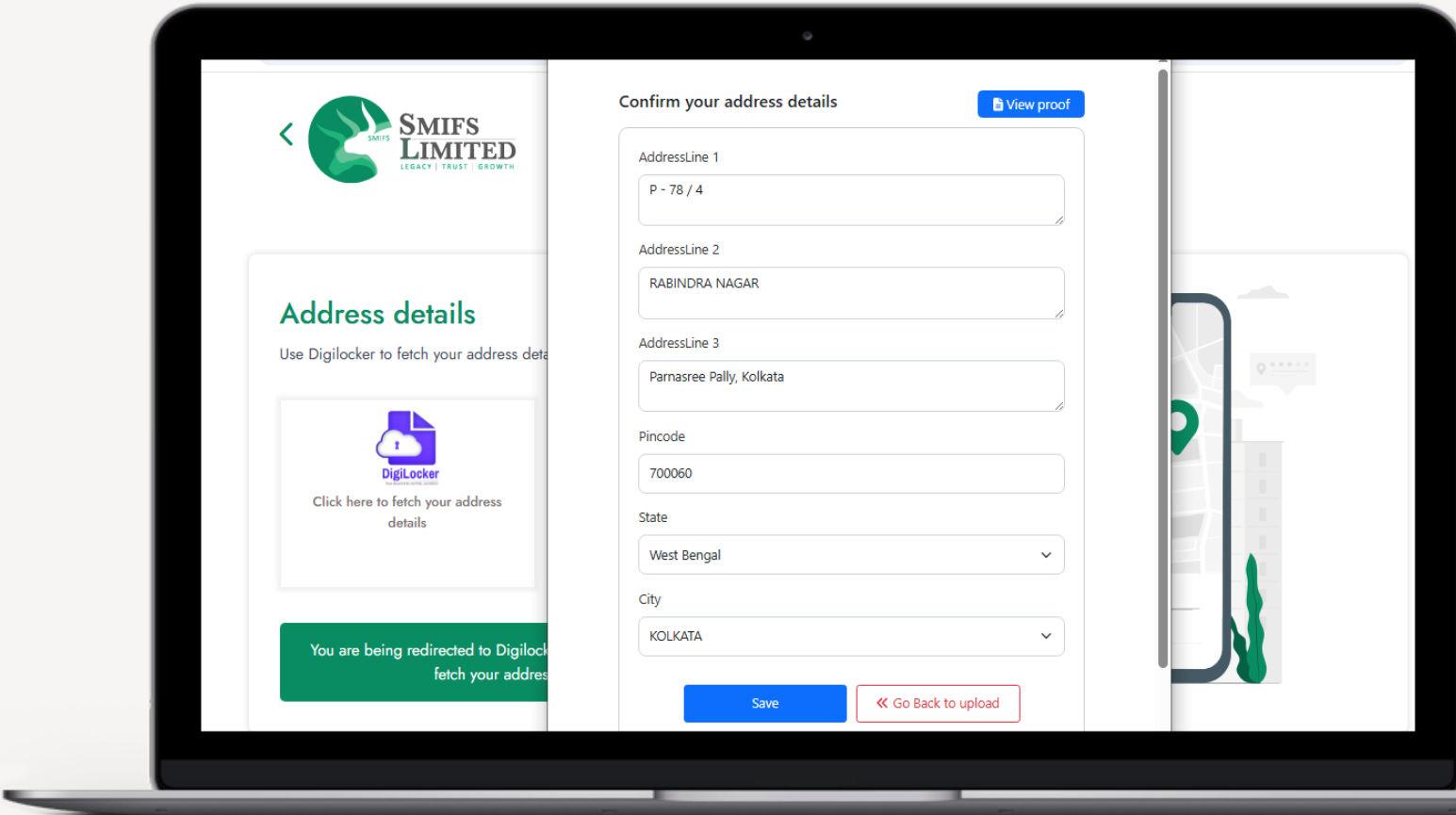


Steps to Upload Using Aadhaar:

- Select the **Aadhaar** option from the available methods.
- Click on **Choose File** to locate and select your Aadhaar PDF/document.
- Click **Upload** to submit the document.

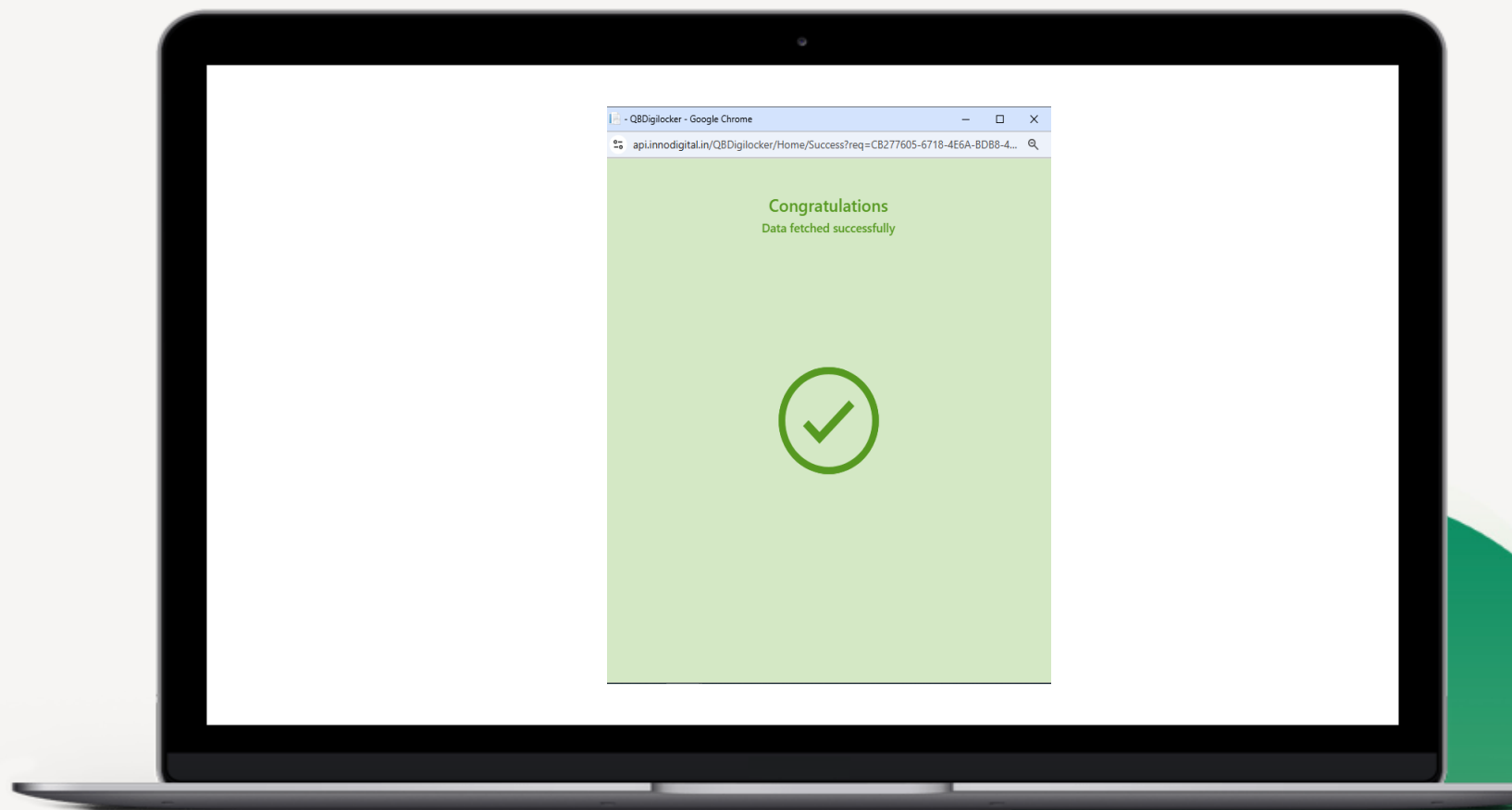


- Verify that your **address details** are correct.
- Click **Save** to proceed.



The laptop screen displays the SMIFS Limited web interface for address verification. On the left, a sidebar contains the SMIFS logo, a back arrow, the title 'Address details', a subtext 'Use Digilocker to fetch your address details', a Digilocker icon with the text 'Click here to fetch your address details', and a green banner stating 'You are being redirected to Digilocker to fetch your address details'. The main content area is titled 'Confirm your address details' with a 'View proof' button. It contains several input fields: 'AddressLine 1' (P - 78 / 4), 'AddressLine 2' (RABINDRA NAGAR), 'AddressLine 3' (Parnasree Pally, Kolkata), 'Pincode' (700060), 'State' (West Bengal), and 'City' (KOLKATA). At the bottom are 'Save' and '<< Go Back to upload' buttons. A map preview is visible on the right edge of the screen.

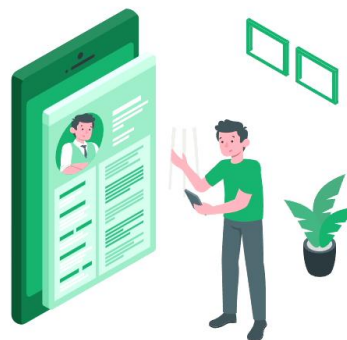
- Once your **address details** are confirmed, a **congratulations message** will appear on the screen.
- The message will read: *"Thanks, your data has been fetched successfully."*



The step includes **Profile Information**

In this step,

- Your **Gender** and **Marital Status** are prefilled
- Enter your **Occupation** and **Annual Income**



Profile

Tell us something about yourself

Gender

Female **Male** Transgender

Marital status?

Married Single

Occupation?

Private Sector Service Public Sector Business

Professional Agriculturist Retired Housewife

Student Government Service Self-employed

Farmer Service

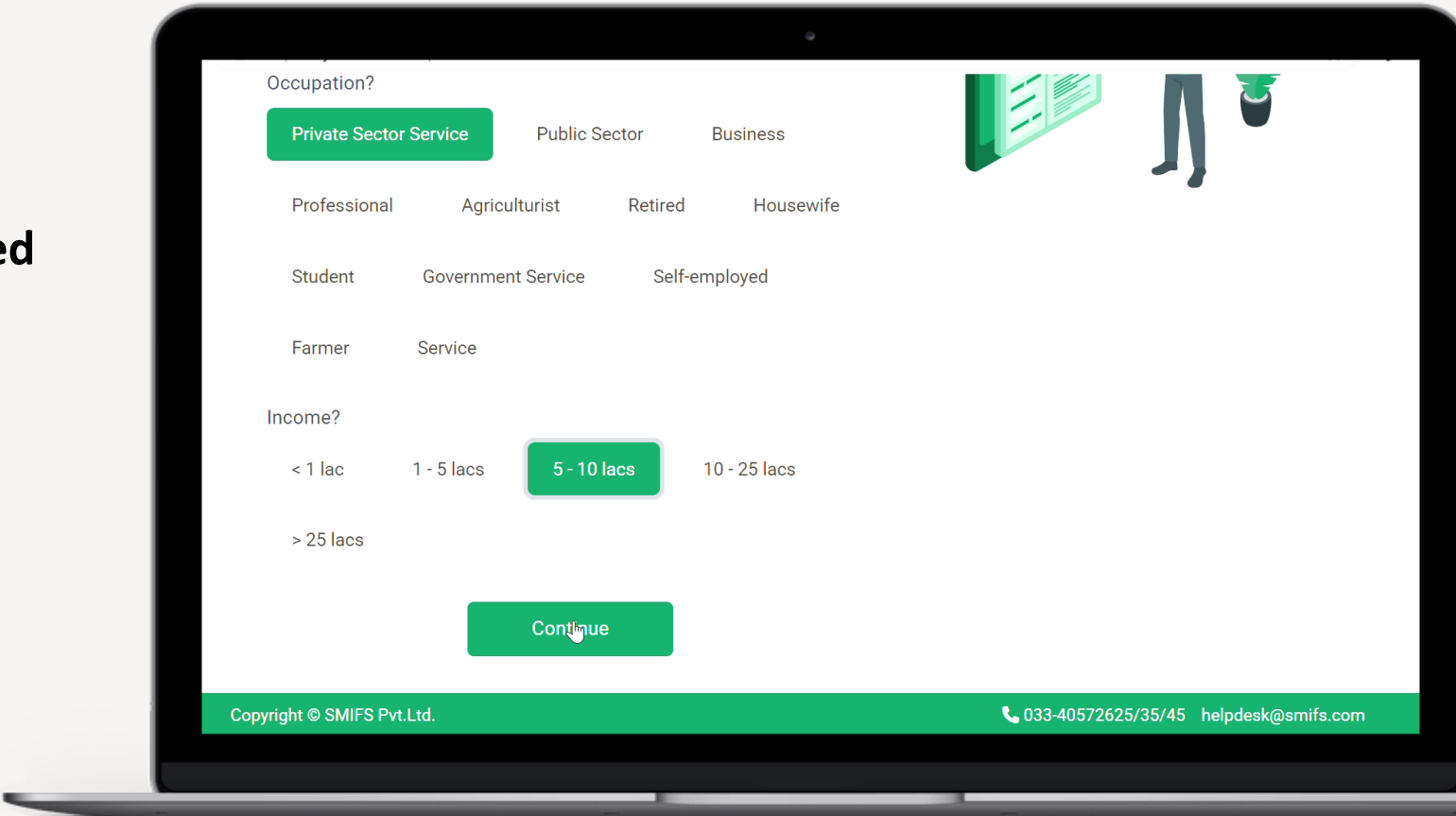
Income?

< 1 lac 1 - 5 lacs 5 - 10 lacs 10 - 25 lacs

Ensure all the details are properly filled

Once all the details are filled in

Press '**Continue**'.



Occupation?

Private Sector Service Public Sector Business

Professional Agriculturist Retired Housewife

Student Government Service Self-employed

Farmer Service

Income?

< 1 lac 1 - 5 lacs **5 - 10 lacs** 10 - 25 lacs


> 25 lacs

Continue

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Here you need to, Select your **Investing Experience**

Next, scroll downwards.



Profile

Tell us about your past trading experience

Do you have any experience in Investing?

☐ No Experience ☐ Less than 1 year ☐ 1-3 years

☐ 3-5 years ☐ More than 5 years

Select Relation

☒ Father ☐ Spouse

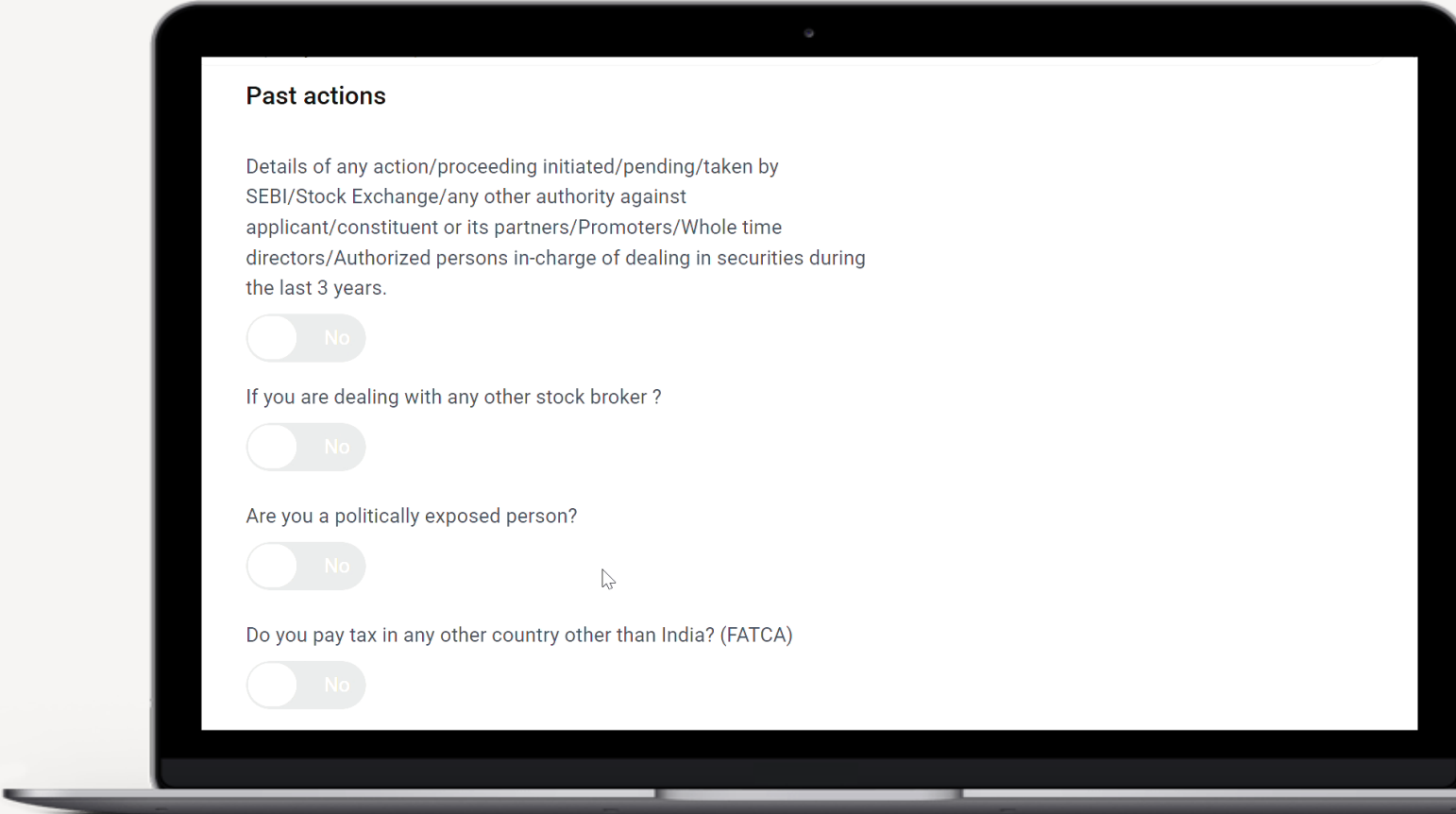
Father/Spouse Name

Answer the

4 Past Action Questions here,

After answering the questions, with a
Yes/No,

Click **Continue**



Past actions

Details of any action/proceeding initiated/pending/taken by SEBI/Stock Exchange/any other authority against applicant/constituent or its partners/Promoters/Whole time directors/Authorized persons in-charge of dealing in securities during the last 3 years.

☐ No

If you are dealing with any other stock broker ?

☐ No

Are you a politically exposed person?

☐ No

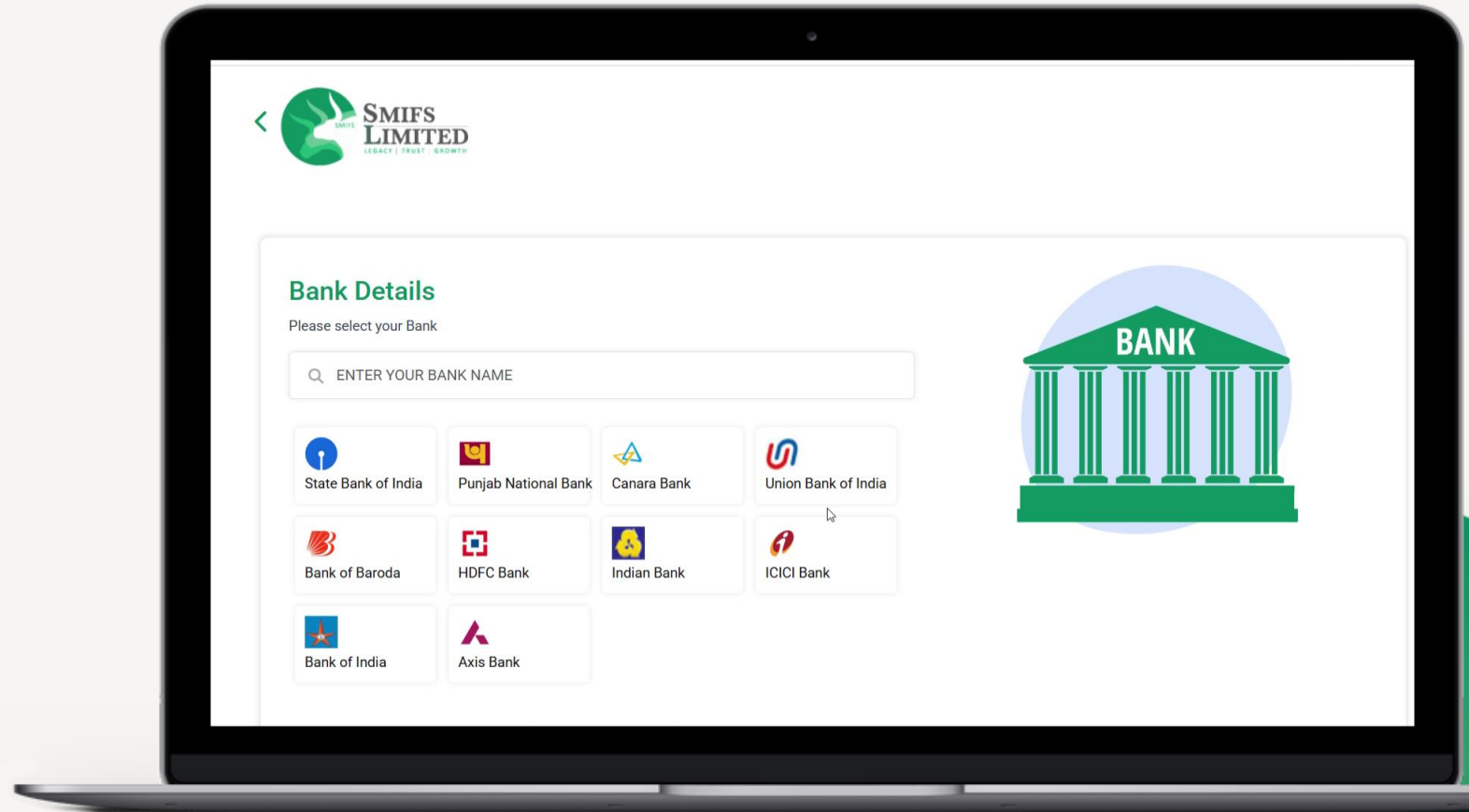
Do you pay tax in any other country other than India? (FATCA)

☐ No

In this step, you need to fill in your bank details

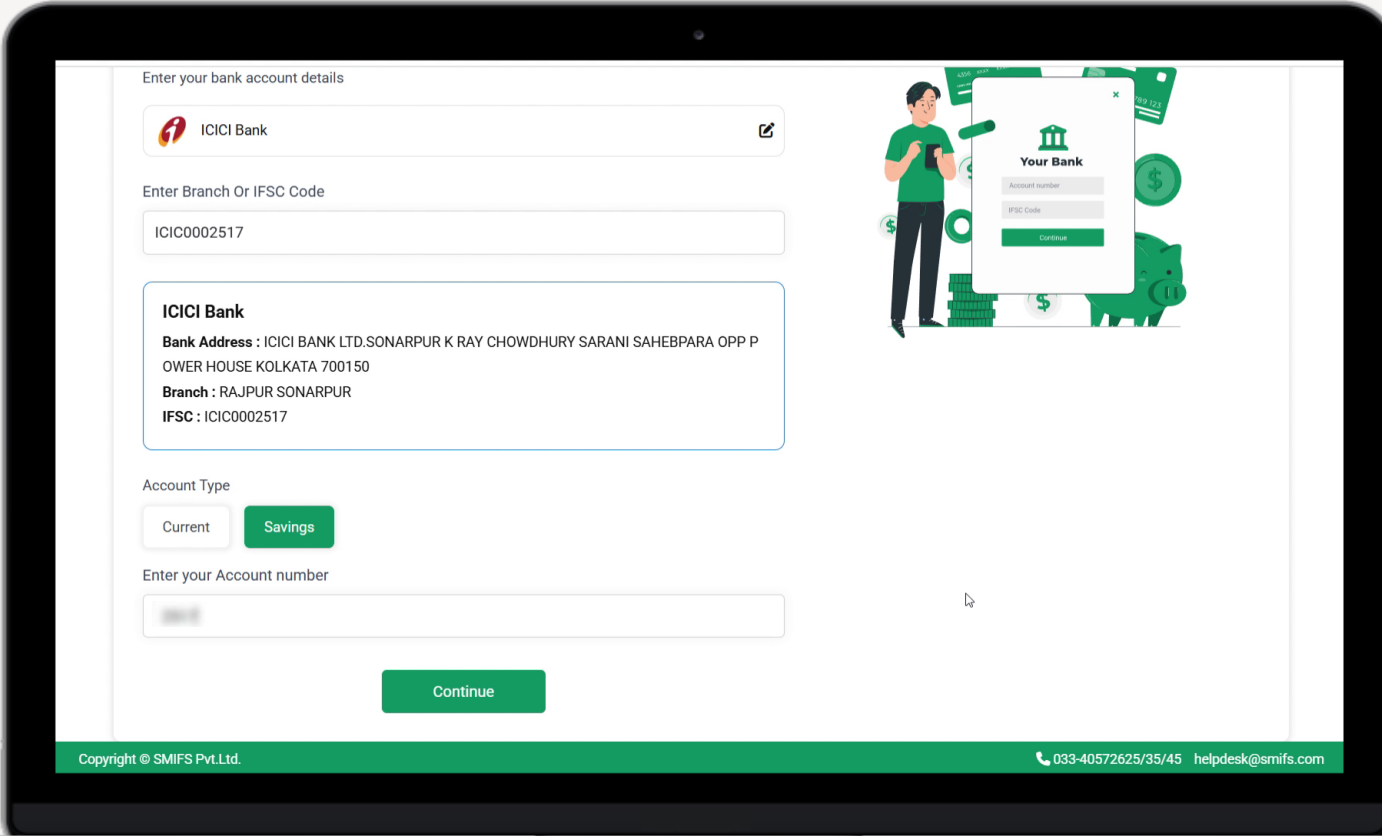
Here, you need to enter your bank name.

