

Everything You Need to
Know About

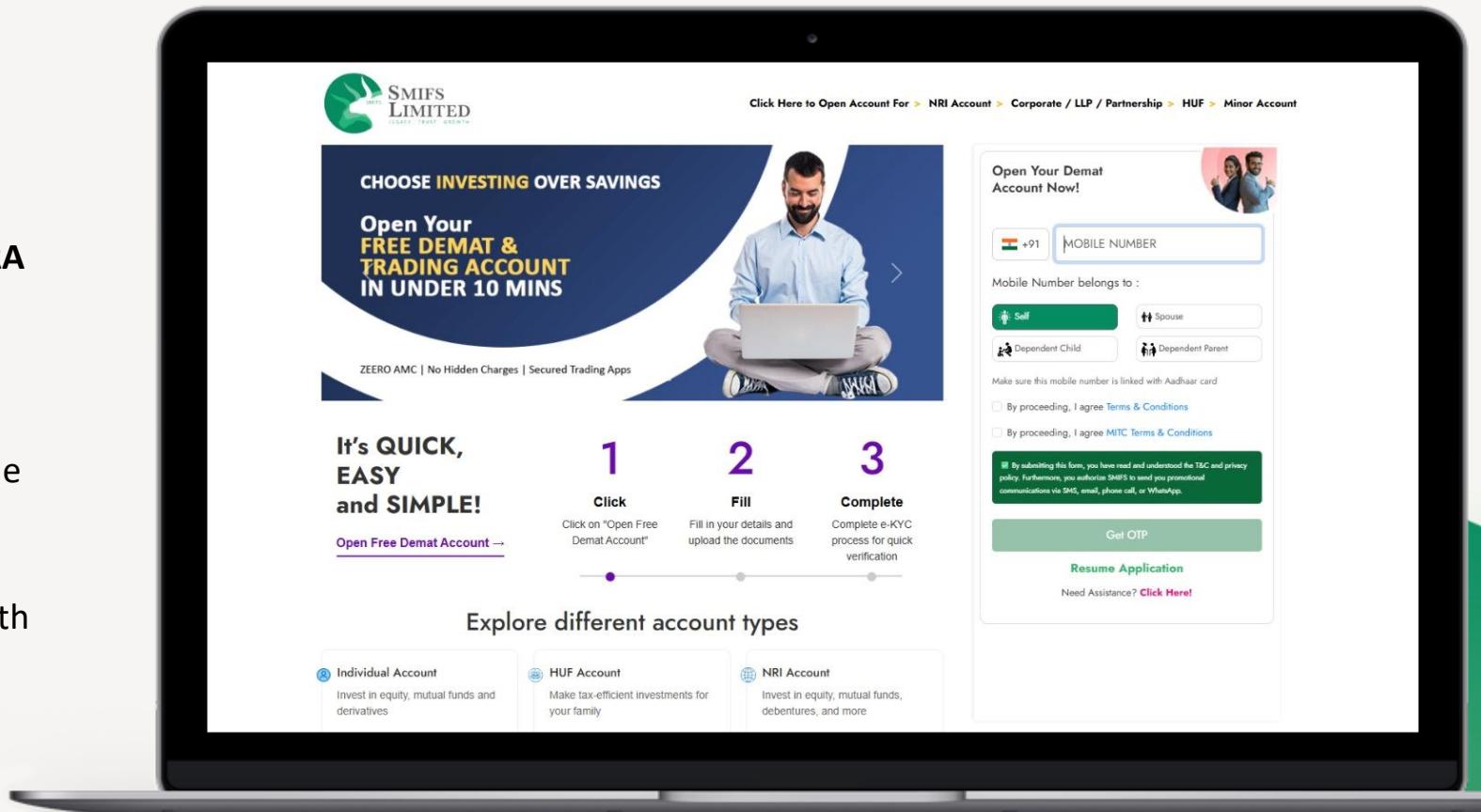
SMIFS **ONLINE e-KYC**

Manual Process



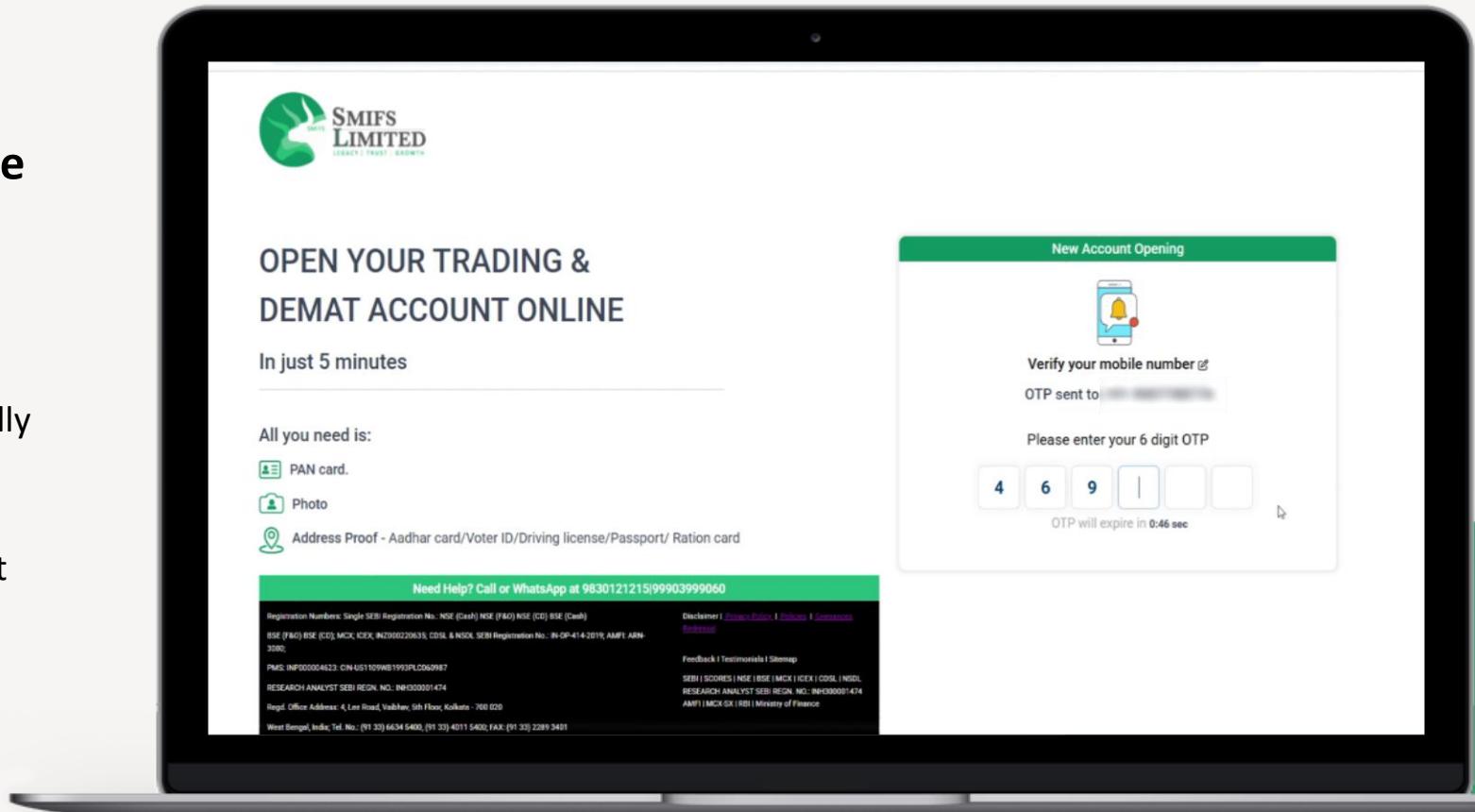
To begin, enter your 10-digit mobile number in the space provided. Make sure that the number is linked with your Aadhaar card.

- 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.