Once you enter your bank name, the system will **redirect** you to the next page.



Now, once you have Entered your **Bank Name** ,

- Enter your **IFSC Code**
- Once the IFSC is entered, the system will **auto-fetch the bank details**.
- Next, enter your **Account Number**
- Click "**Continue**" to proceed



The screenshot displays the 'Enter your bank account details' form on the SMIFS website. The form includes a dropdown menu for selecting the bank (ICICI Bank is selected), a text input for the Branch or IFSC Code (ICIC0002517 is entered), and a section for auto-fetched bank details including the Bank Address, Branch, and IFSC. Below this, there are radio buttons for Account Type (Current and Savings), and a text input for the Account Number. A green 'Continue' button is at the bottom right of the form. To the right of the form is an illustration of a person standing next to a large screen displaying a 'Your Bank' interface with fields for Account number and IFSC Code, and a 'Continue' button. The footer of the page shows the copyright notice 'Copyright © SMIFS Pvt.Ltd.' and contact information '033-40572625/35/45' and 'helpdesk@smifs.com'.

Enter your bank account details

ICICI Bank

Enter Branch Or IFSC Code

ICIC0002517

ICICI Bank
Bank Address : ICICI BANK LTD.SONARPUR K RAY CHOWDHURY SARANI SAHEBPURA OPP P
OWER HOUSE KOLKATA 700150
Branch : RAJPUR SONARPUR
IFSC : ICIC0002517

Account Type

Current Savings

Enter your Account number

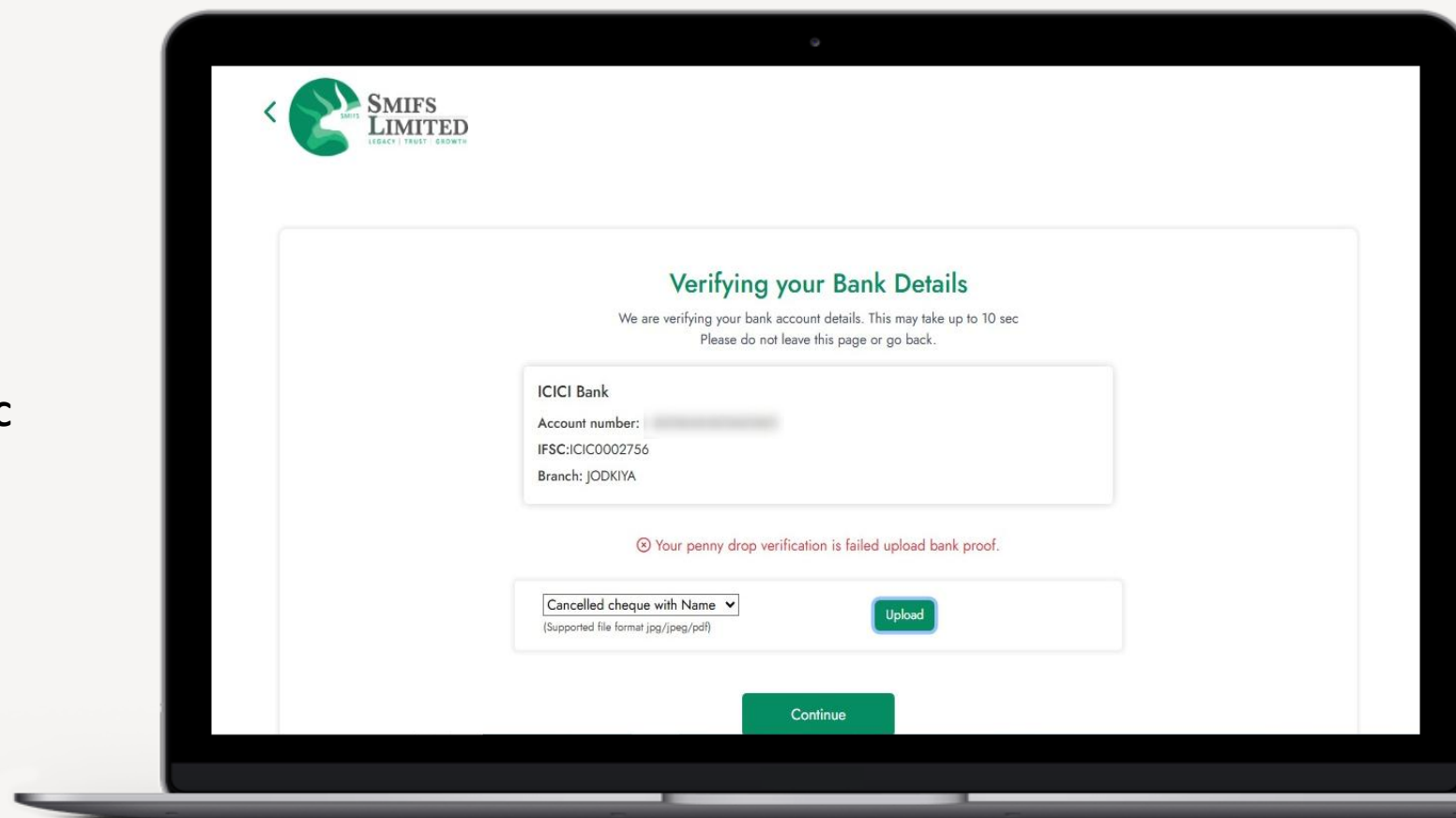
Continue

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If your bank verification fails, please follow these steps:

1. Check your Bank Details

- Ensure that the **Account Number** and **IFSC Code** entered are correct.
- Re-enter details carefully without extra spaces or digits.



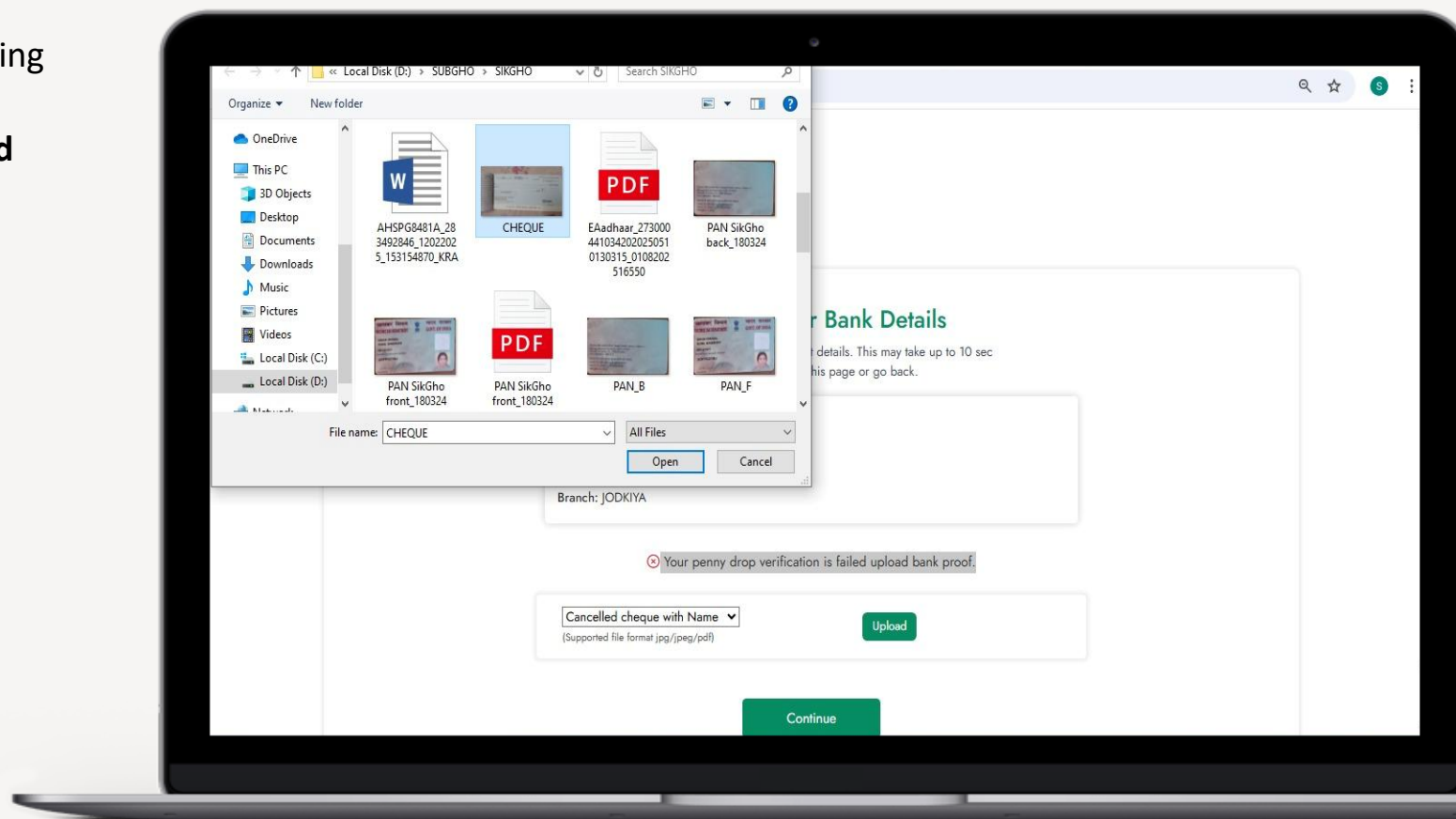
2. Upload Bank Proof

- If verification still fails, upload one of the following valid bank proofs:
 - **Cancelled cheque with your name printed**
 - **Bank passbook's first page** (showing account number, IFSC, and your name)
 - **Bank statement (recent, not older than 3 months)**

⚠ The document must clearly display **your name, account number, and IFSC code.**

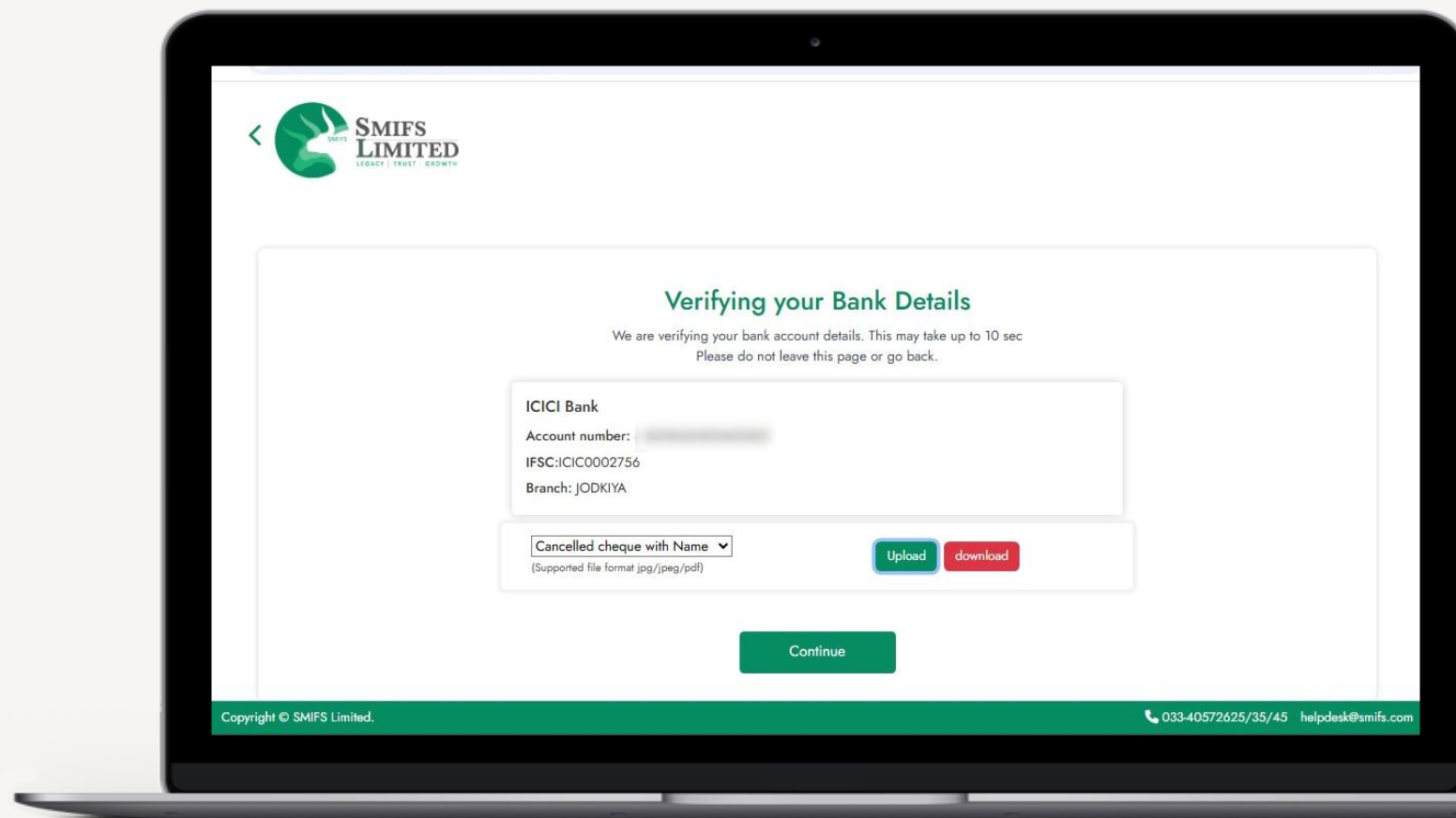
3. File Format & Size

- Supported file formats: **.jpg, .jpeg, .pdf**
- Ensure the file is clear and readable before uploading.



4. Upload and Continue

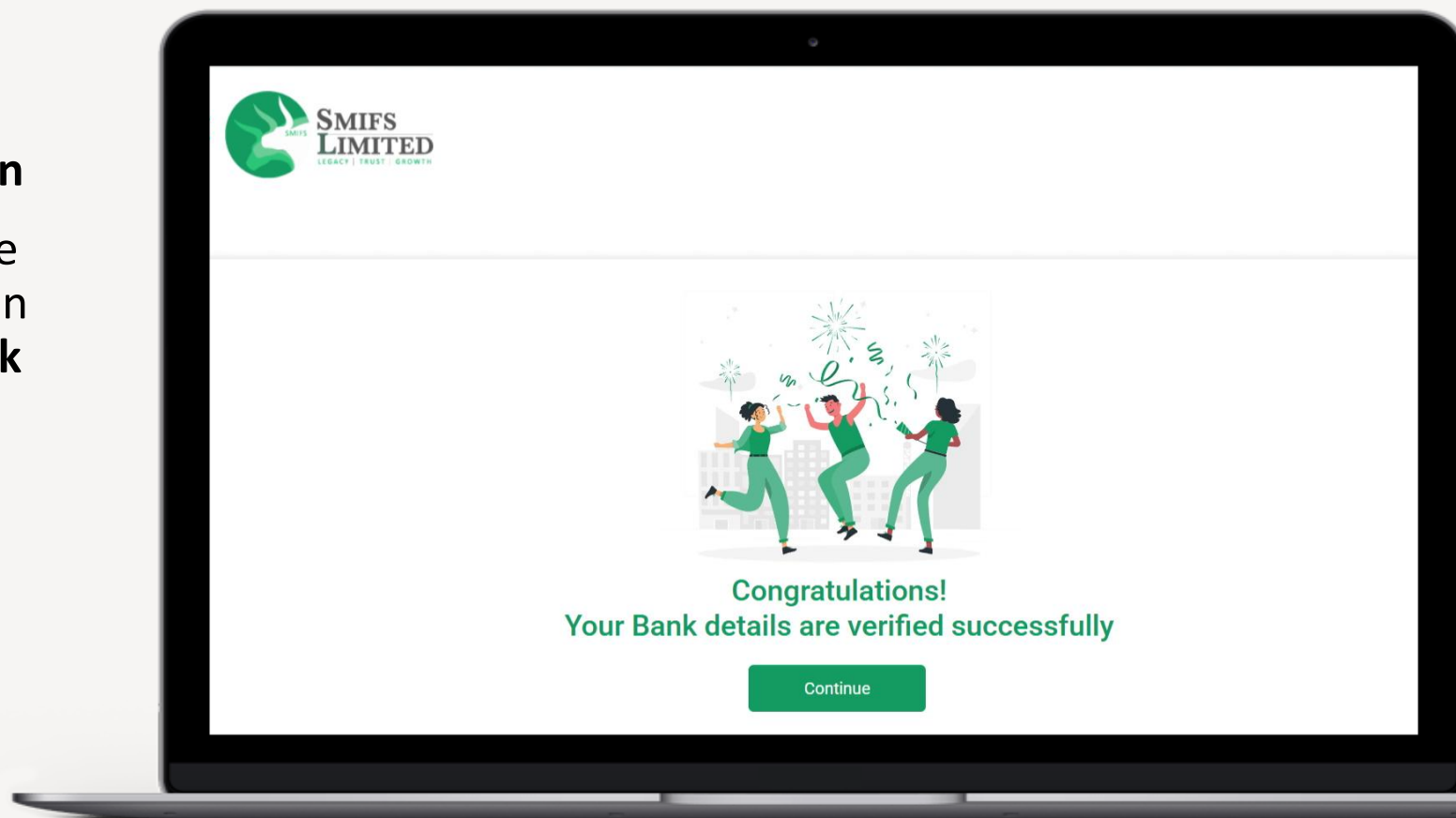
- Select the document type from the dropdown menu.
- Click on **Upload** and wait for confirmation.
- Once successfully uploaded, click **Continue** to proceed with your application.



Bank Details Verification Confirmation

On successful verification, you will see a confirmation message on your screen that says: **“Congratulations! Your Bank details are verified successfully.”**

Simply click on the **“Continue”** button to proceed to the next step.