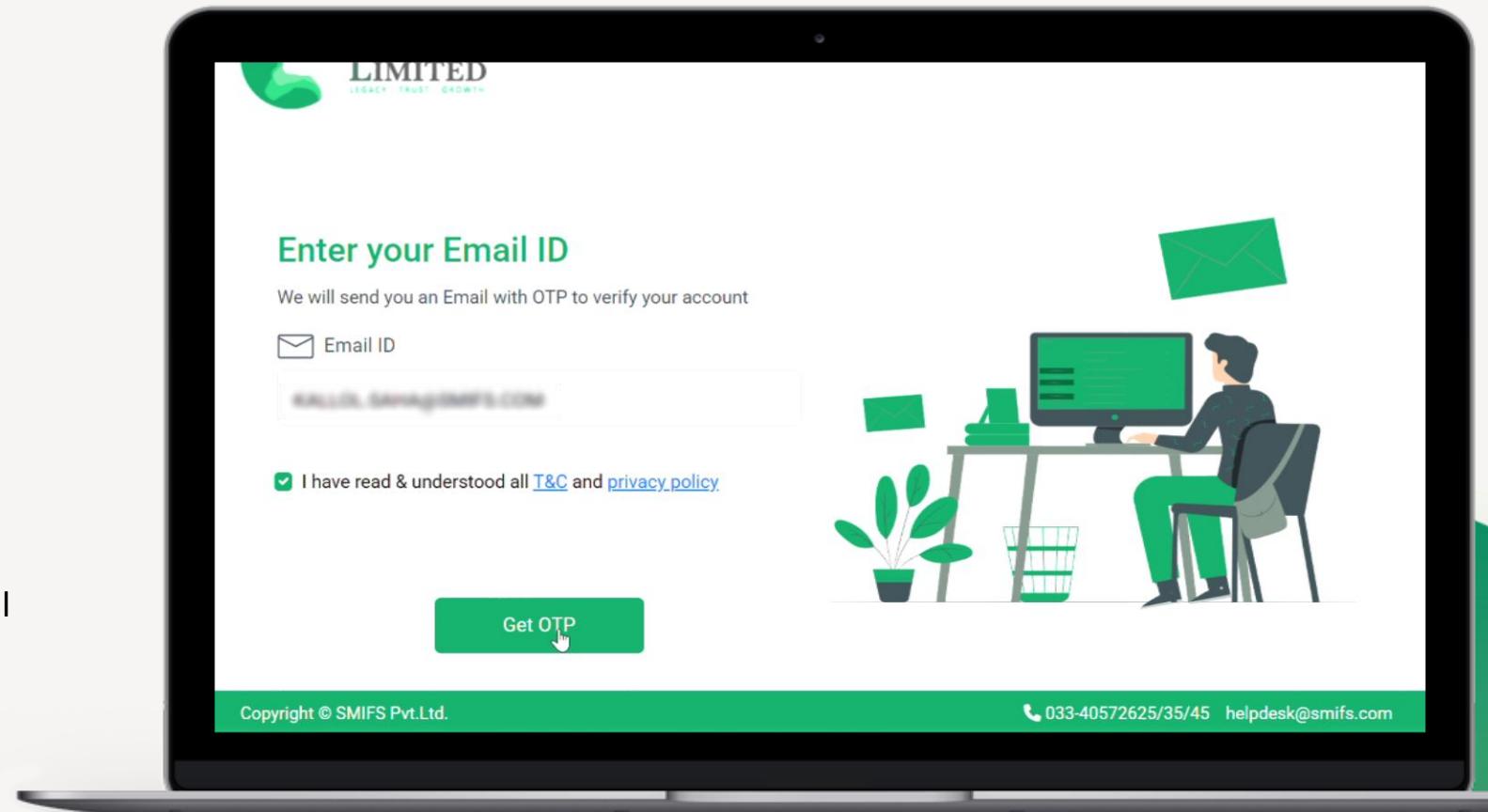
- Enter the 6-digit OTP in the boxes provided.
- If the OTP is correct, the system will automatically verify your mobile number and take you to the next step of the eKYC process.
- Make sure to complete this within the time limit shown on the screen



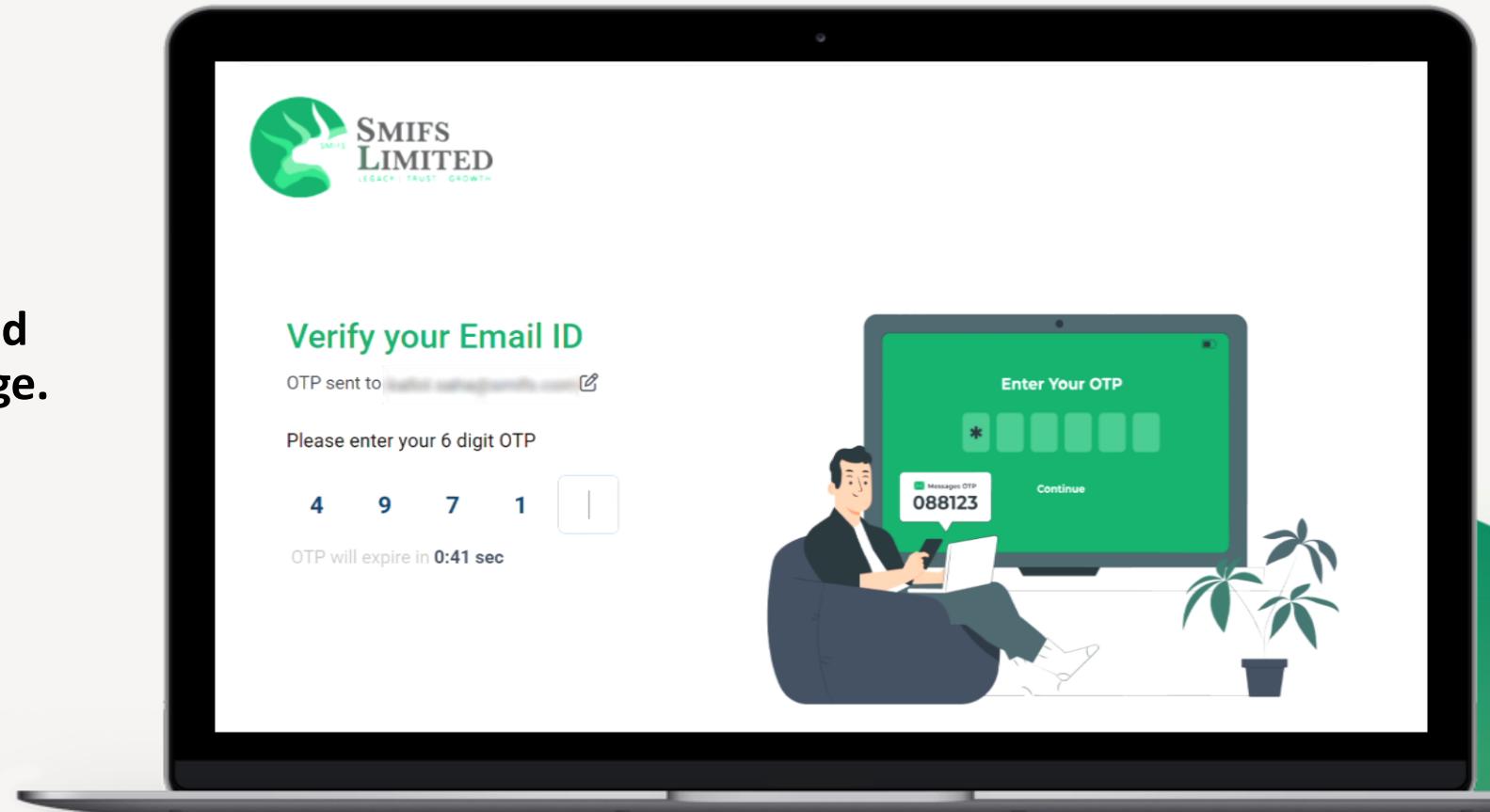
Now, you'll need to enter your email address.