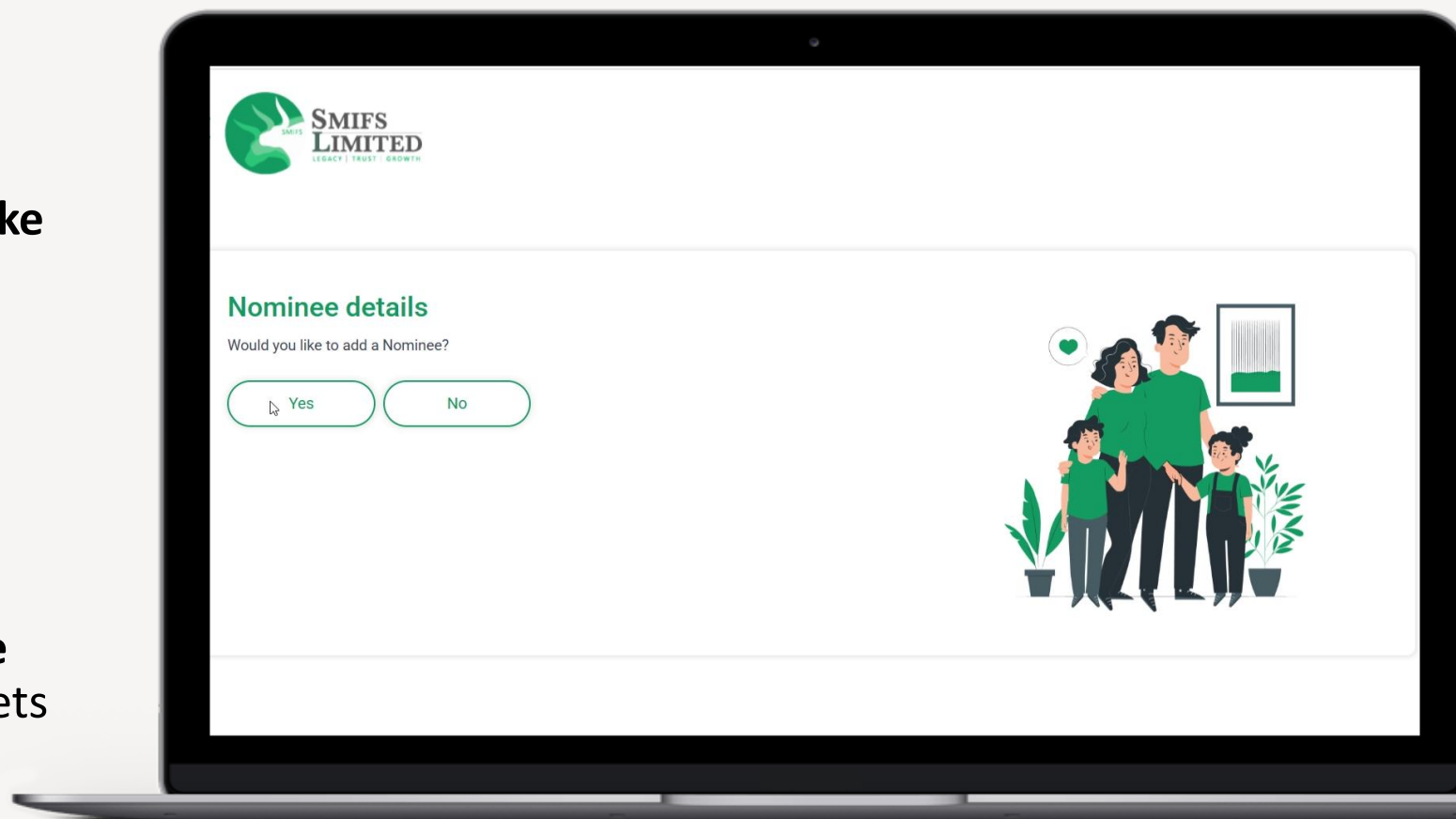


**After your bank details are verified,
you will be prompted to add a
nominee**

You'll see the question: **"Would you like
to add a Nominee?"**

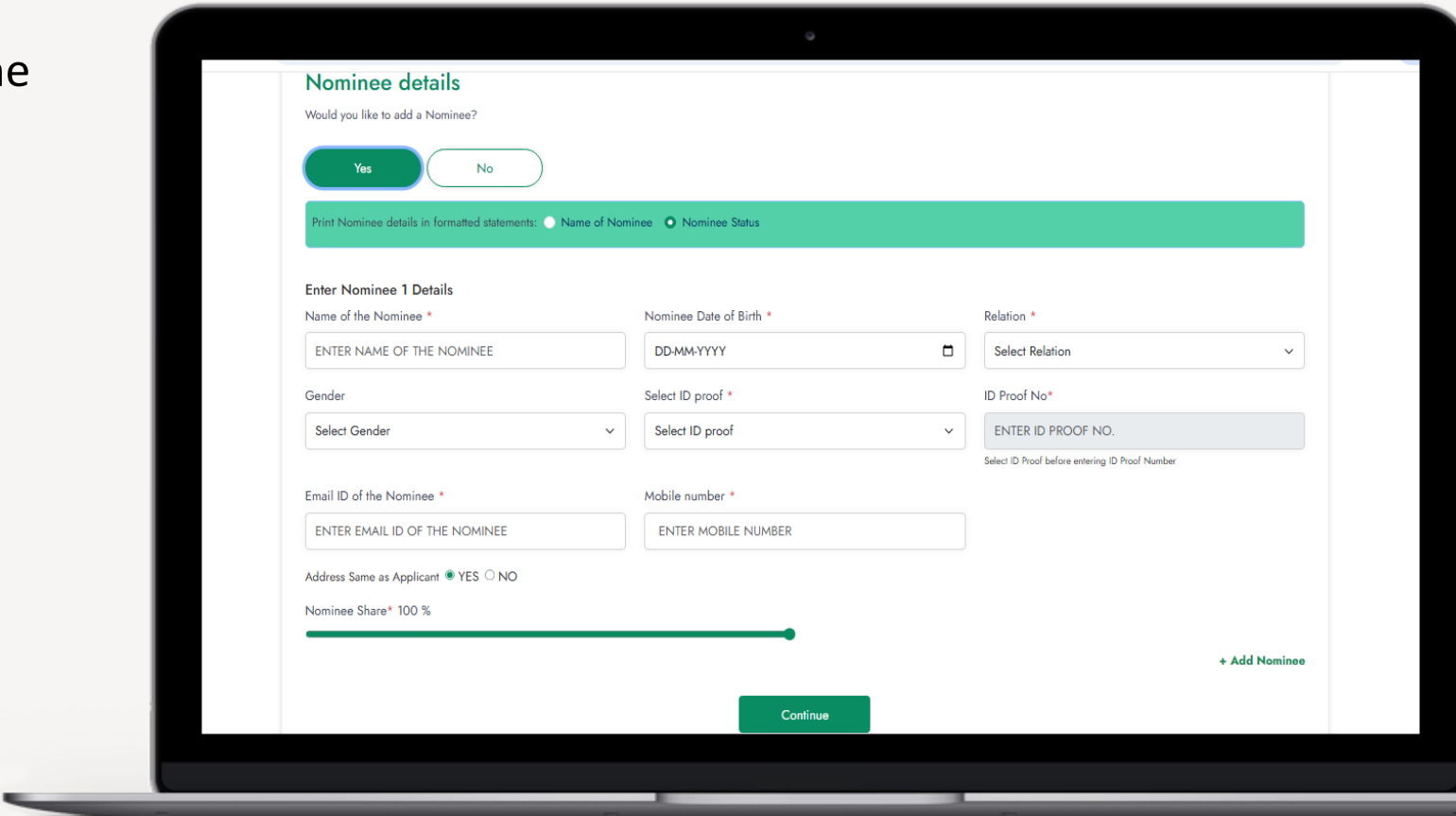
Click **"Yes"** to proceed with entering
nominee details or **"No"** to skip this
step.

**However, SMIFS LIMITED strongly
recommends that you add a nominee
to ensure smooth transmission of assets
in unforeseen circumstances**



You can add **up to 3 nominees**, with the **total share adding up to 100%**.

- Provide:
 - **Name, DOB, Gender, Relationship**
 - **ID Proof Type & Number**
 - Nominee's **Email ID & Phone**
- If **address** is same as yours, select **Yes**
- Use slider to assign **percentage**
- Click **Continue**




The screenshot shows the 'Nominee details' form on a laptop screen. The form is titled 'Nominee details' and asks 'Would you like to add a Nominee?'. There are 'Yes' and 'No' buttons. Below this, a green bar indicates 'Print Nominee details in formatted statements: Name of Nominee (selected) | Nominee Status'. The main section is 'Enter Nominee 1 Details'. It contains several input fields: 'Name of the Nominee' (text box), 'Nominee Date of Birth' (date picker), 'Relation' (dropdown), 'Gender' (dropdown), 'Select ID proof' (dropdown), 'ID Proof No.' (text box), 'Email ID of the Nominee' (text box), and 'Mobile number' (text box). There are also radio buttons for 'Address Same as Applicant' (YES selected, NO) and a slider for 'Nominee Share' (set to 100%). A '+ Add Nominee' button is at the bottom right, and a 'Continue' button is at the bottom center.

Now we move on to the Market Segments Selection

- By default, **Equity** and **Mutual Fund** segments are **pre-selected**.
- To opt for **Equity Derivatives**, **Currency**, or **Commodity** segments, you must **upload additional supporting documents**, such as a **recent bank statement**.

✓ Choose your desired segments and proceed accordingly.



Segment Selection

Please select your trading segment(s)

☒ Equity

☐ Equity Derivatives

☐ Currency Derivatives

☒ Mutual Funds

☐ Commodity

Do you require DIS slip book ?

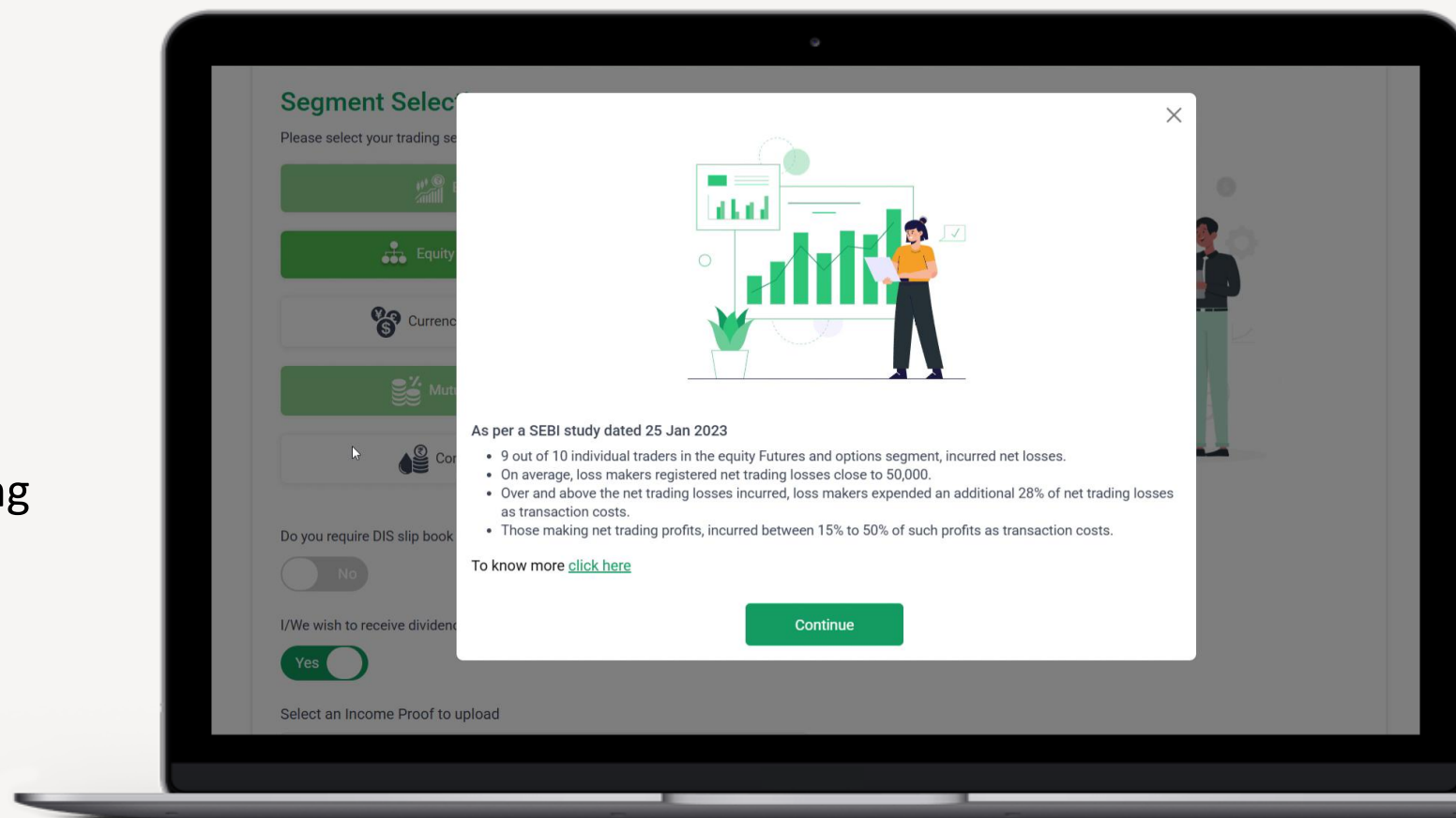
☐ No

I/We wish to receive dividend/interest directly into my/our Bank A/c through ECS

☒ Yes

Before proceeding a **SEBI-mandated disclosure** will pop up on your screen.

- **Read this pop-up carefully.**
- Click “**Continue**” only after reviewing the full disclosure.



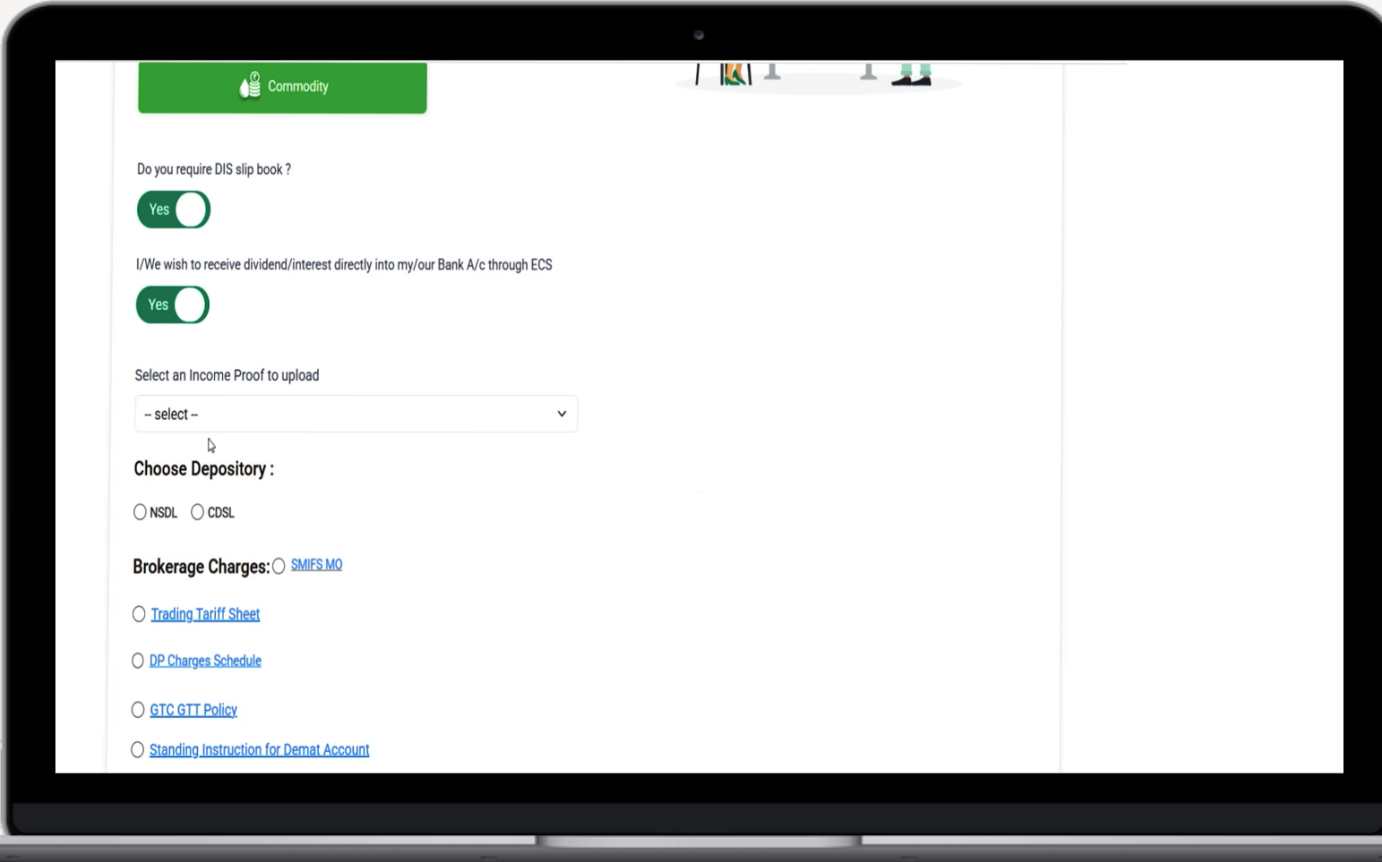
Additional Preferences & Income Proof

Choose your preferences for :

DIS Slip Book (Delivery Instruction Slip)

ECS – to receive **dividends or interest** directly into your bank account

Upload Income Proof (only if required for selected segments like Derivatives, Commodity, etc.)



Commodity

Do you require DIS slip book ?

☒ Yes

I/We wish to receive dividend/interest directly into my/our Bank A/c through ECS

☒ Yes

Select an Income Proof to upload

-- select --

Choose Depository :

☐ NSDL ☐ CDSL

Brokerage Charges: ☐ [SMIFS.MQ](#)

☐ [Trading Tariff Sheet](#)

☐ [DP Charges Schedule](#)

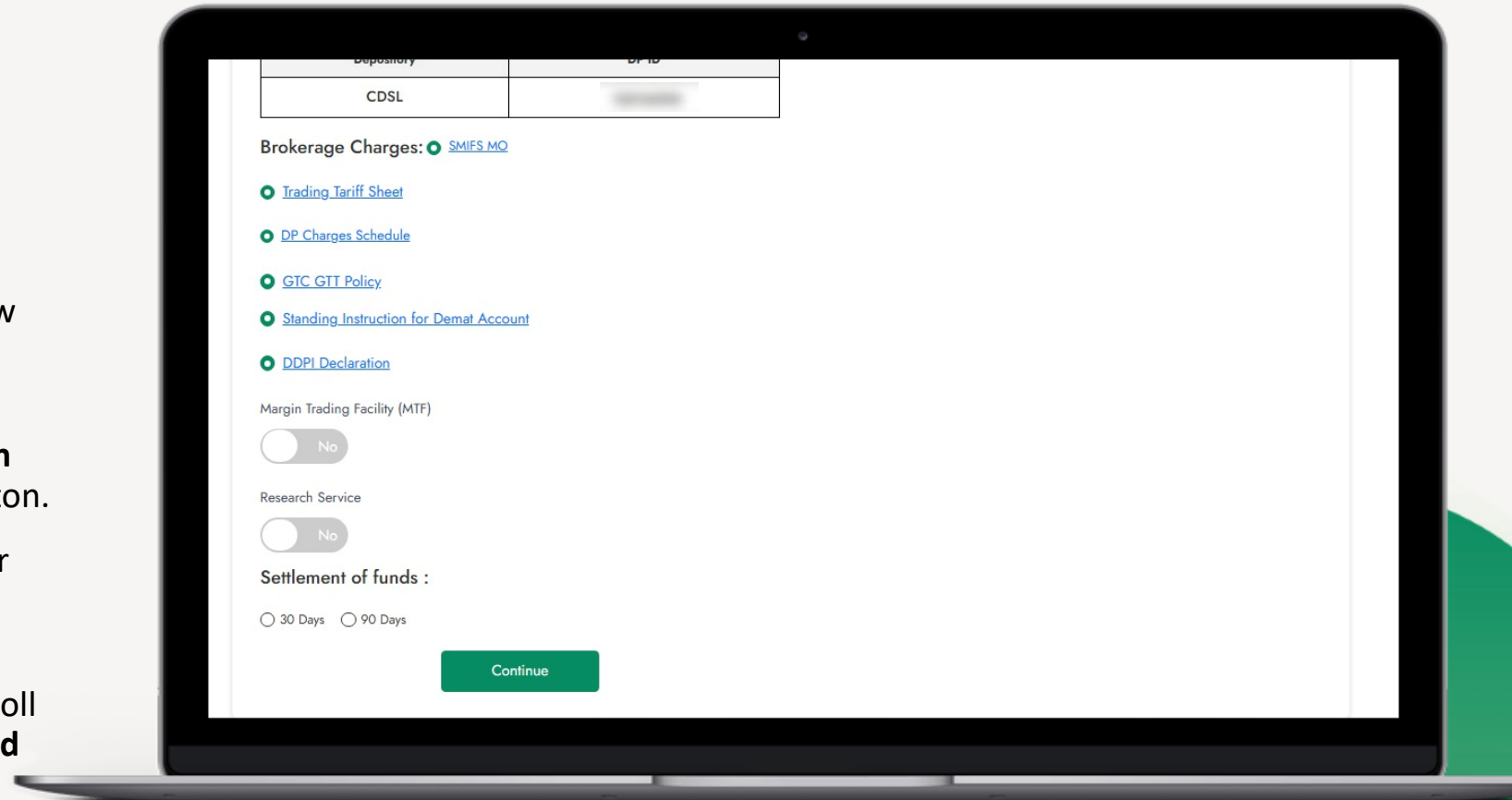
☐ [GTC GTT Policy](#)

☐ [Standing Instruction for Demat Account](#)

Next, select your preferred depository—either NSDL or CDSL.

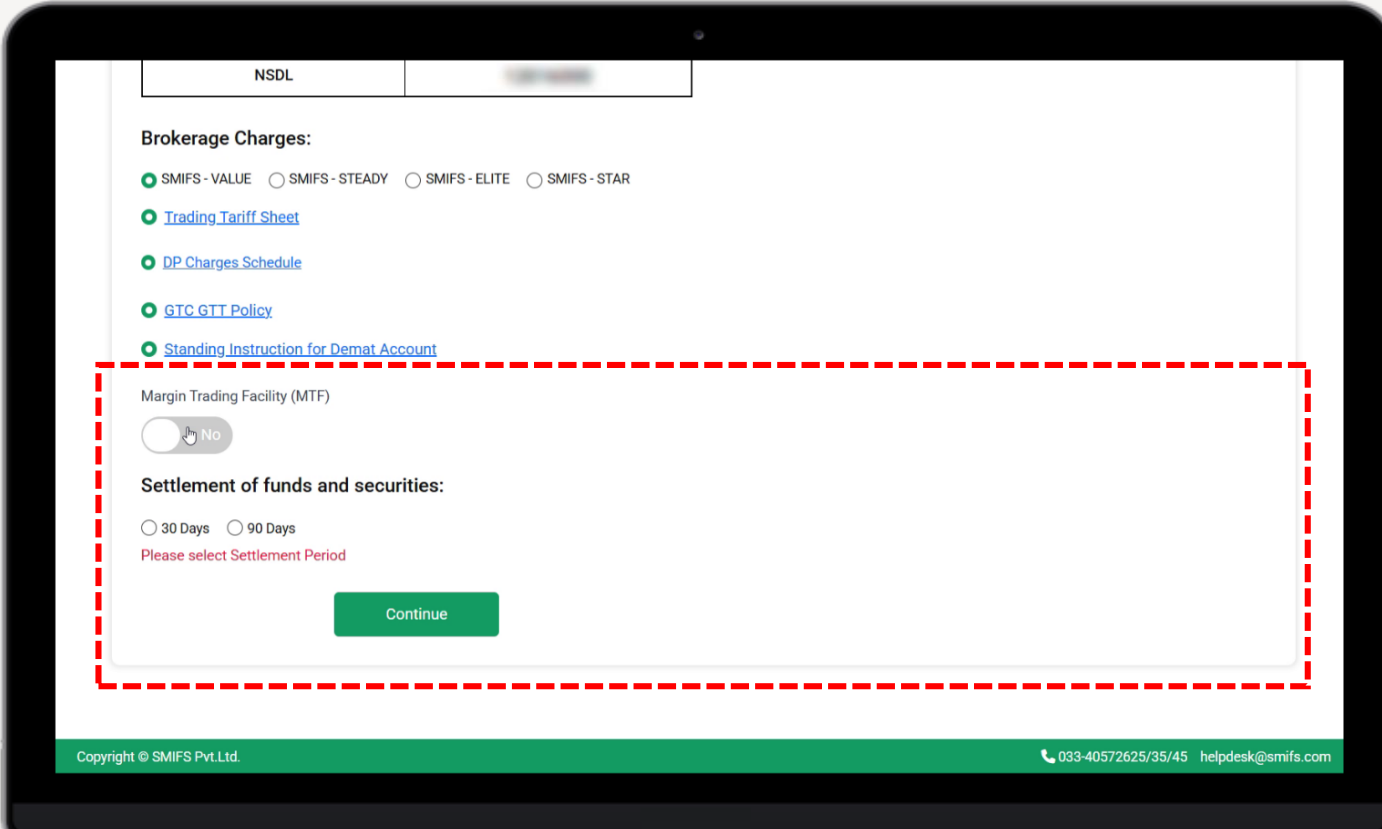
Then, click on the ‘SMIFS MO’ option to view the brokerage charges.

- You must now go through all the documents carefully, including:
 - Trading Tariff Sheet
 - DP Charges Schedule
 - GTC/GTT Policy
 - Standing Instruction for Demat Account
- To enable the Standing Instruction, answer a few questions related to your Demat account, then click ‘I Accept’ to proceed.
- You will then see the option to **avail of Research Services**. You can turn it on using the slider button.
- If you choose to activate it, a pop-up will appear showing the most important **Terms and Conditions** related to Research Analysis.
- Go through each point carefully. Once done, scroll to the bottom. If you agree, click on **I Accept and Submit**. If not, you can simply click **Cancel** and move forward without enabling this feature



Now, scroll down to the bottom of the same page

- Next, choose whether you want to enable the Margin Trading Facility.
- Finally, select your preferred Settlement Cycle—either 30 days or 90 days.
- Once done, click on ‘Continue’ to move ahead with your eKYC process.