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.

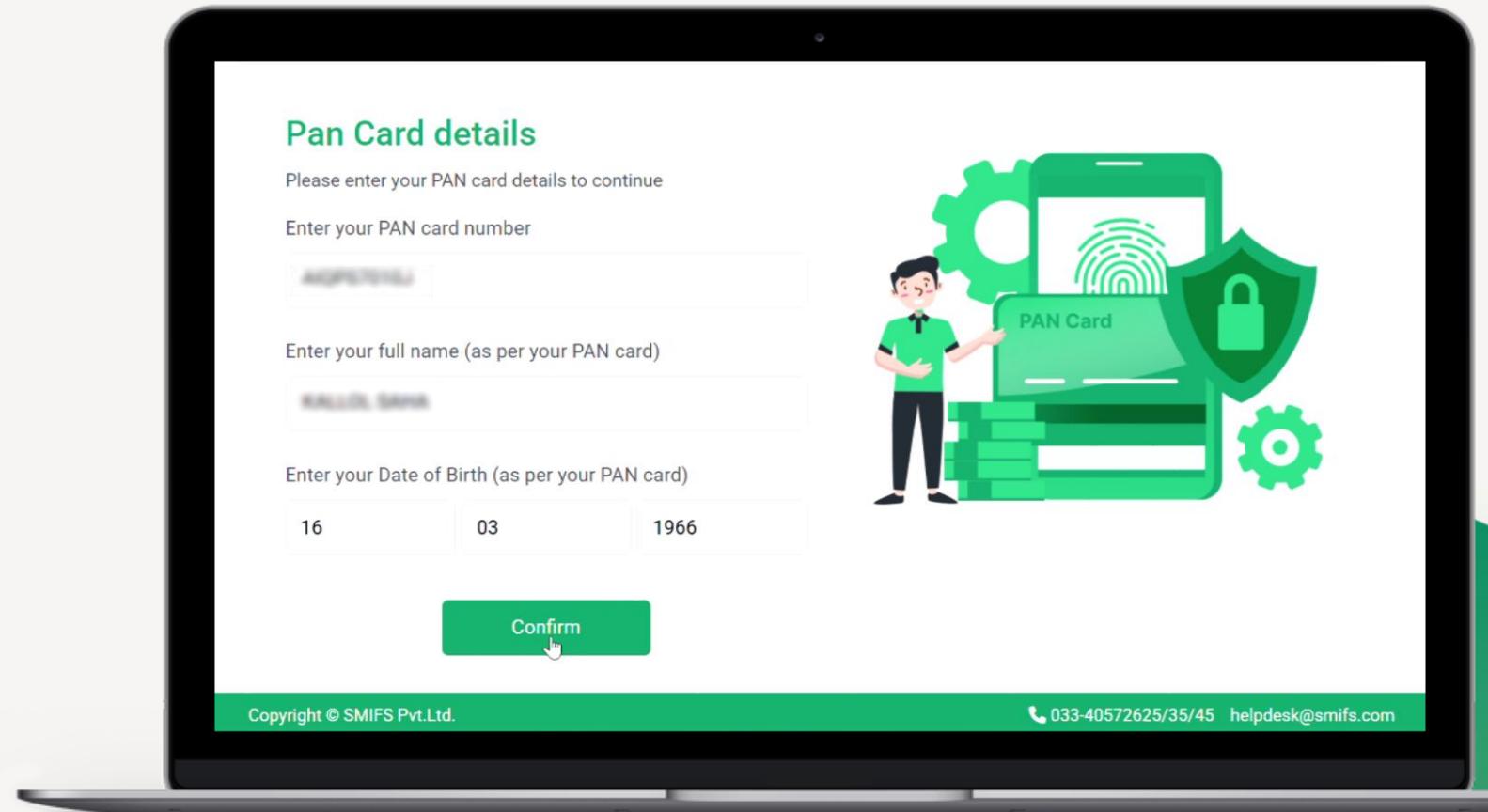


Once you receive the **OTP**, enter it and you will be redirected to the next page.