NSDL

Brokerage Charges:

☒ SMIFS - VALUE ☐ SMIFS - STEADY ☐ SMIFS - ELITE ☐ SMIFS - STAR

[Trading Tariff Sheet](#)

[DP Charges Schedule](#)

[GTC GTT Policy](#)

[Standing Instruction for Demat Account](#)

Margin Trading Facility (MTF)

☐ No

Settlement of funds and securities:

☐ 30 Days ☐ 90 Days

Please select Settlement Period

Continue

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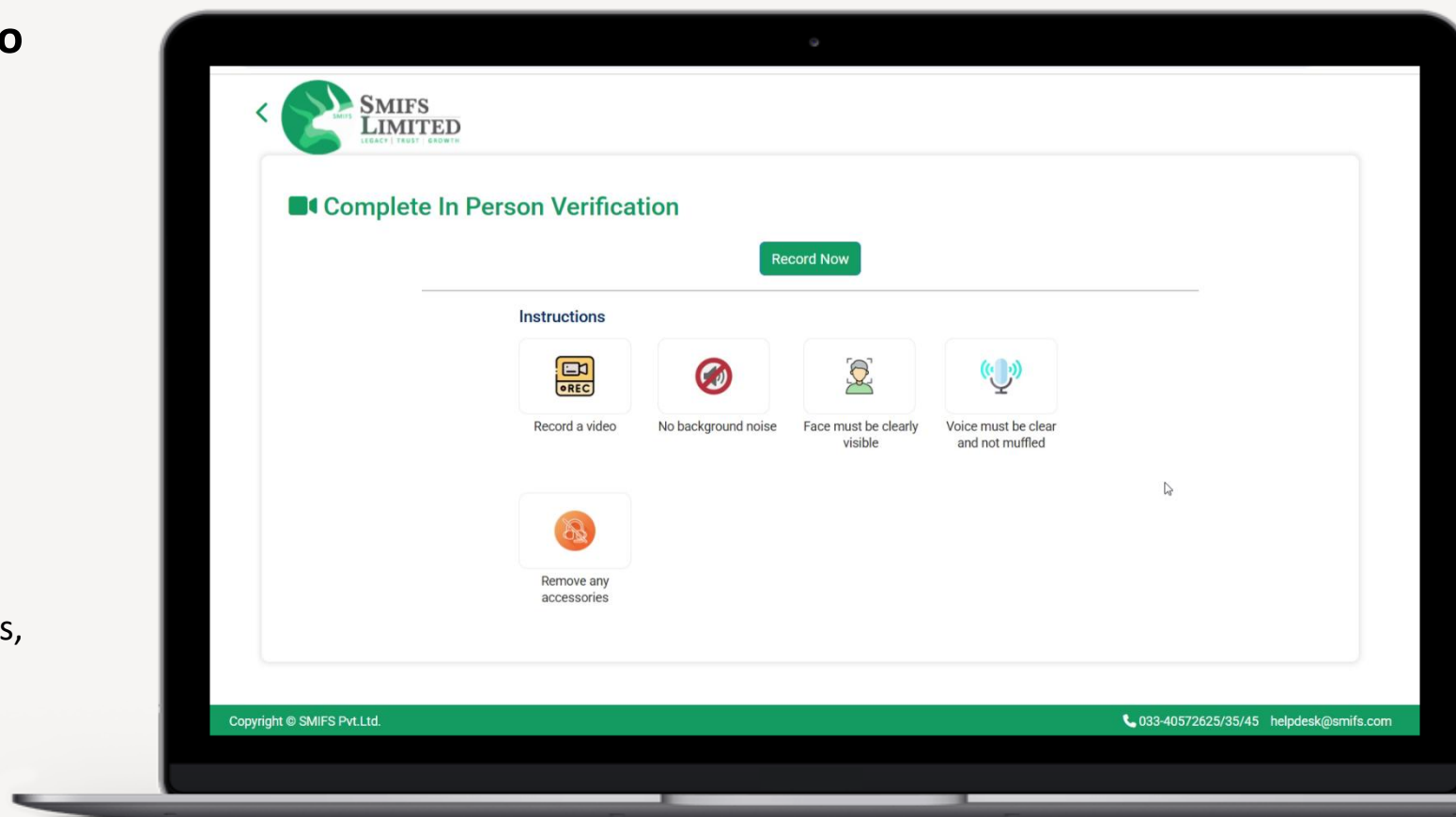
Next, you'll be redirected to the Video In-Person Verification or IPV page

You will be redirected to the **Video In-Person Verification (IPV)** page.

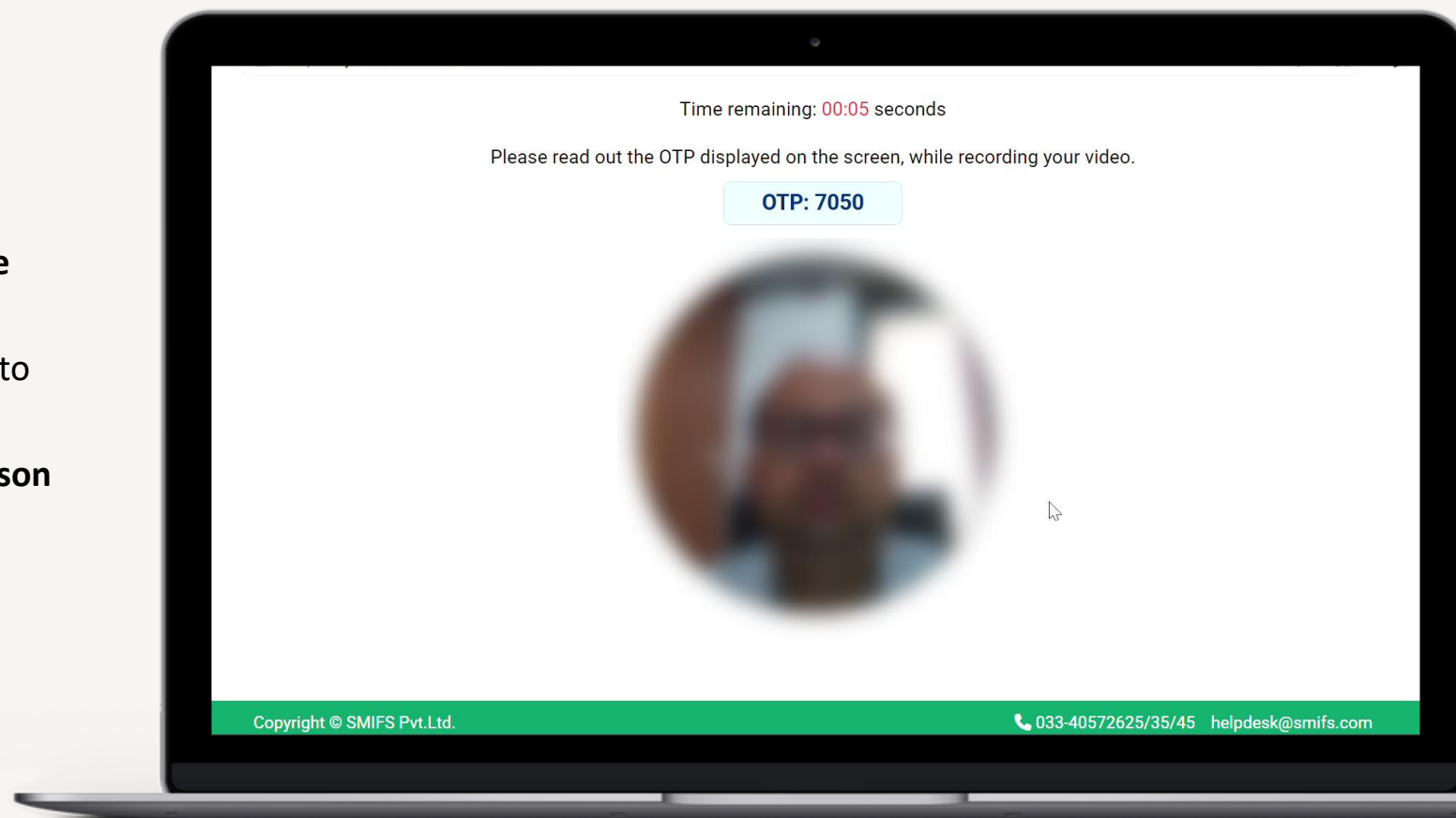
Before you begin recording, please ensure the following:

- There is no background noise
- Your face is clearly visible in good lighting
- Your voice is clear and not muffled
- Remove any accessories such as hats, sunglasses, or anything that may obscure your face

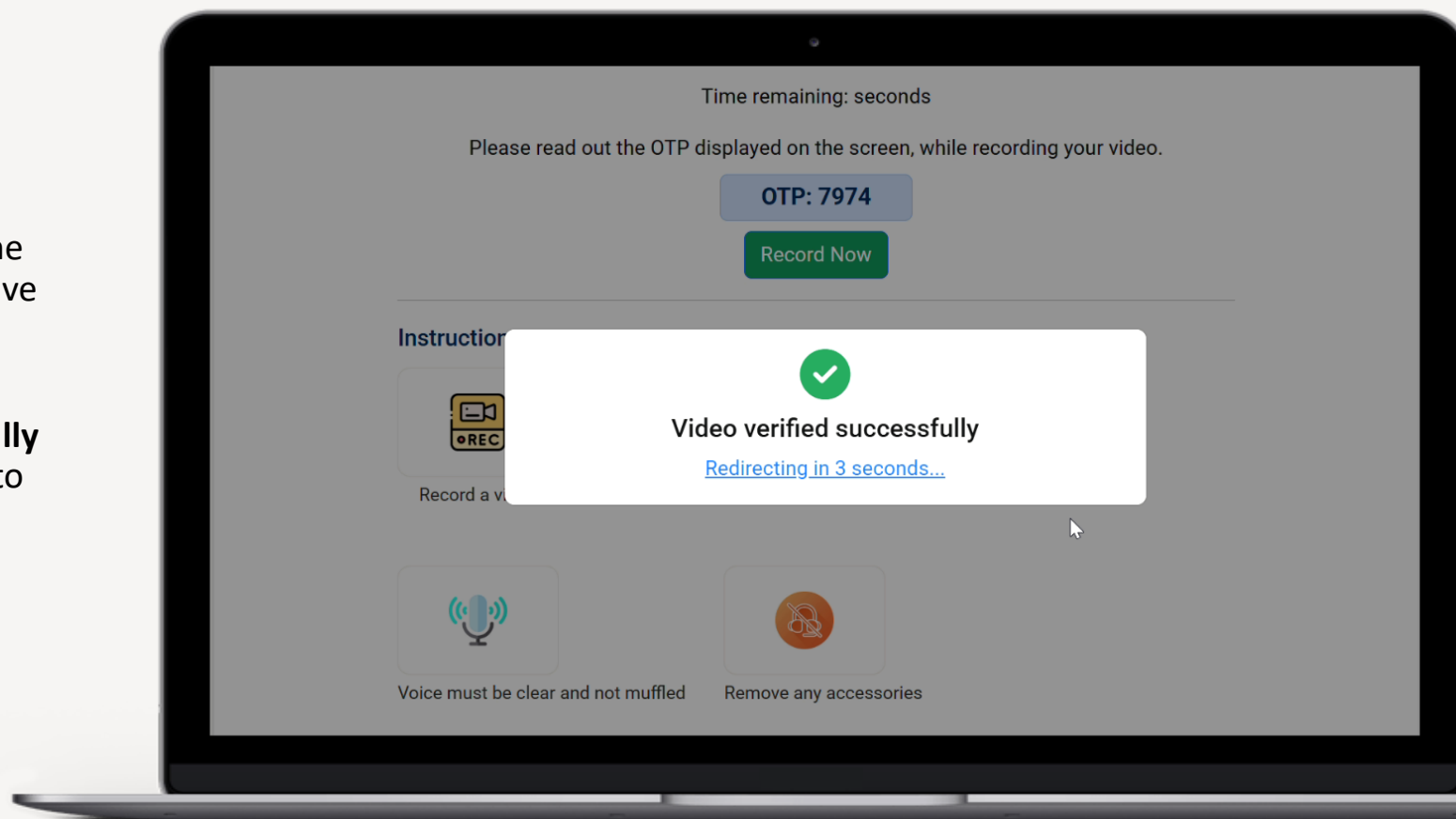
Once ready, click on **Record Now**



- Remember, during the recording process, you must **position your face clearly within the circle** displayed on the screen.
- While recording, **read out loud the OTP** shown to you on the screen in a clear and audible voice.
- This step is essential for completing your **In-Person Verification (IPV)** successfully.



- If the system successfully detects and verifies the OTP you spoke during the recording, you'll receive a pop-up message saying '**Video Verified Successfully.**'
- Please wait a few seconds, you'll be **automatically redirected** to the next page, where you'll need to **capture a selfie** to complete the verification process

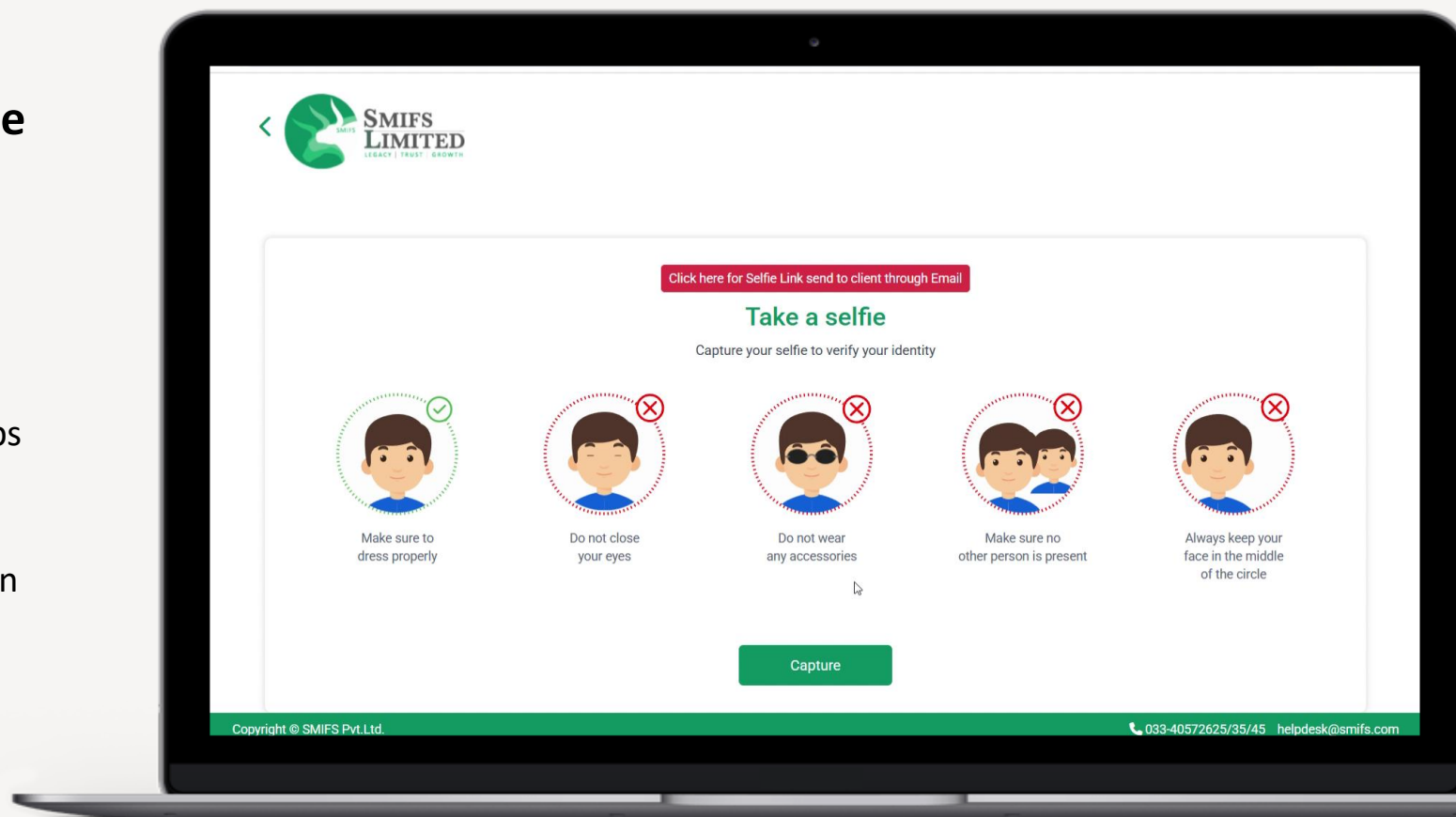


In this step, you'll need to take a selfie using your device's camera.

On the selfie verification page, you'll see some important guidelines.

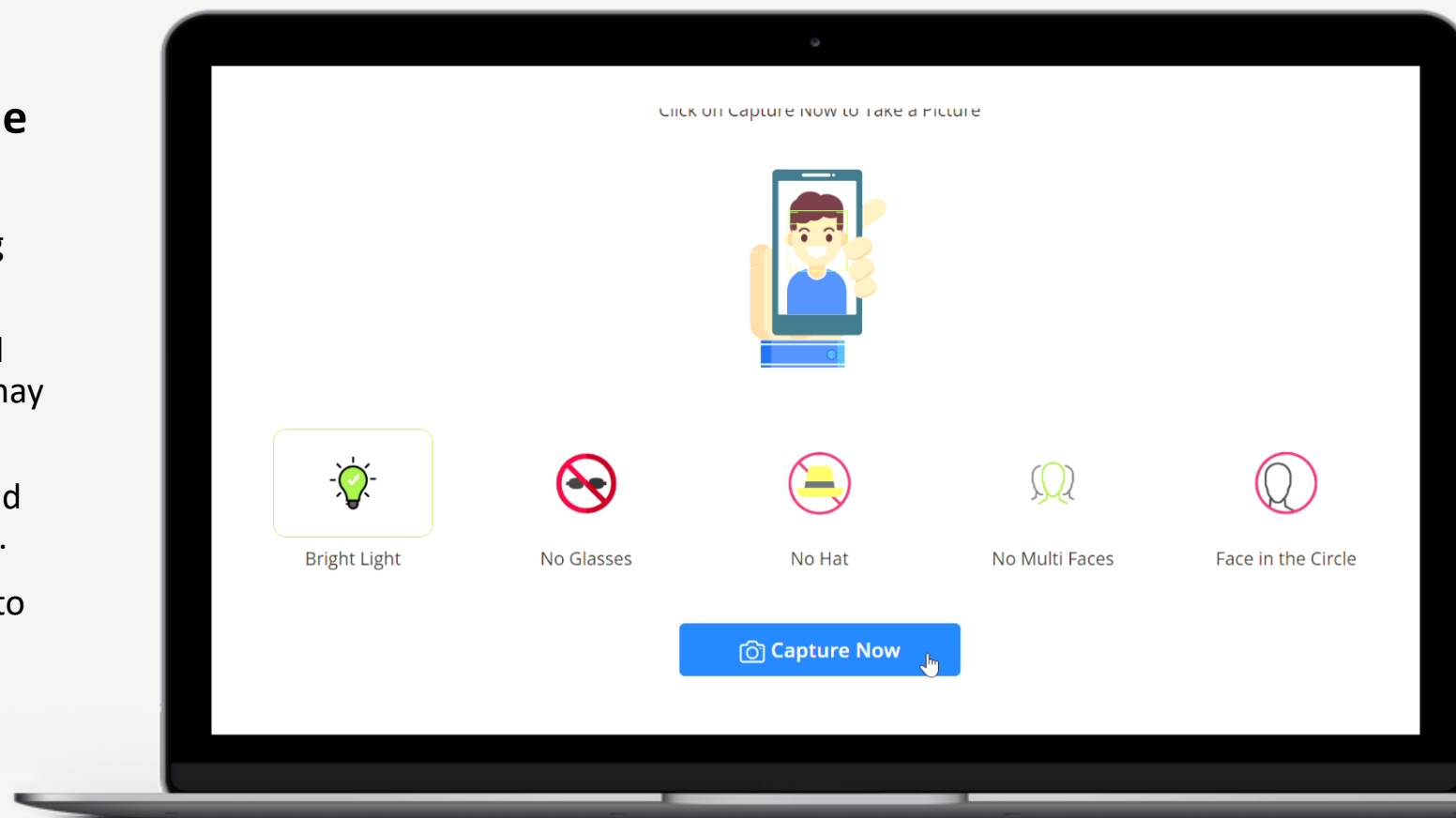
- ✓ Make sure you're dressed properly
- ✗ Don't close your eyes
- ✗ Avoid wearing accessories like sunglasses or caps
- ✗ Make sure no other person is in the frame
- ✗ Keep your face centered inside the circle

Once everything is set, click on the 'Capture' button to take your selfie and proceed

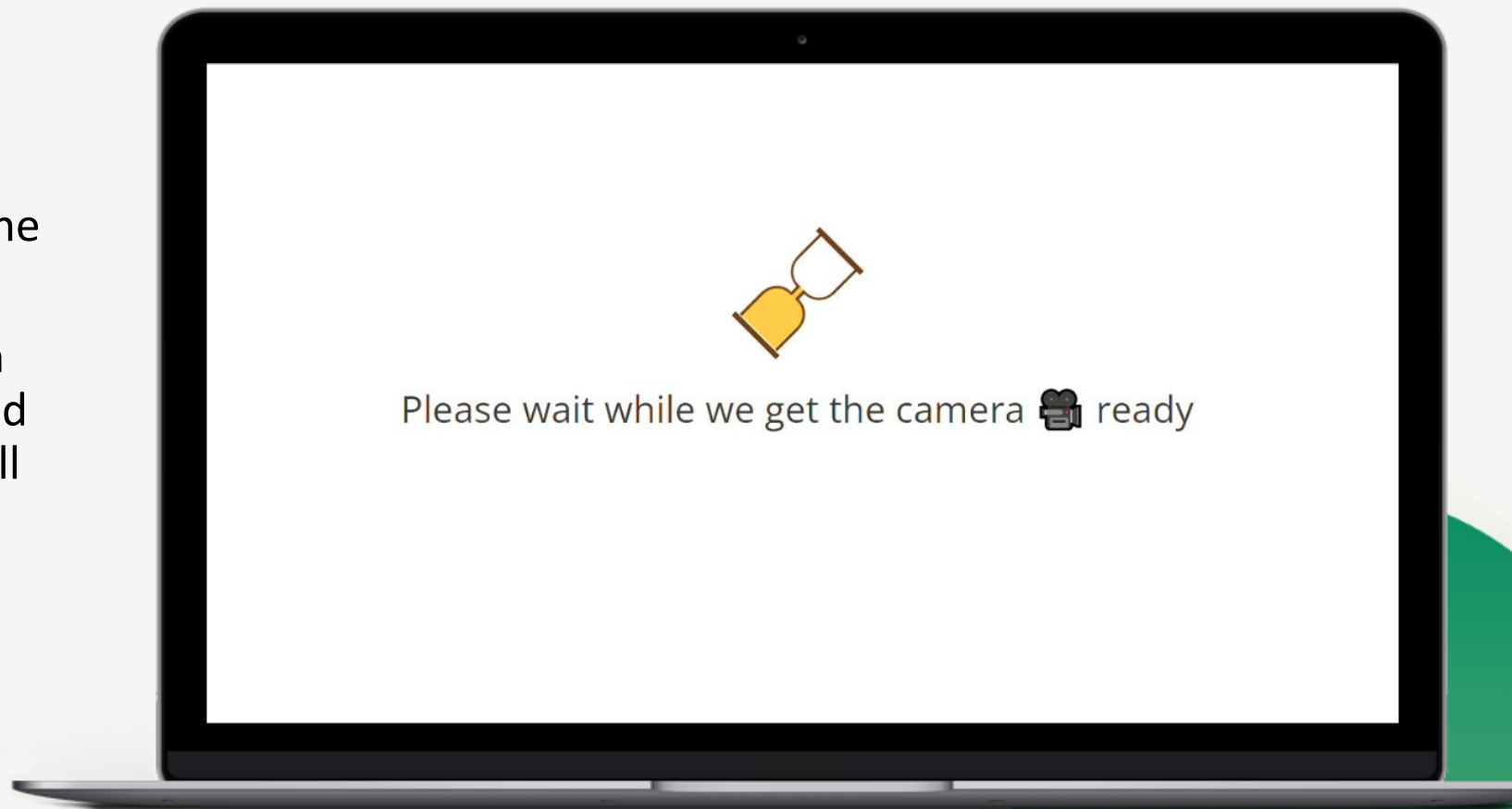


In this step, you'll need to take a selfie using your device's camera.

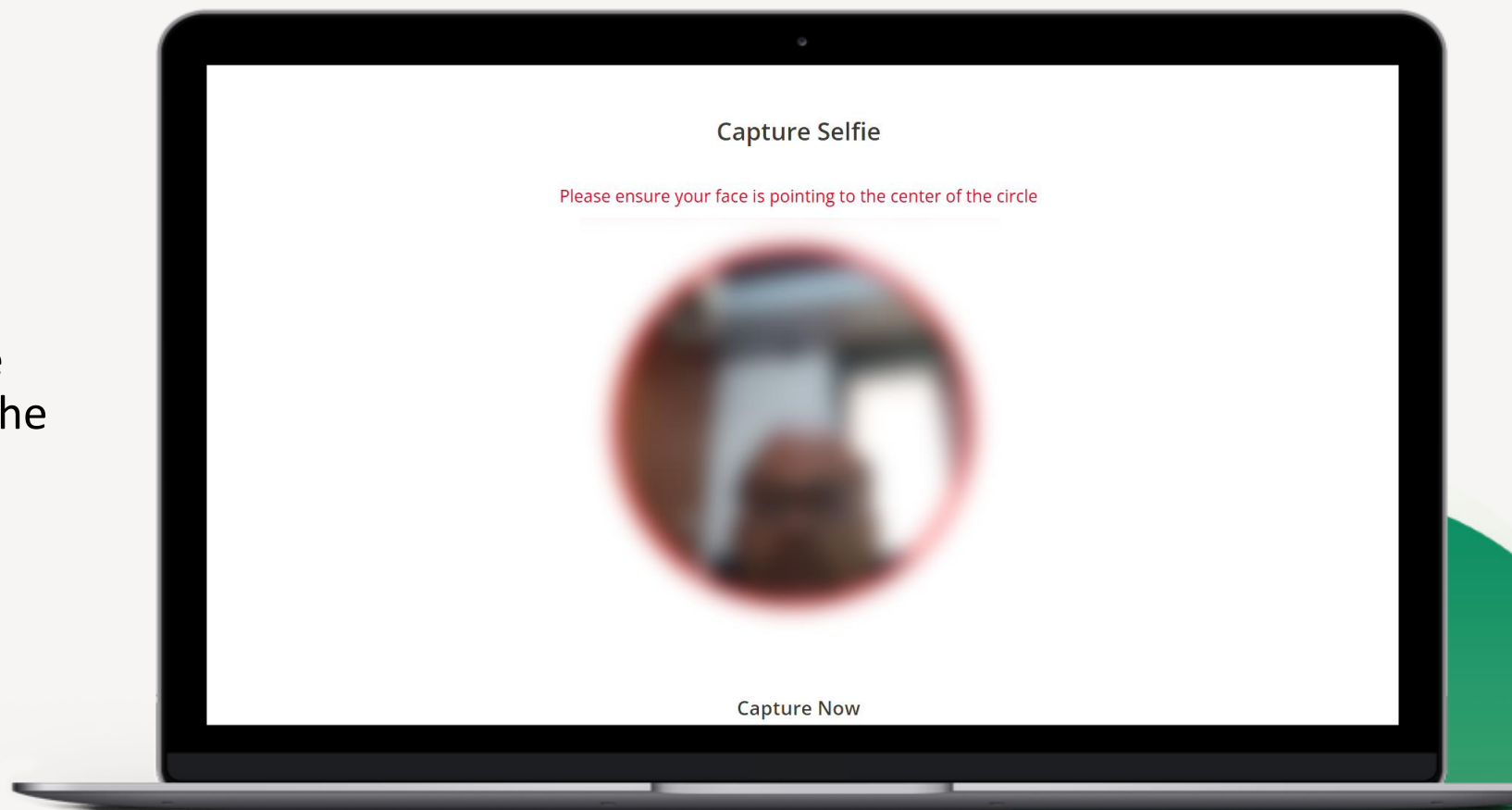
- In this step, you'll need to **capture a selfie** using your device's camera.
- Make sure you're in a **well-lit environment**, and **remove any glasses, caps, or accessories** that may block your face.
- Ensure there are **no other faces** in the frame and that your face is **perfectly centered** in the circle.
- Once ready, click on the '**Capture Now**' button to take the selfie.



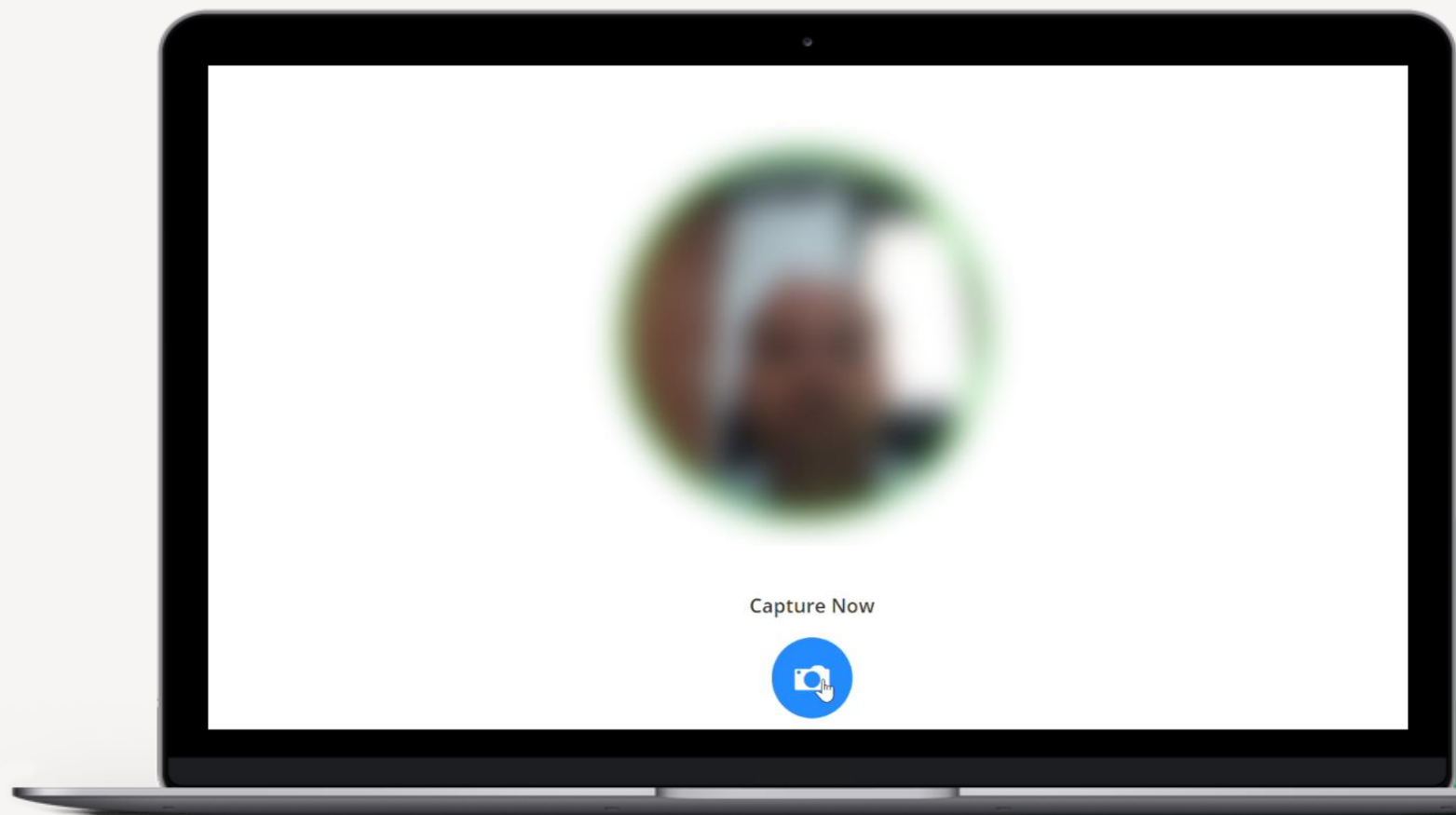
- Now, please wait a moment while the **camera gets ready**.
- Make sure you stay in position, with your face clearly visible and centered on the screen. The selfie capture will begin shortly



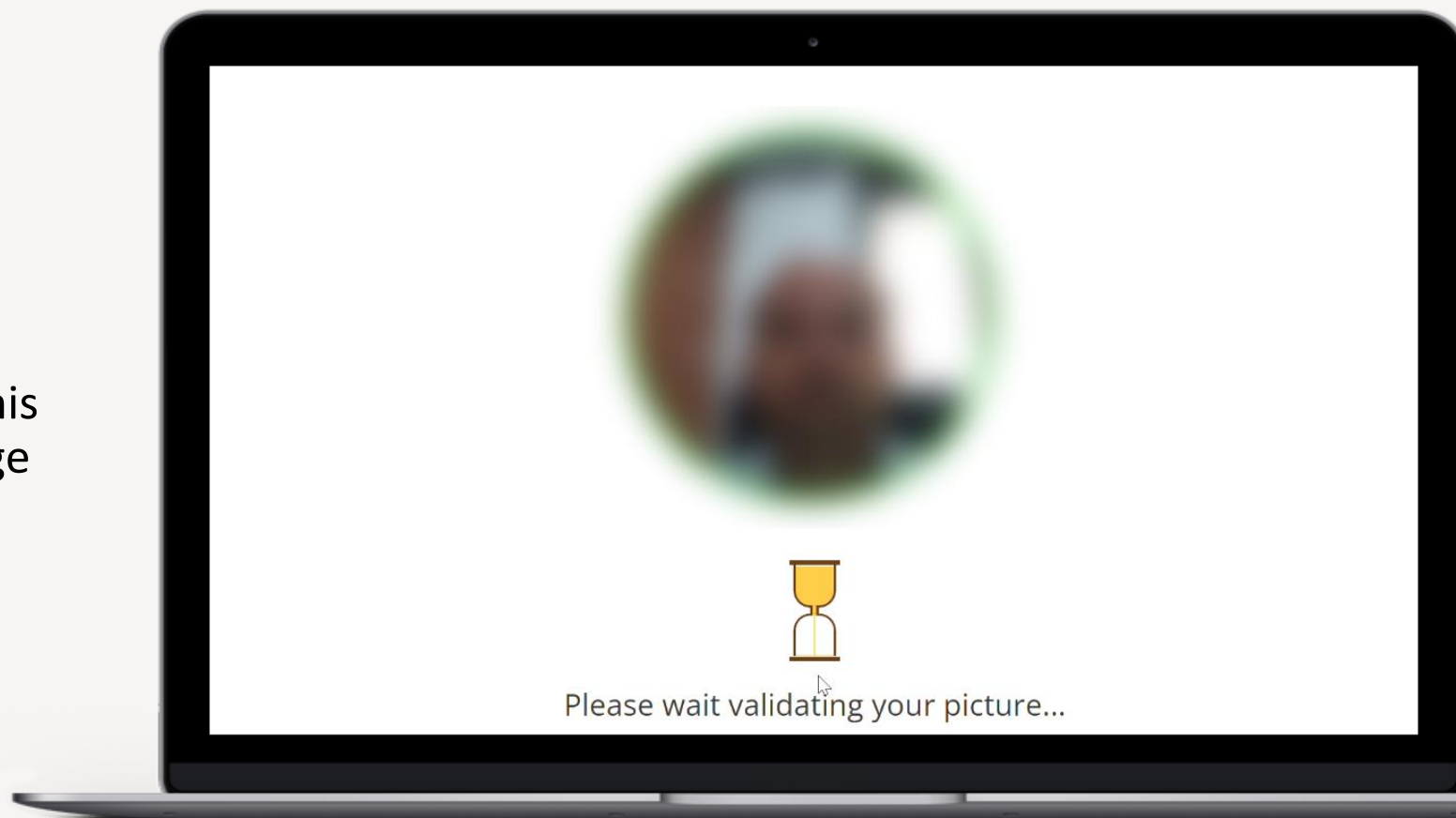
A new page will appear. Please ensure your face is pointing to the center of the **red circle**.



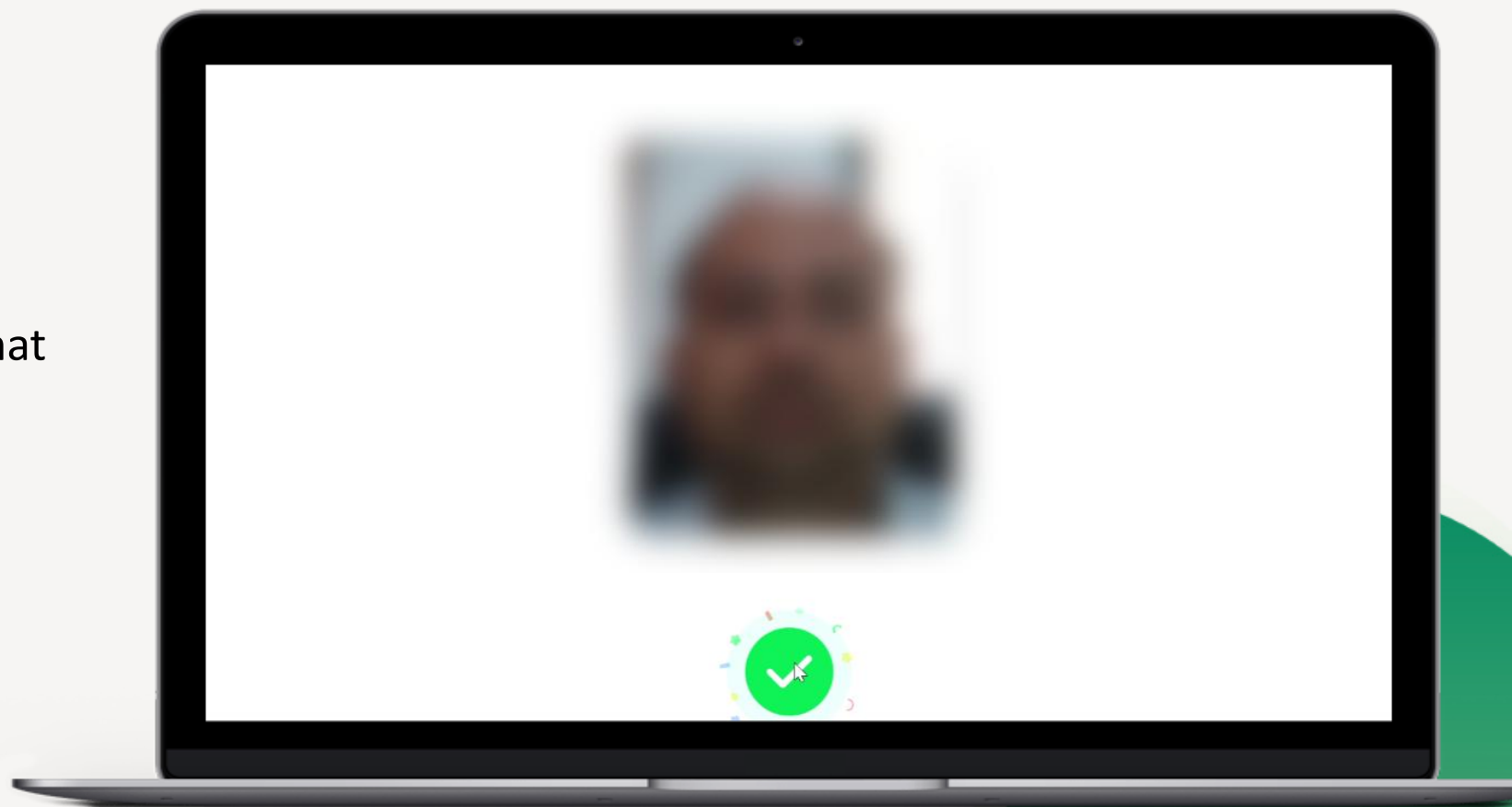
- Once the **red circle turns green**, it means the camera is ready.
- Now, click on the **‘Capture Now’** button to take your selfie



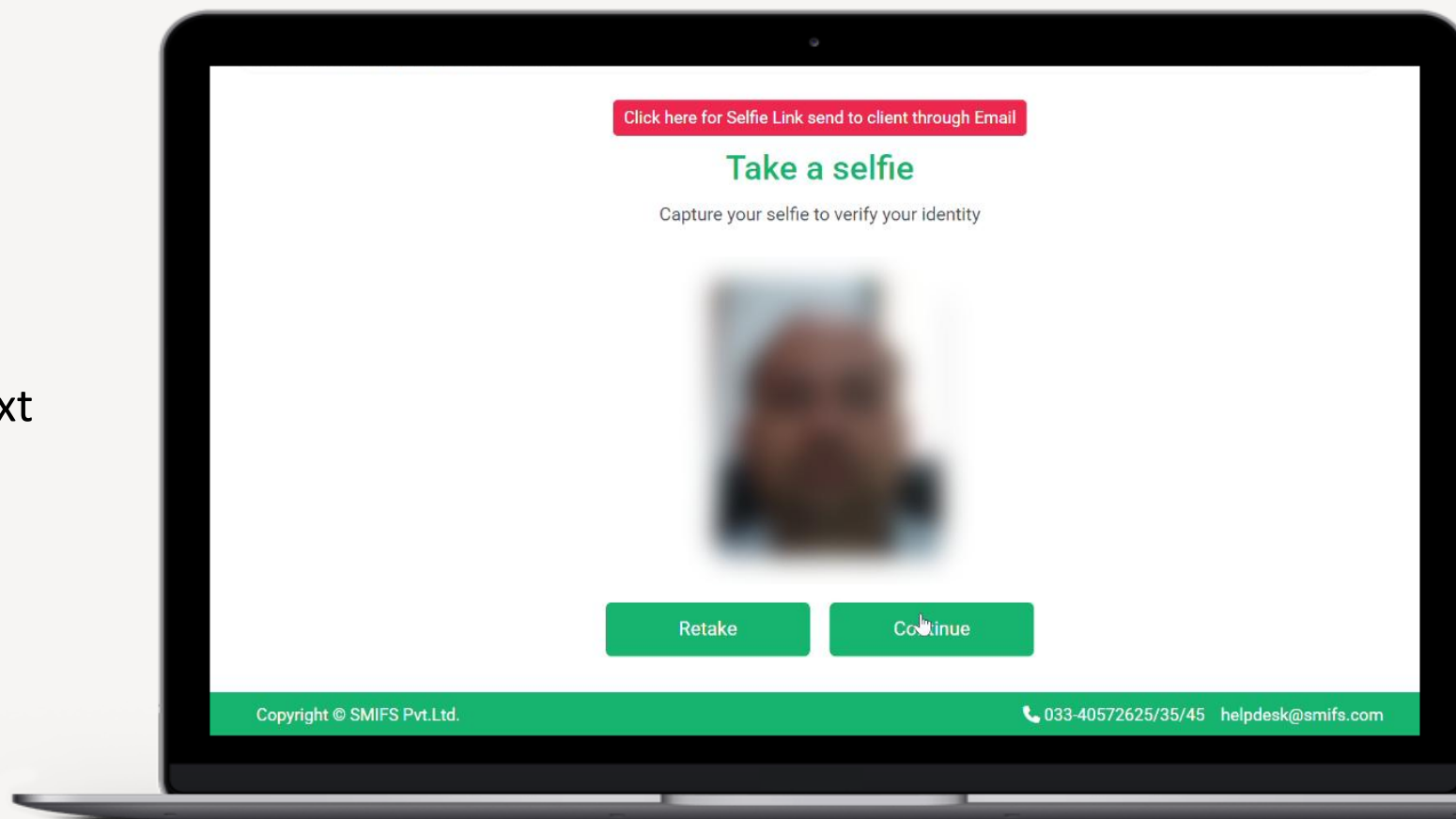
- Please wait for a few seconds while the camera **validates your picture**.
- Make sure you remain still during this time, as the system checks the image for clarity and compliance



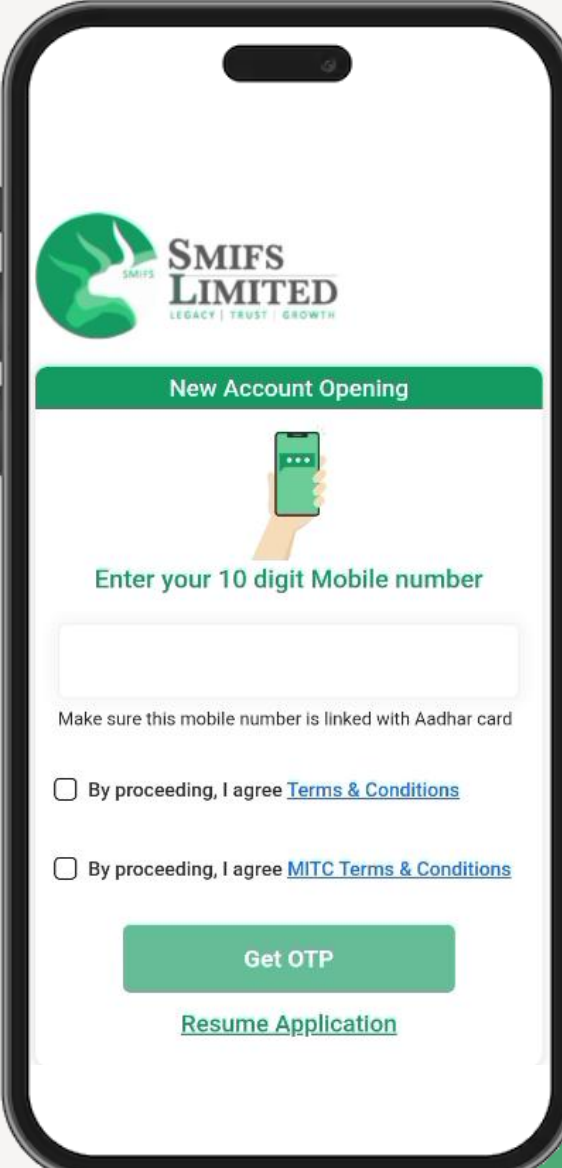
A **green tick** on the screen confirms that your selfie has been **captured successfully**.



If everything is okay, then tap on **Continue** button to proceed to the next step



- If you do not have a **webcam** attached to your system, then you need to open the link **kyc.smwml.com** and enter your mobile number and take a moment to read the **Terms and Conditions**. Once you've done that, tick the **checkboxes** confirming you've understood and agreed. Now go ahead and click on **Get OTP**. You'll receive a **One-Time Password (OTP)** via SMS on your given mobile number.
- Alternatively you can open the selfie capture page by clicking on the red button with label ***"click here for selfie link sent to client through email"*** in the previous page.
- A new page will open where you have to enter that OTP. Then you will be redirected to the **Selfie** page on your mobile.