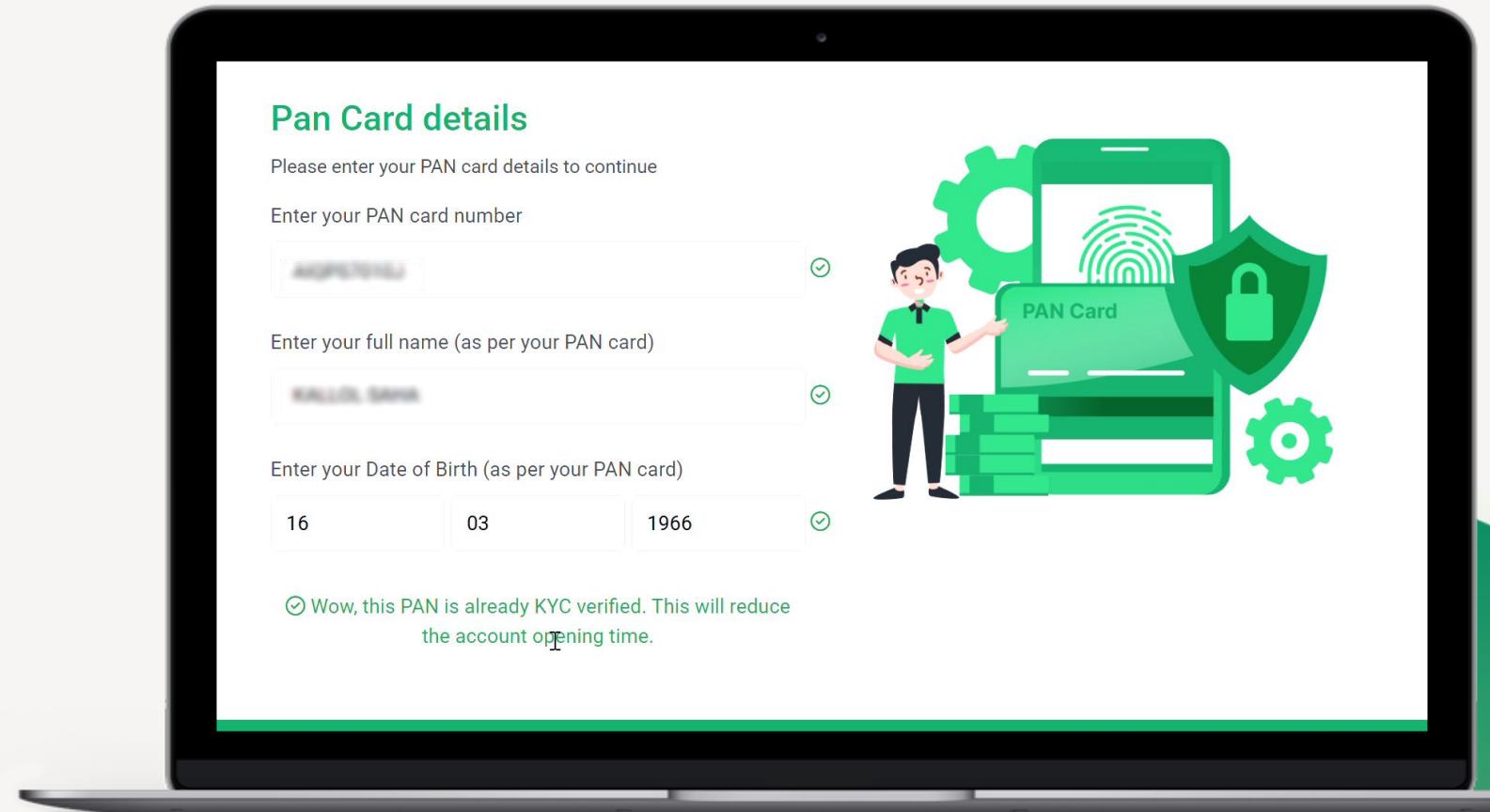
Next, enter your **PAN number**, **Full Name** (as on PAN), and **Date of Birth**

Following this, Click **Confirm**.