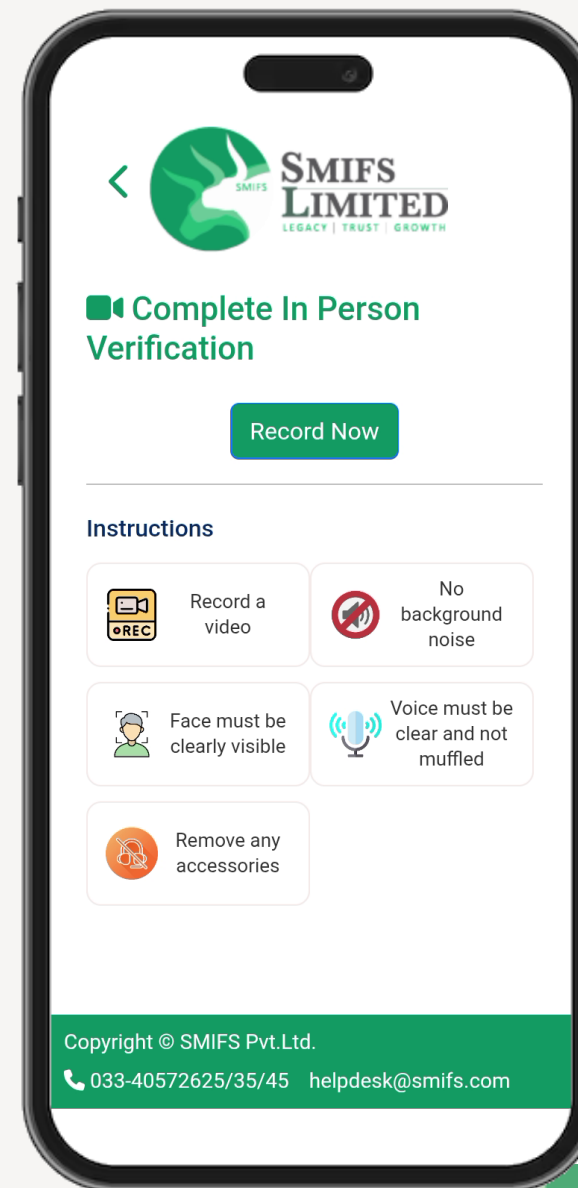
The image shows a smartphone screen displaying the SMIFS Limited mobile application interface. At the top, the SMIFS Limited logo is visible. Below it, a green banner reads "New Account Opening". The main content area features a green button with a white smartphone icon and the text "Enter your 10 digit Mobile number". Below this is a white input field. A note below the field states: "Make sure this mobile number is linked with Aadhar card". There are two checkboxes with text: "By proceeding, I agree [Terms & Conditions](#)" and "By proceeding, I agree [MITC Terms & Conditions](#)". At the bottom, there is a green "Get OTP" button and a green link "Resume Application".

You will be redirected to the **Video In-Person Verification (IPV)** page.

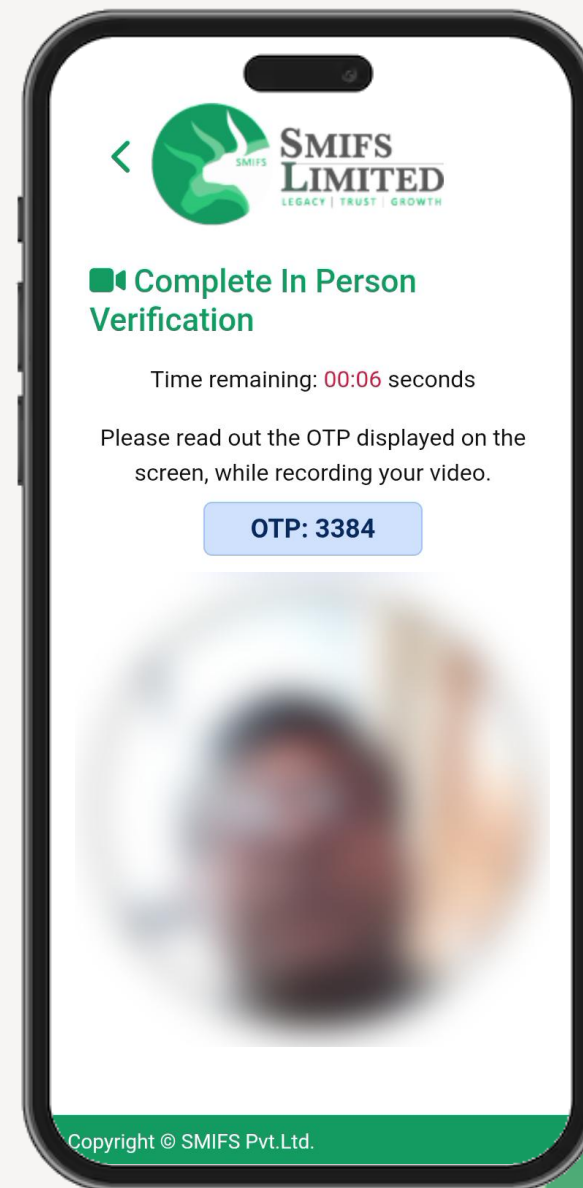
Before you begin recording, please ensure the following:

- There is no background noise
- Your face is clearly visible in good lighting
- Your voice is clear and not muffled
- Remove any accessories such as hats, sunglasses, or anything that may obscure your face

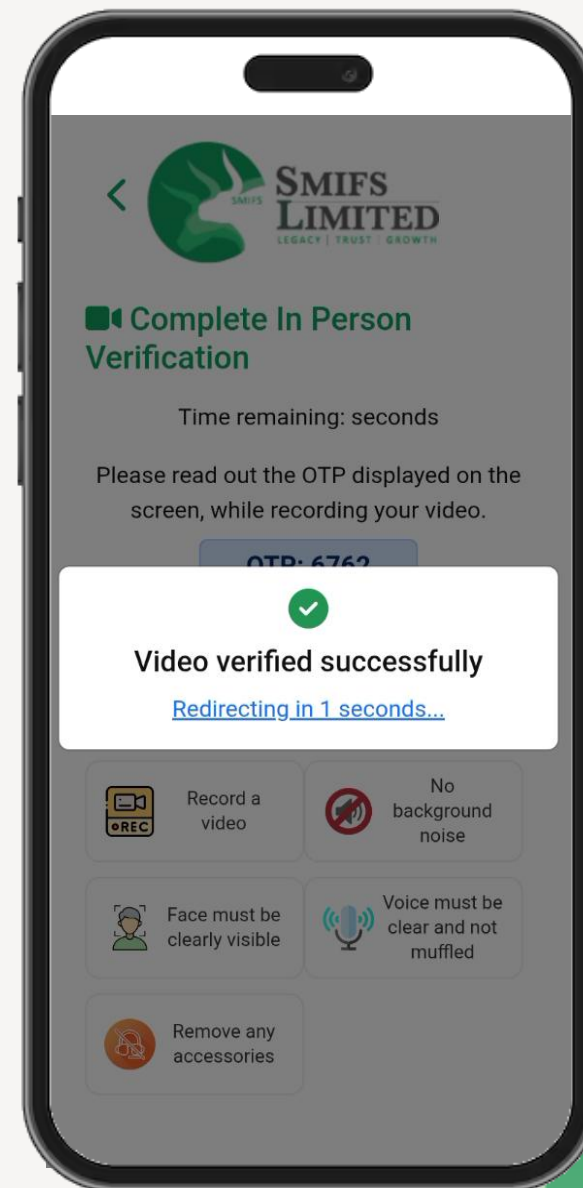
Once ready, click on **Record Now**



- Remember, during the recording process, you must **position your face clearly within the circle** displayed on the screen.
- While recording, **read out loud the OTP** shown to you on the screen in a clear and audible voice.
- This step is essential for completing your **In-Person Verification (IPV)** successfully

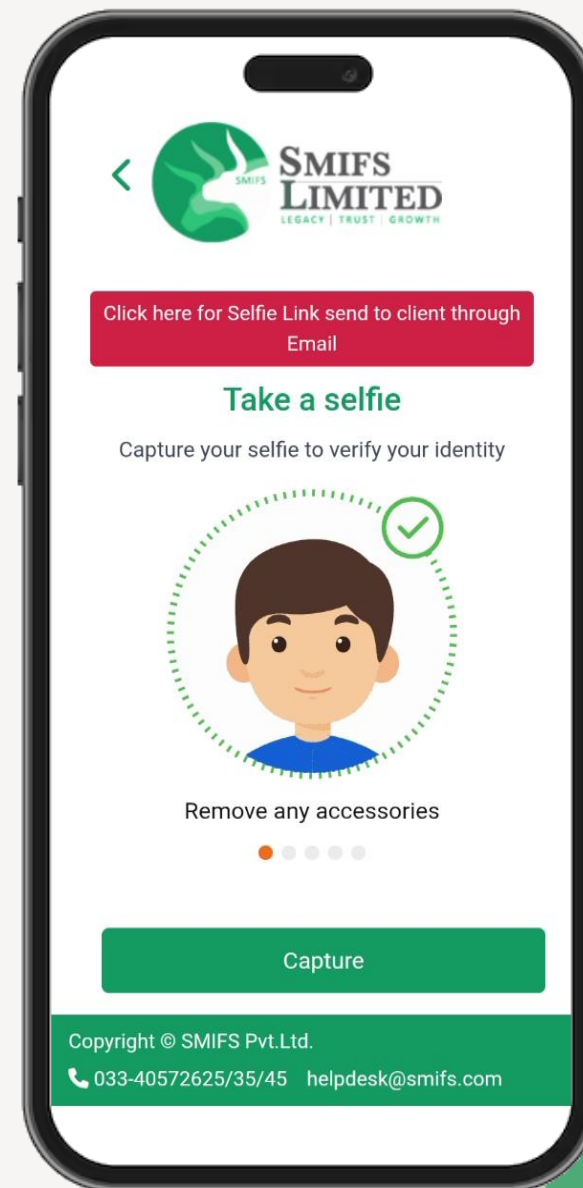


- If the system successfully detects and verifies the OTP you spoke during the recording, you'll receive a pop-up message saying '**Video Verified Successfully.**'
- Please wait a few seconds, you'll be **automatically redirected** to the next page, where you'll need to **capture a selfie** to complete the verification process.

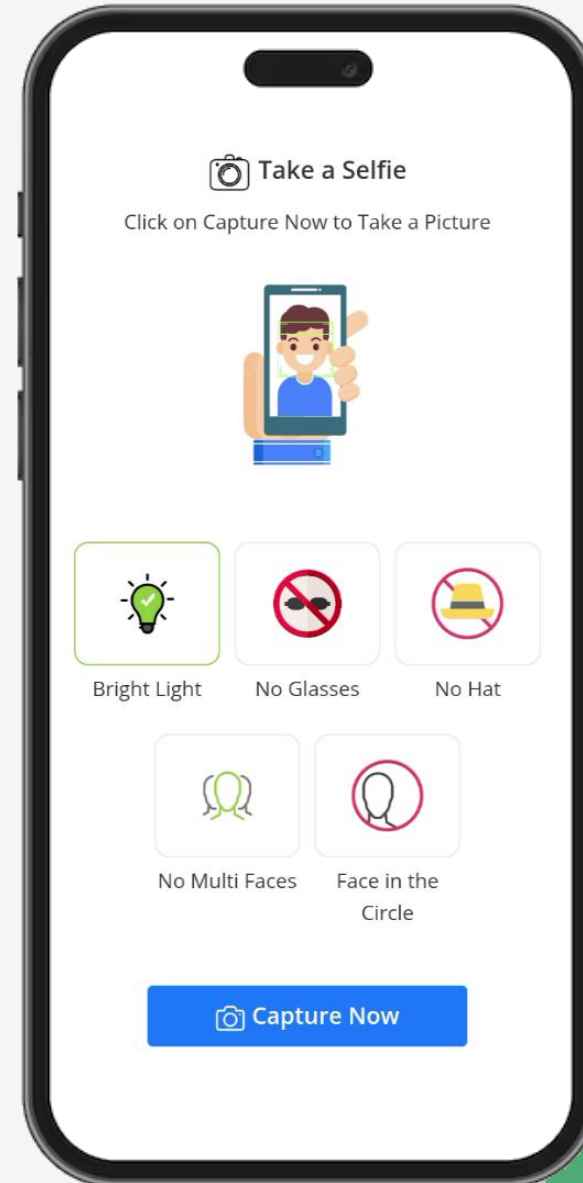


In this step, you'll need to take a selfie using your device's camera. On the selfie verification page, you'll see some important guidelines.

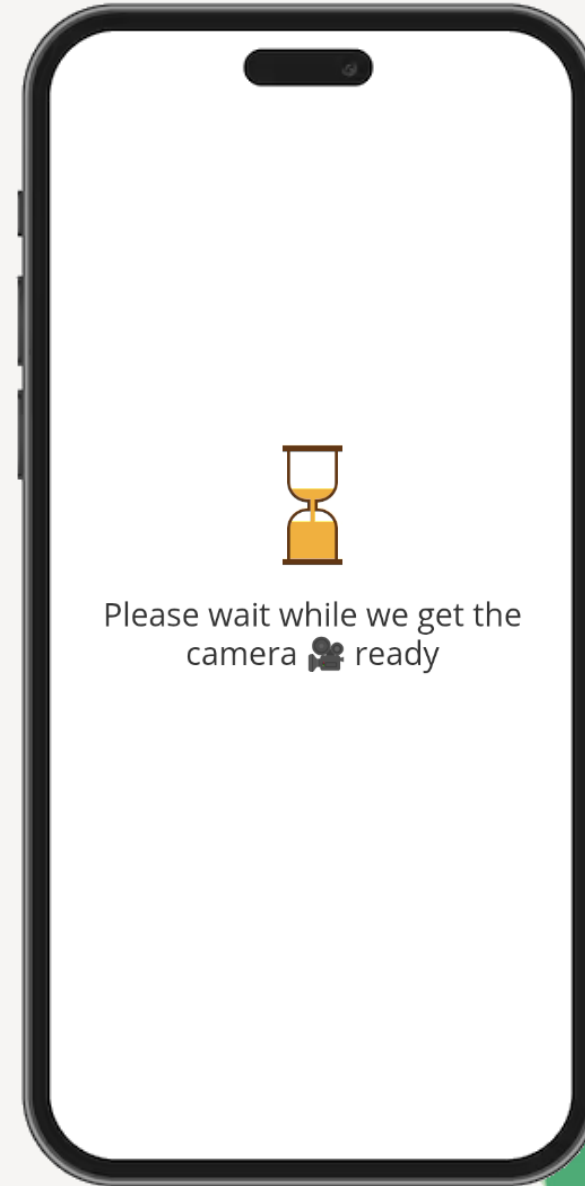
Once everything is set, click on the 'Capture' button to take your selfie and proceed.



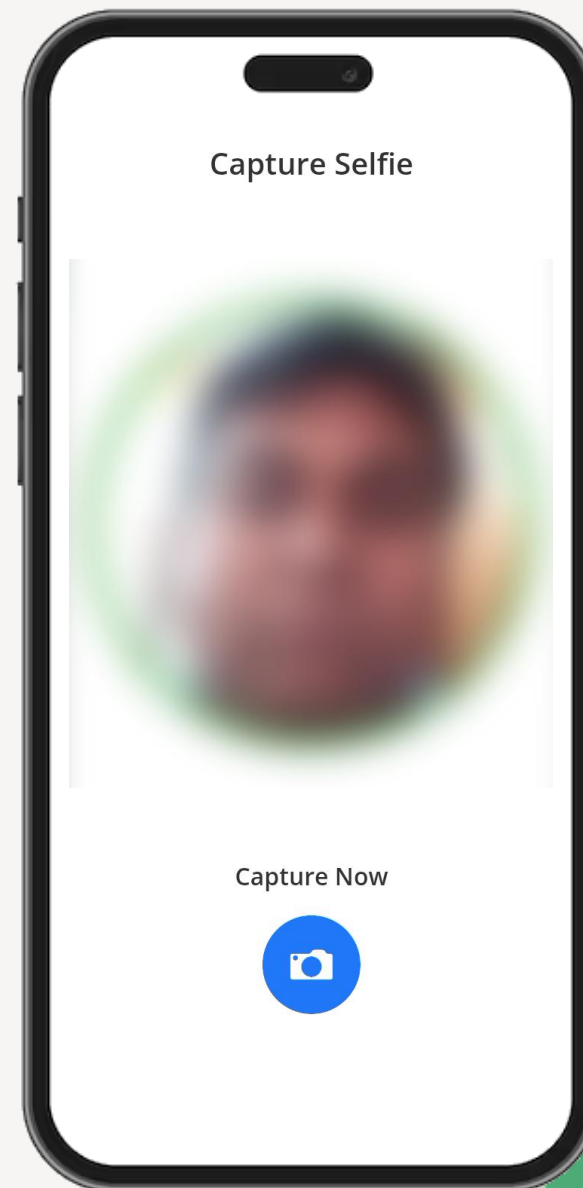
- In this step, you'll need to **capture a selfie** using your device's camera.
- Make sure you're in a **well-lit environment**, and **remove any glasses, caps, or accessories** that may block your face.
- Ensure there are **no other faces** in the frame and that your face is **perfectly centered** in the circle.
- Once ready, click on the **'Capture Now'** button to take the selfie.



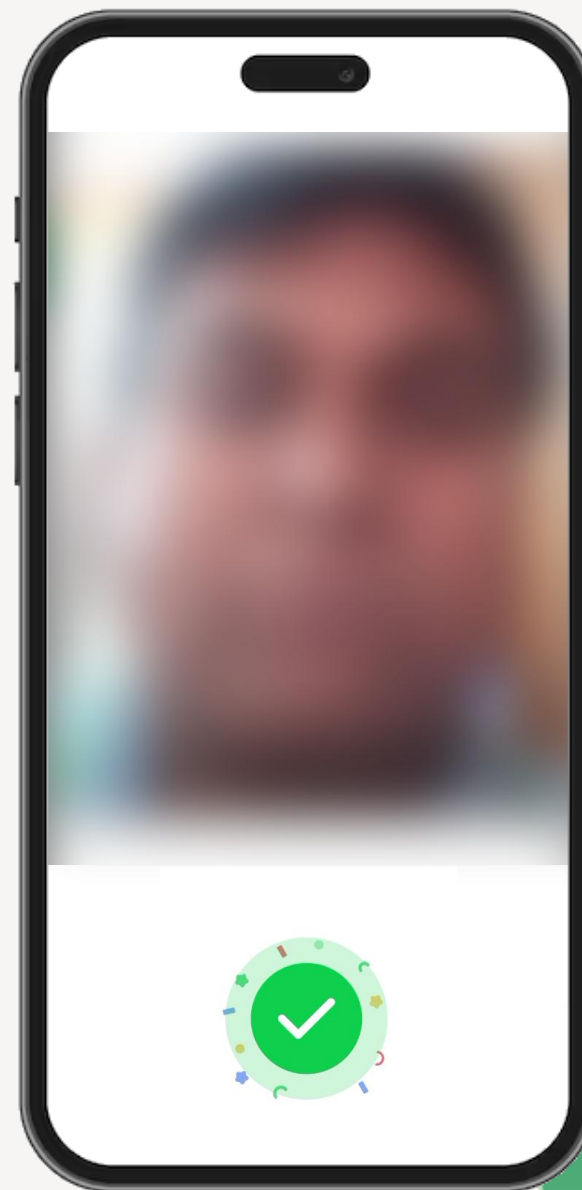
- Now, please wait a moment while the **camera gets ready**.
- Make sure you stay in position, with your face clearly visible and centered on the screen. The selfie capture will begin shortly



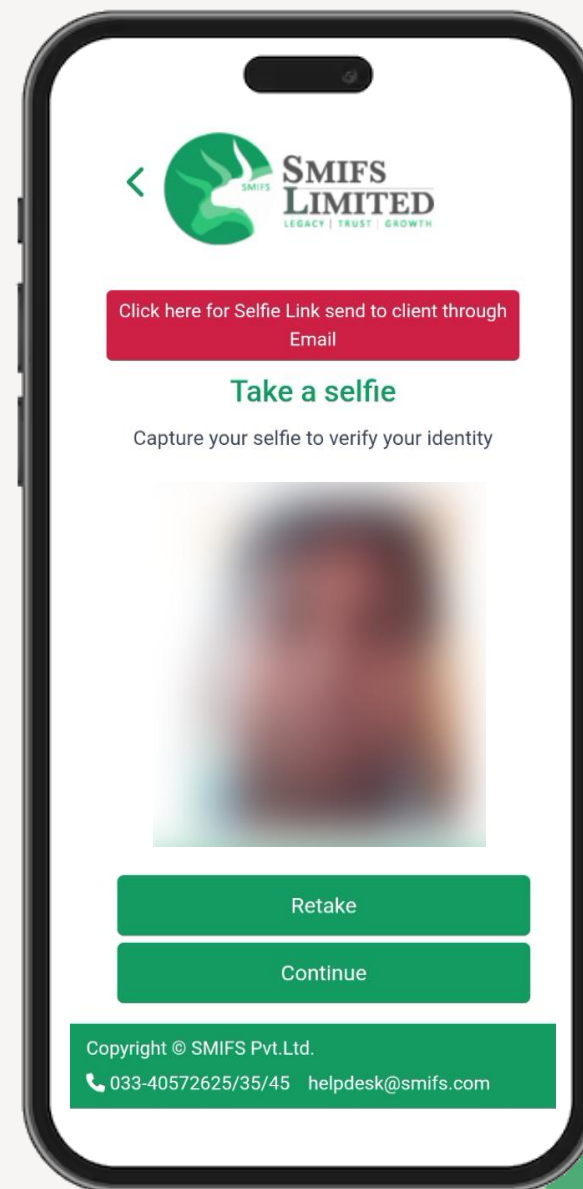
- A new page will now appear. Please ensure your face is **perfectly aligned at the center of the red circle**.
- Once the **red circle turns green**, it means the camera is ready.
- Now, click on the **‘Capture Now’** button to take your selfie and complete the verification step



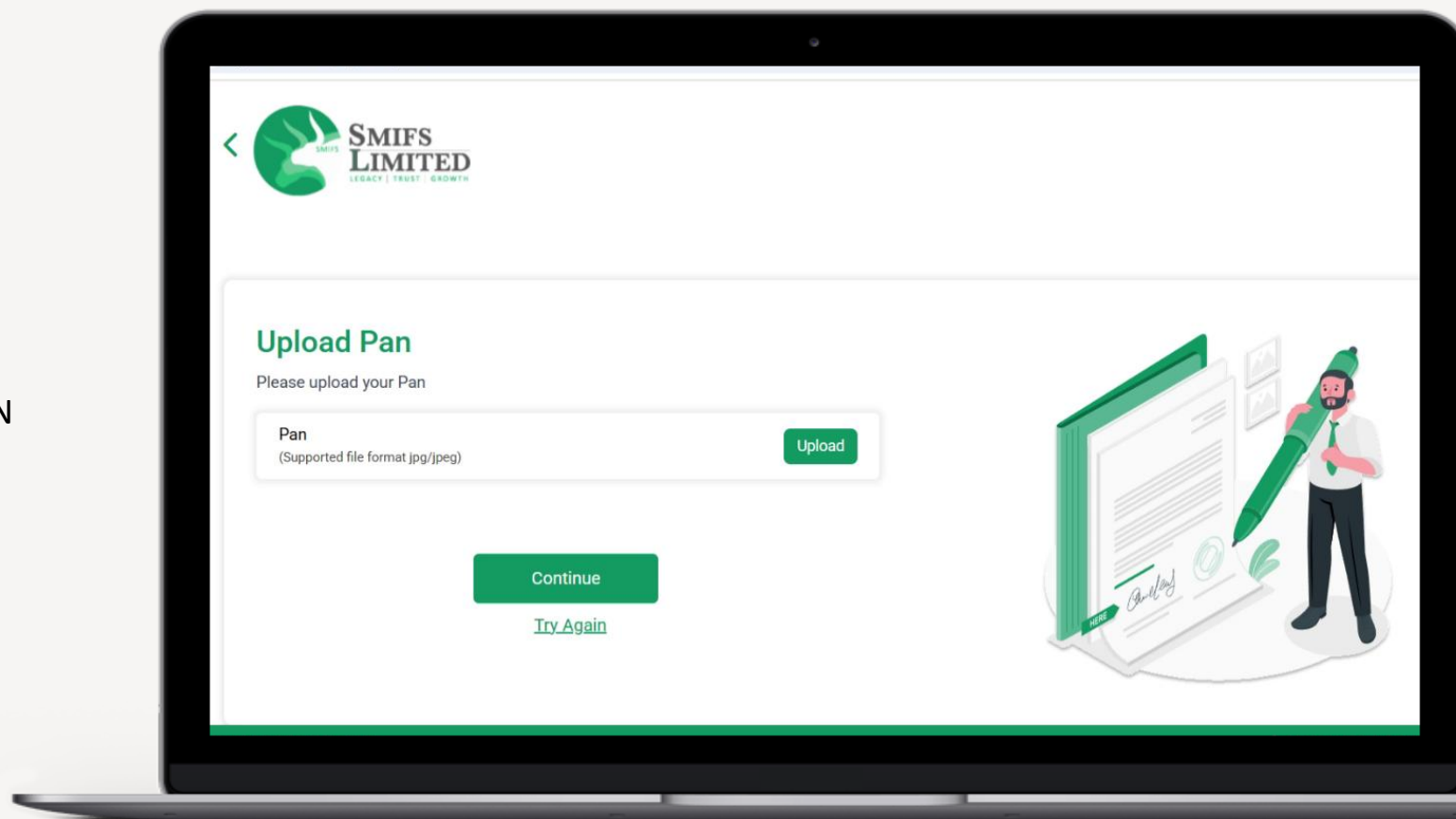
A **green tick** on the screen confirms that your selfie has been **captured successfully**.



If everything is okay, then tap on **Continue** button to proceed to the next step.



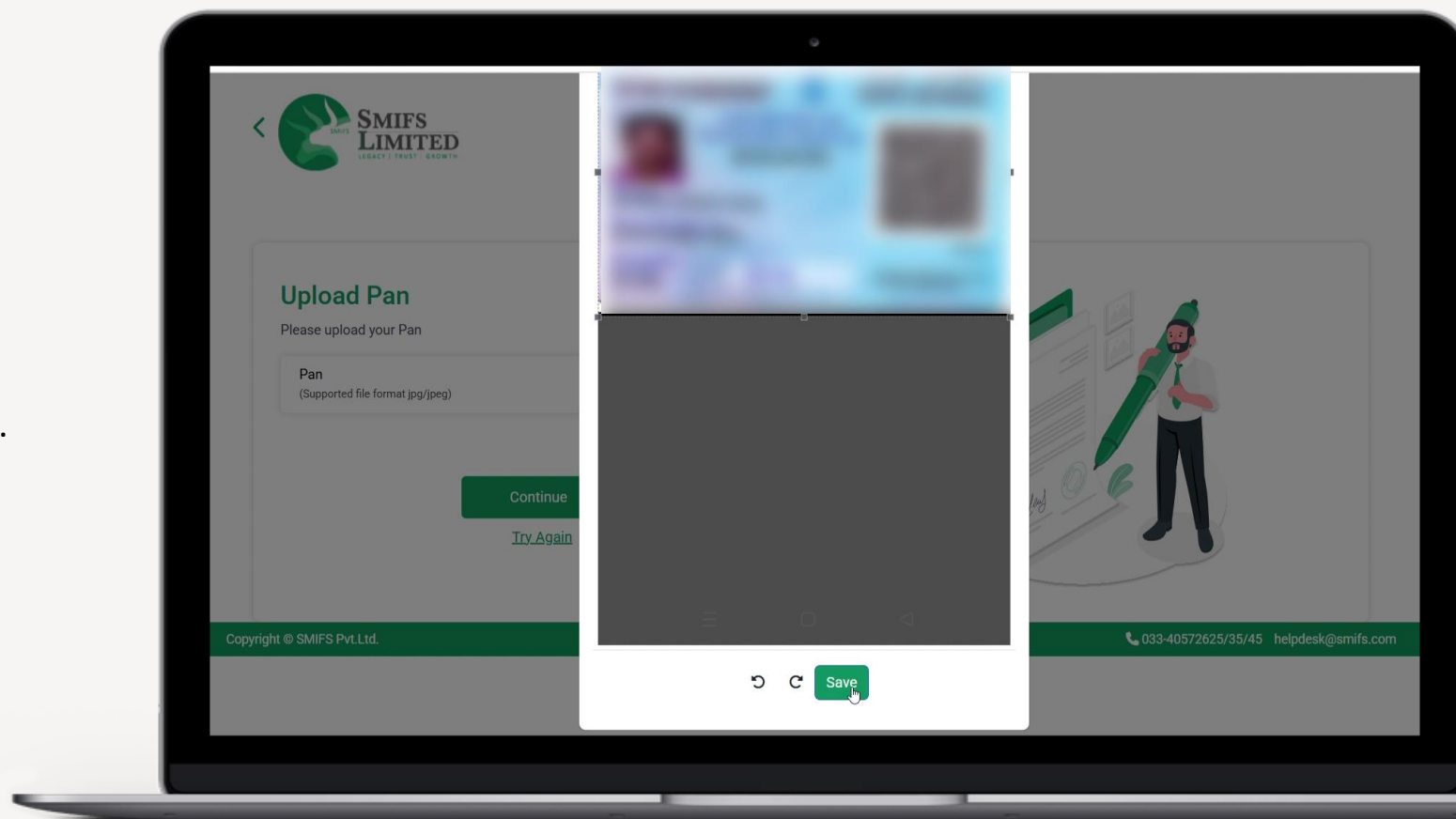
- You will now be redirected to the PAN card upload page.
- Click on the 'Upload' button and select your PAN card file from your device.
- Make sure the image is clear and all details are readable before proceeding.



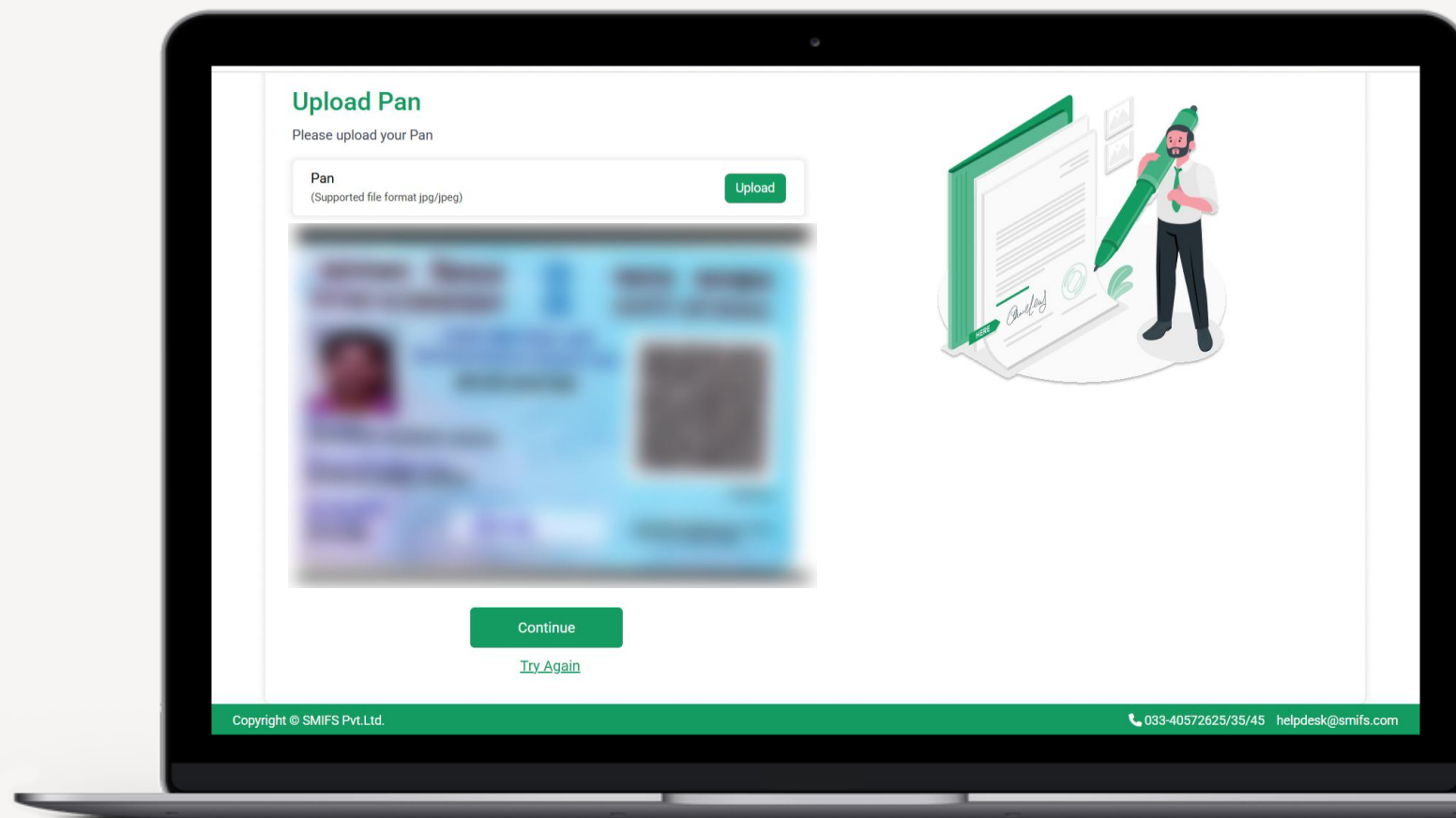
Upload your PAN card by clicking the 'Upload' button

Please ensure that the file is in **JPG or JPEG** format.

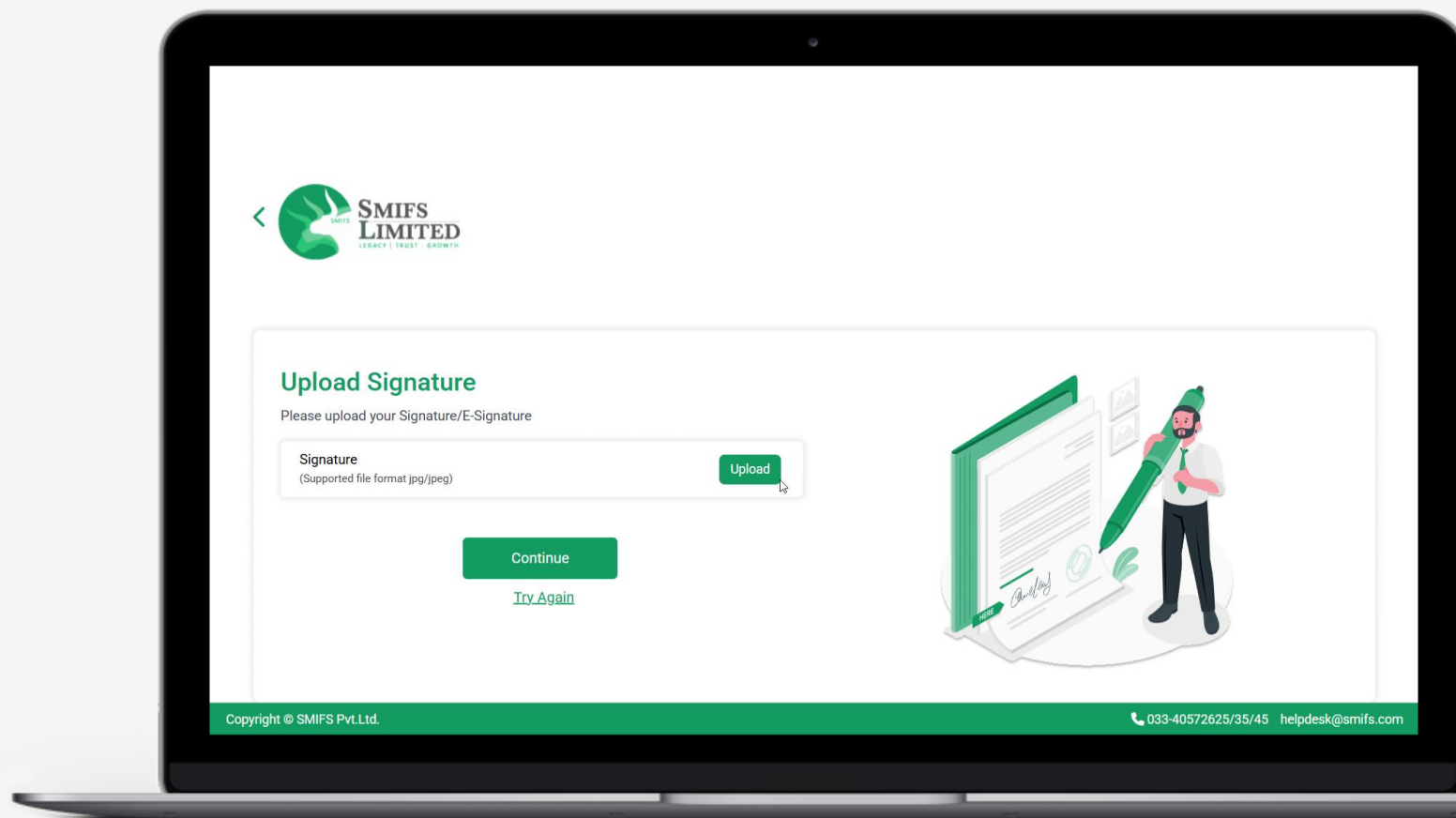
After uploading, you need to **crop** it if needed and then click on **Save**.



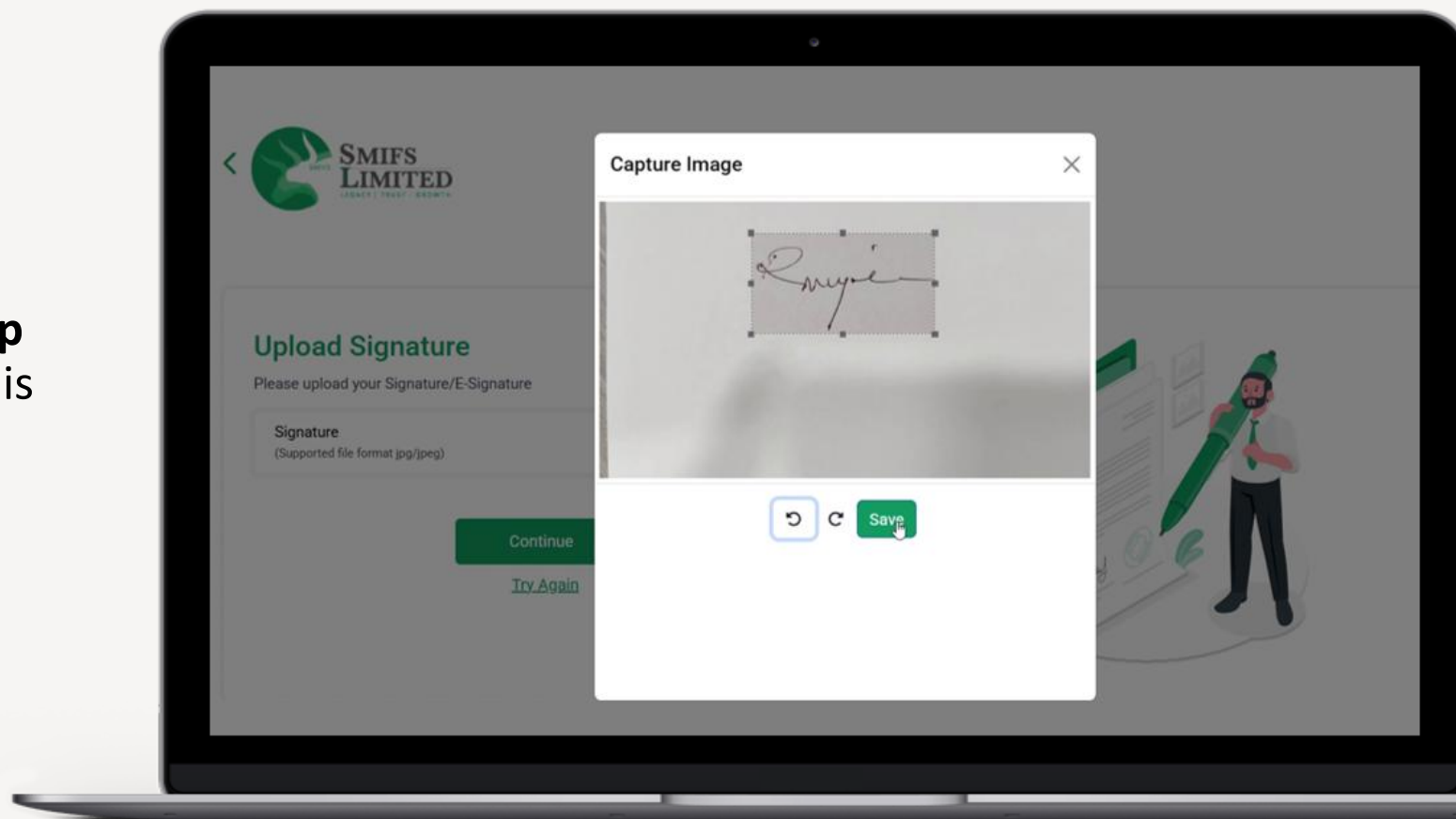
Once your PAN card is uploaded and clearly visible, click on the **‘Continue’** button below to proceed to the next step.



Now, take a **clear photo of your signature** on plain white paper. Make sure it's **well-lit and properly aligned**. Then click on the **'Upload'** button to upload your signature.

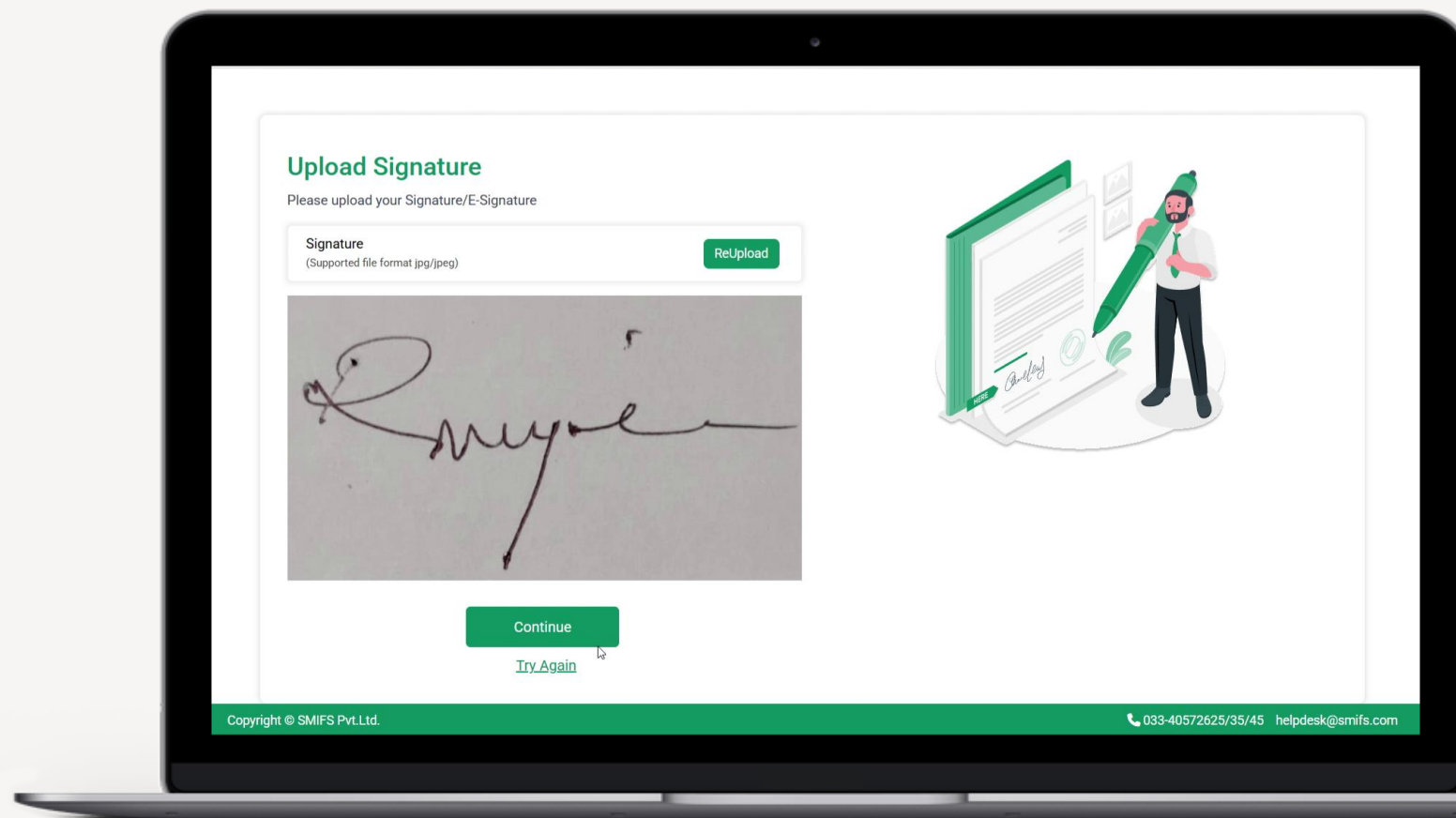


After uploading your signature, you'll see a **preview window**. If needed, **crop the image** so that only your signature is visible. Once satisfied, click on the **'Save'** button to proceed.



Once your signature is uploaded and saved, simply click on the **‘Continue’** button to move ahead with your KYC process.

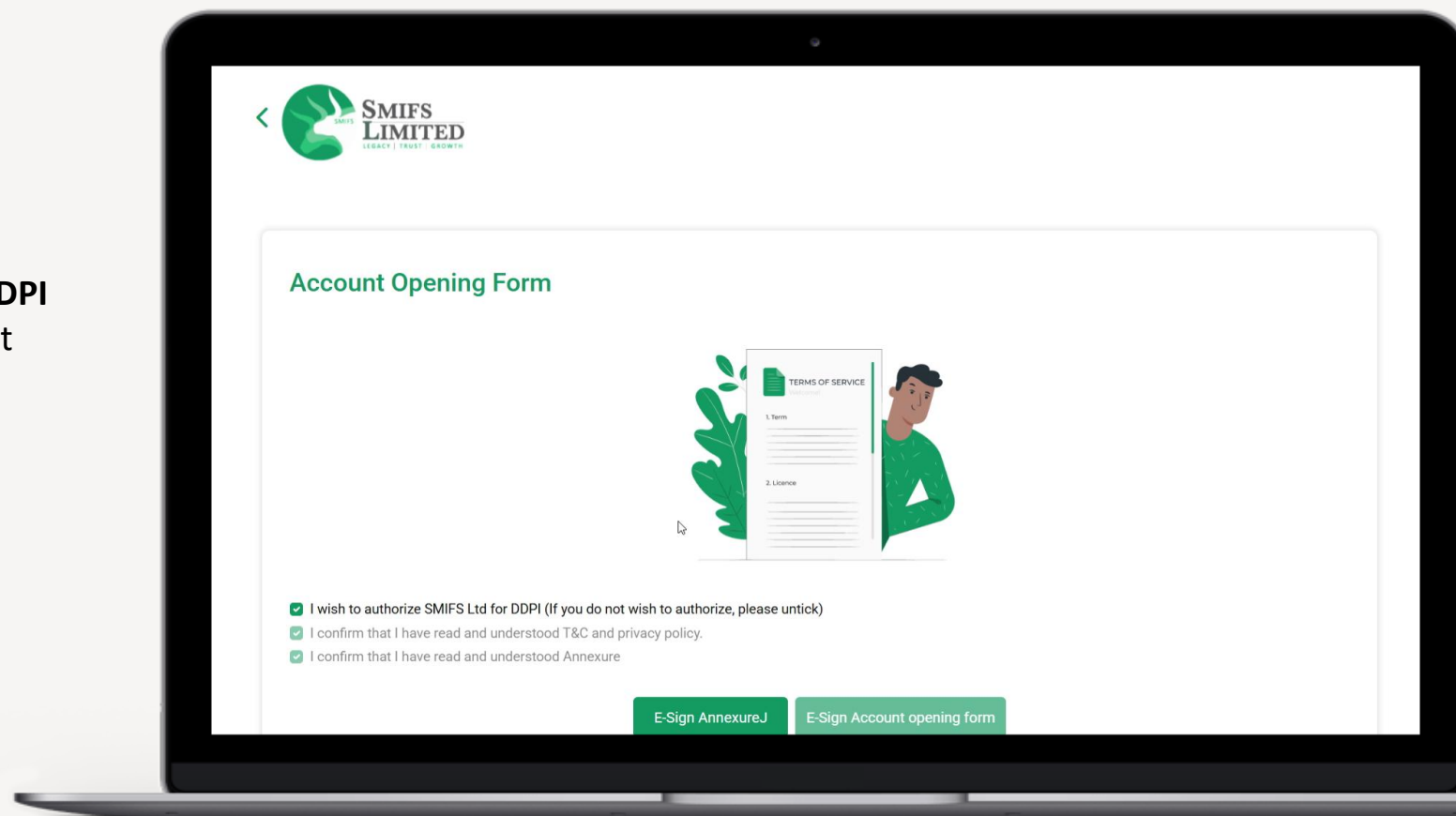
Make sure everything looks correct before proceeding.



Final step: Account Opening Form

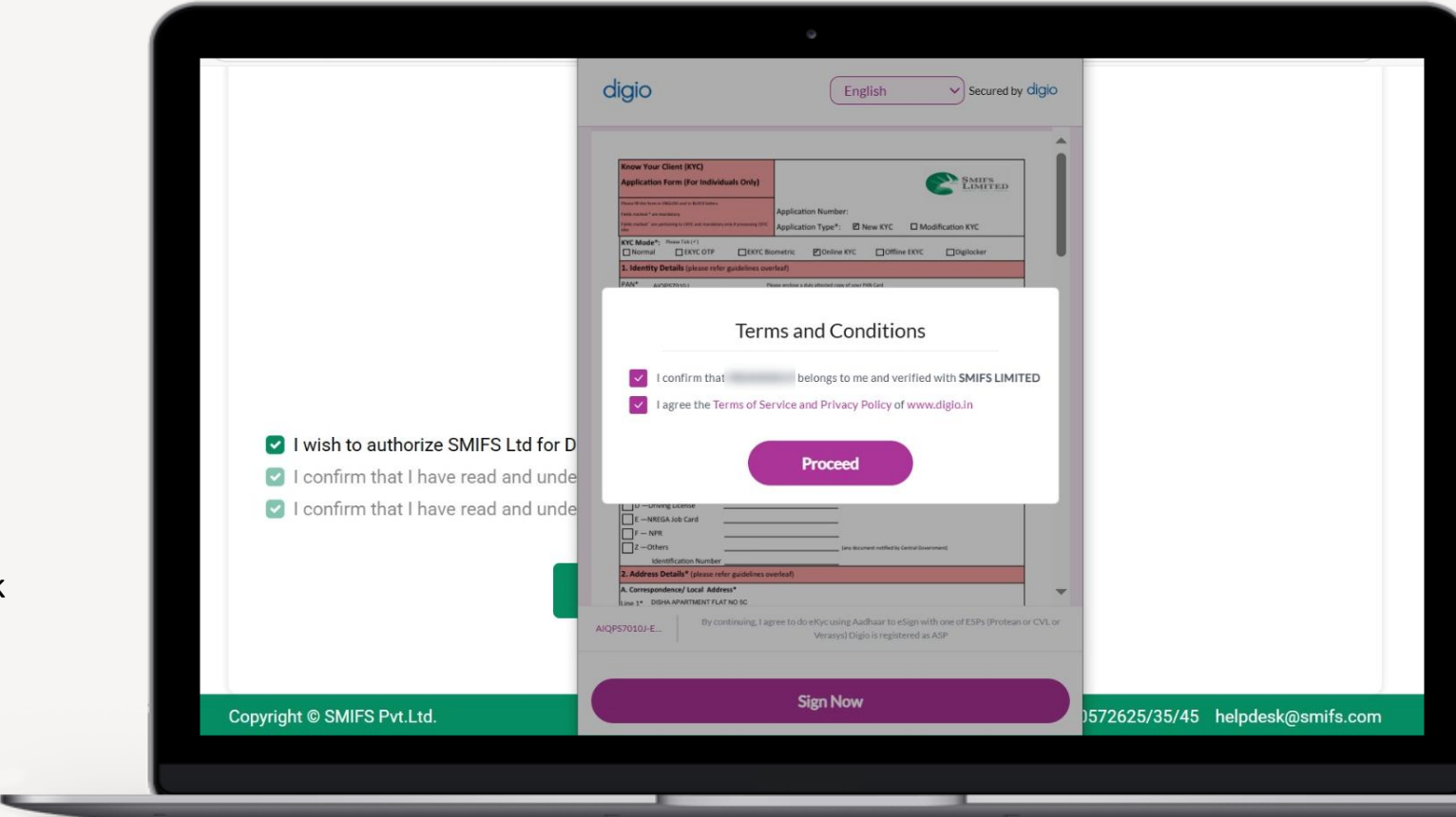
In this step, we recommend that you enable the **DDPI option** for a smoother trading experience. We trust you've carefully read the **Terms and Conditions**, **Privacy Policy**, and all the **Annexures** provided.

Now, click on the **'E-Sign AnnexureJ'** button to proceed to the digital signing process.



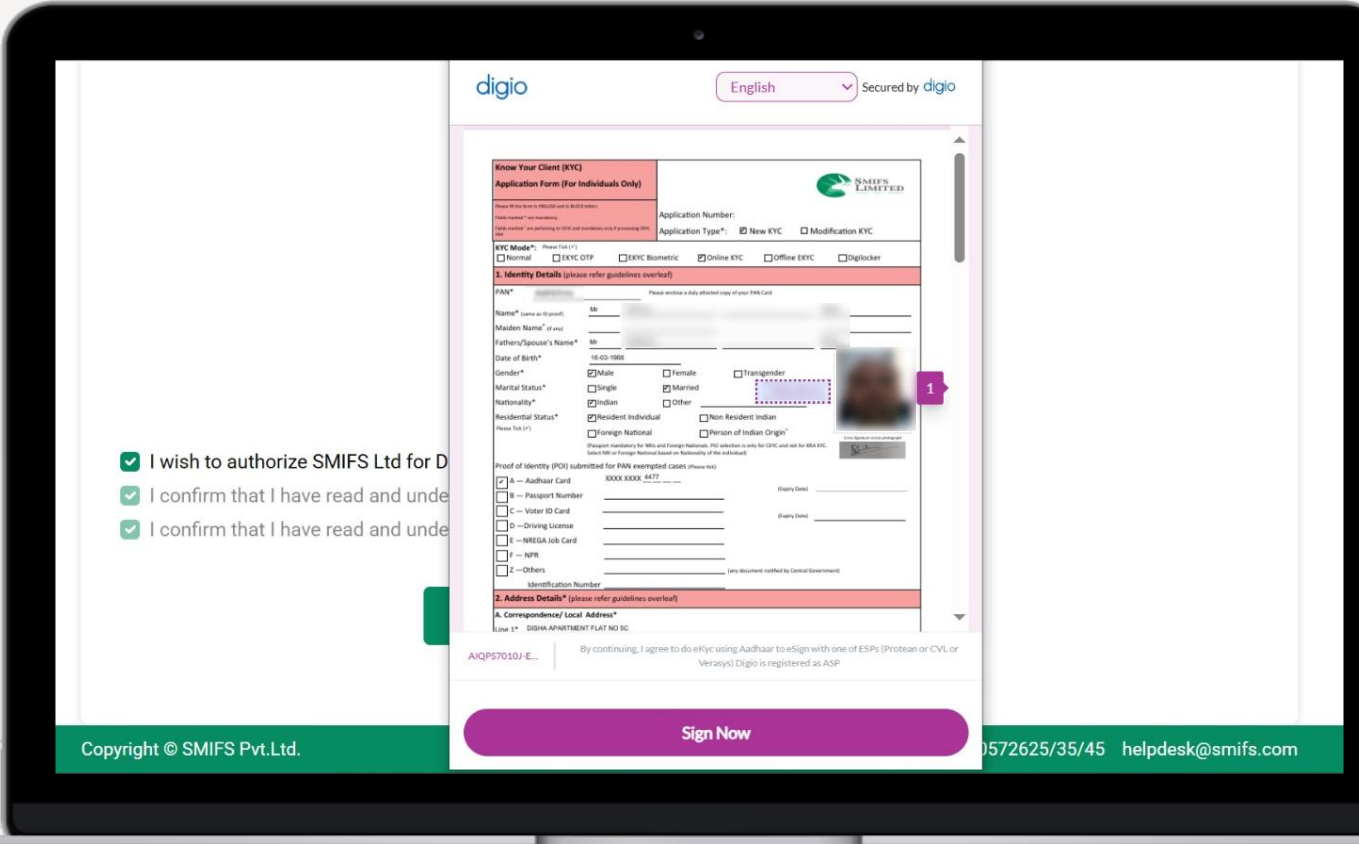
Final step: Account Opening Form

- A pop-up window will now appear from **digio.in**. Here, read through the **Terms of Service** and **Privacy Policy** carefully.
- You must also confirm that the **mobile number you're using belongs to you** and that it has been **verified by SMIFS Limited**.
- To continue, check **both the boxes** and then click on the **'Proceed'** button.



Final step: Account Opening Form

- A new pop-up window will appear, displaying your **entire eKYC application form**.
- Take a moment to review all the details thoroughly and ensure everything is accurate.
- Once you've verified the information, scroll down and click on the **'Sign Now'** button to proceed.

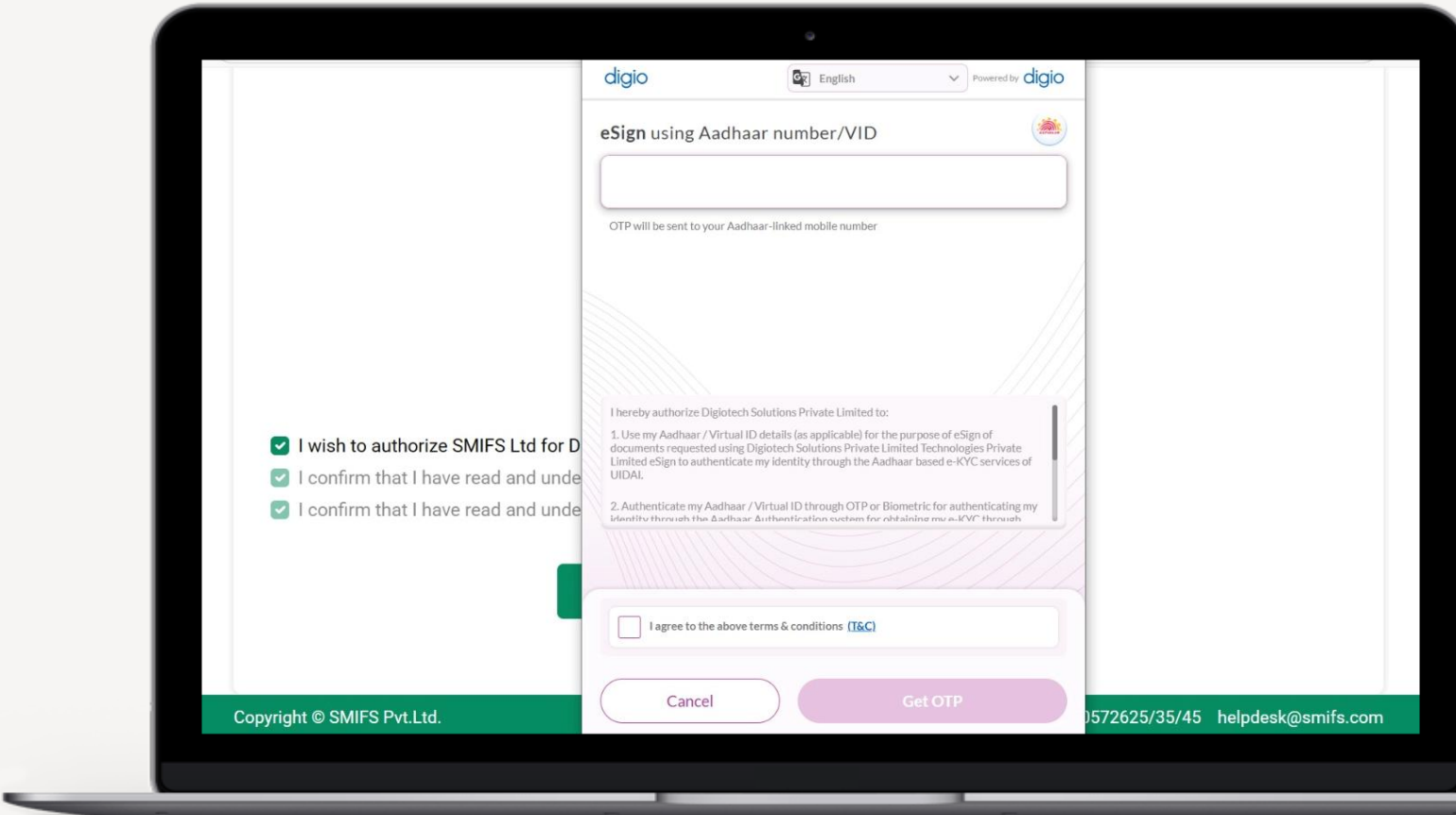


The screenshot shows a laptop displaying the SMIFS eKYC application form. The form is titled "Know Your Client (KYC) Application Form (For Individuals Only)". It includes fields for PAN, Name, Date of Birth, Gender, Marital Status, Nationality, Residential Status, and Proof of Identity (POI). A "Sign Now" button is visible at the bottom right of the form. The form is displayed in a pop-up window over a background of a laptop screen.

A new eSign page will now open.

Enter your **12-digit Aadhaar number**, then tick the checkbox saying '**I Agree to the above Terms and Conditions**'.

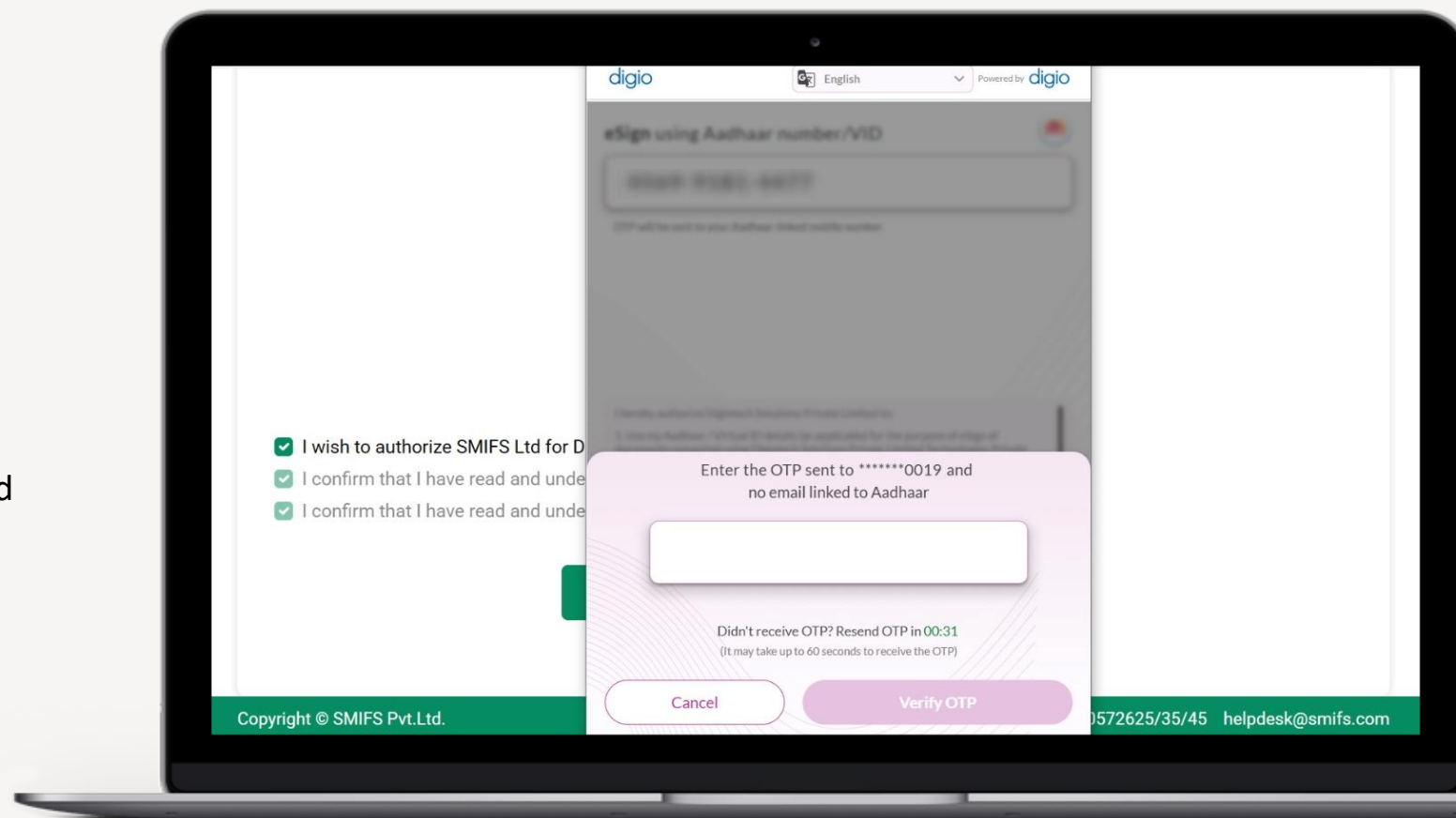
Click on the '**Get OTP**' button. You'll receive a One-Time Password on your **Aadhaar-linked mobile number**



The screenshot shows a web interface for eSign using Aadhaar. At the top, it says 'Powered by digio'. The main heading is 'eSign using Aadhaar number/VID'. Below this is a text input field for the Aadhaar number. A note states: 'OTP will be sent to your Aadhaar-linked mobile number'. There are three checkboxes with text: 'I wish to authorize SMIFS Ltd for D', 'I confirm that I have read and unde', and 'I confirm that I have read and unde'. Below these is a checkbox for 'I agree to the above terms & conditions (T&C)'. At the bottom right is a 'Get OTP' button. The footer contains 'Copyright © SMIFS Pvt.Ltd.' and '0572625/35/45 helpdesk@smifs.com'.

A new eSign page will now open.

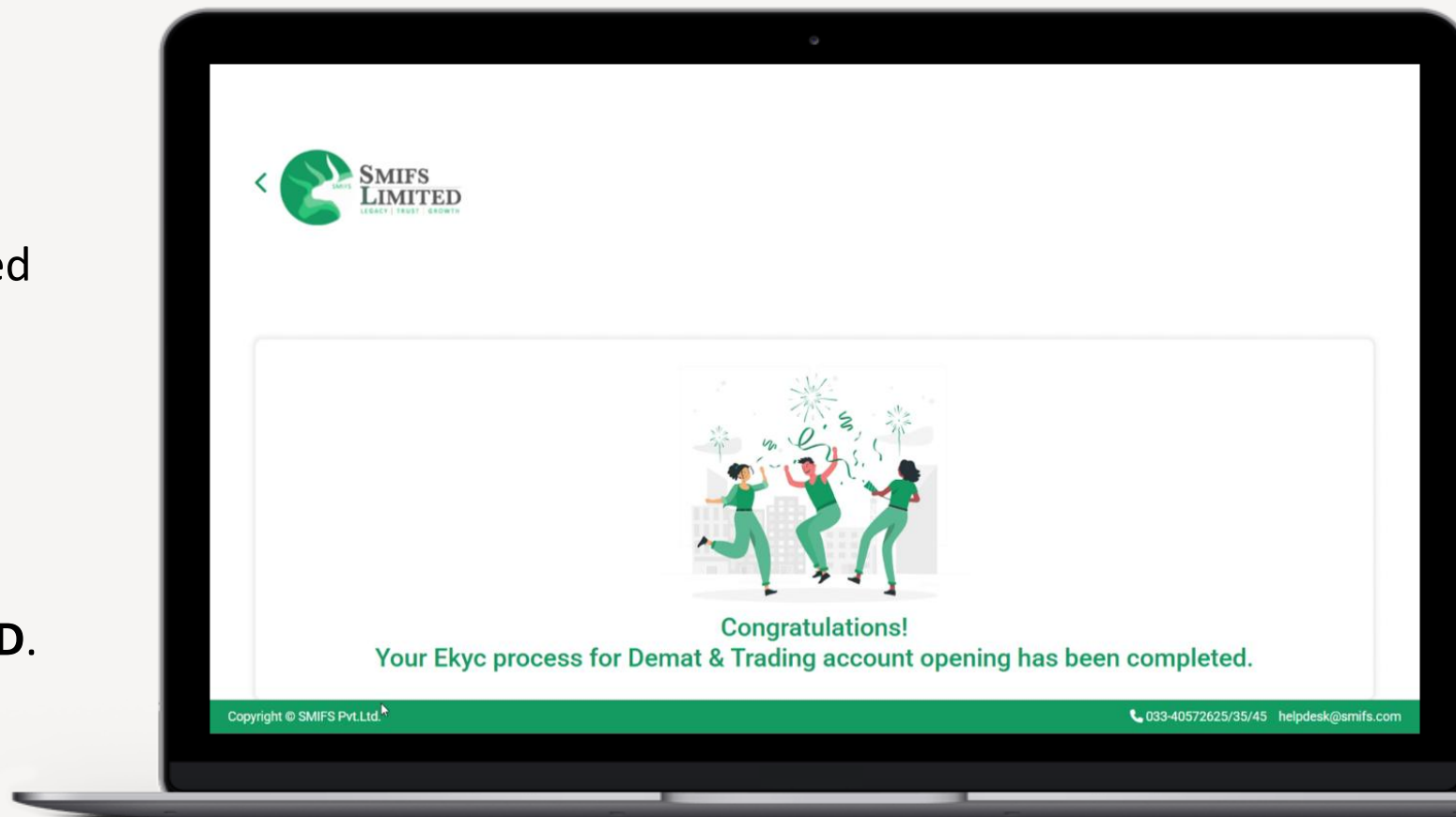
- Enter the OTP you received on your Aadhaar-linked mobile number, then click on the **'Verify OTP'** button.
- Once the OTP is successfully verified, you'll be **redirected to the previous page** to continue and complete your eKYC process.
- Next, you'll need to complete the **same eSign process once again**



A new eSign page will now open.

That's it! You've successfully completed the **SMIFS eKYC process**.

Your documents will now be verified, and once approved, your account will be activated. You'll receive your login credentials on your **registered email ID**.



*You're now one step closer to
smarter investing.*

**Thank you for choosing
SMIFS. We're glad to have
you on board.**