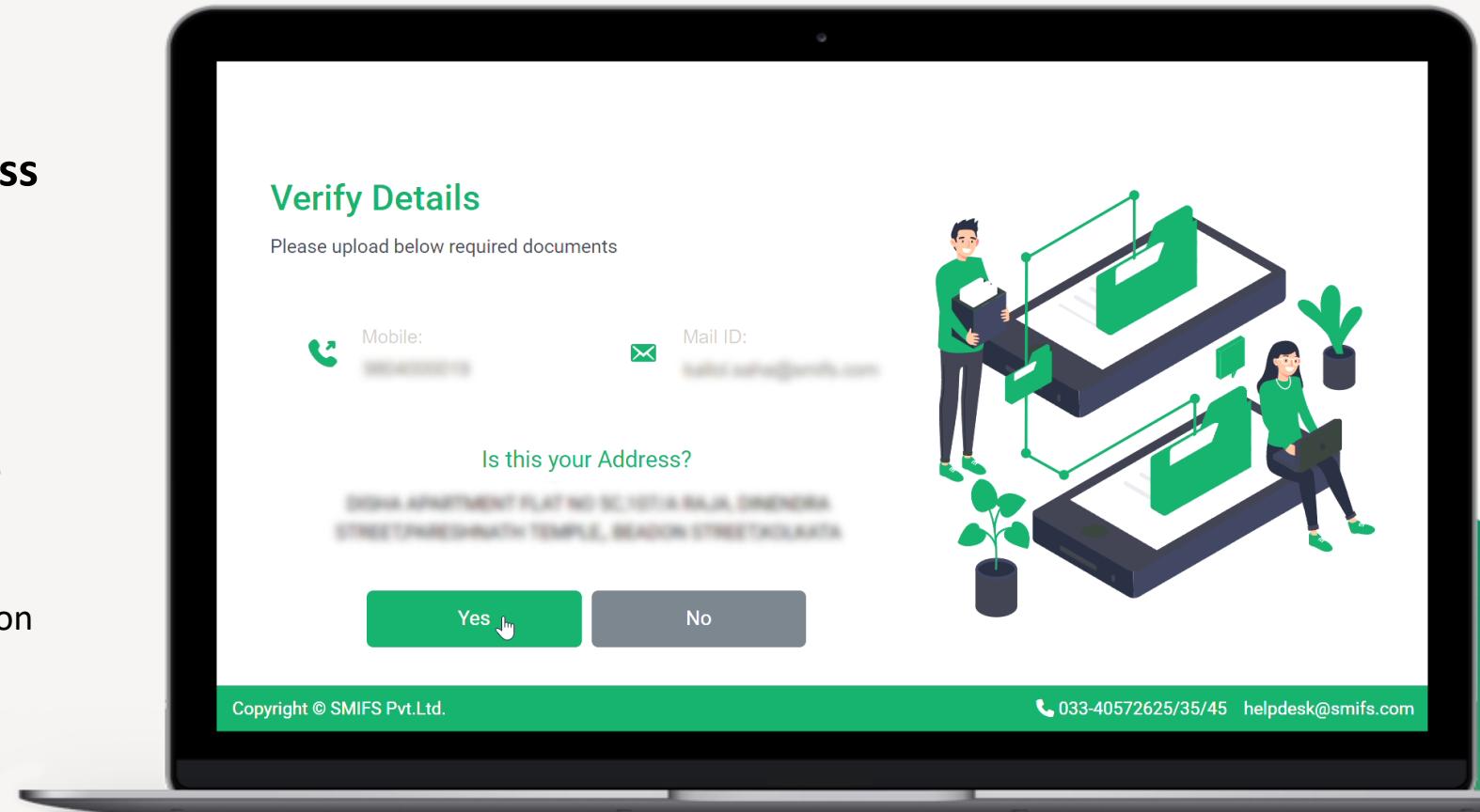
Upon successful verification, **green checkmarks** will appear beside your **PAN** details.

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



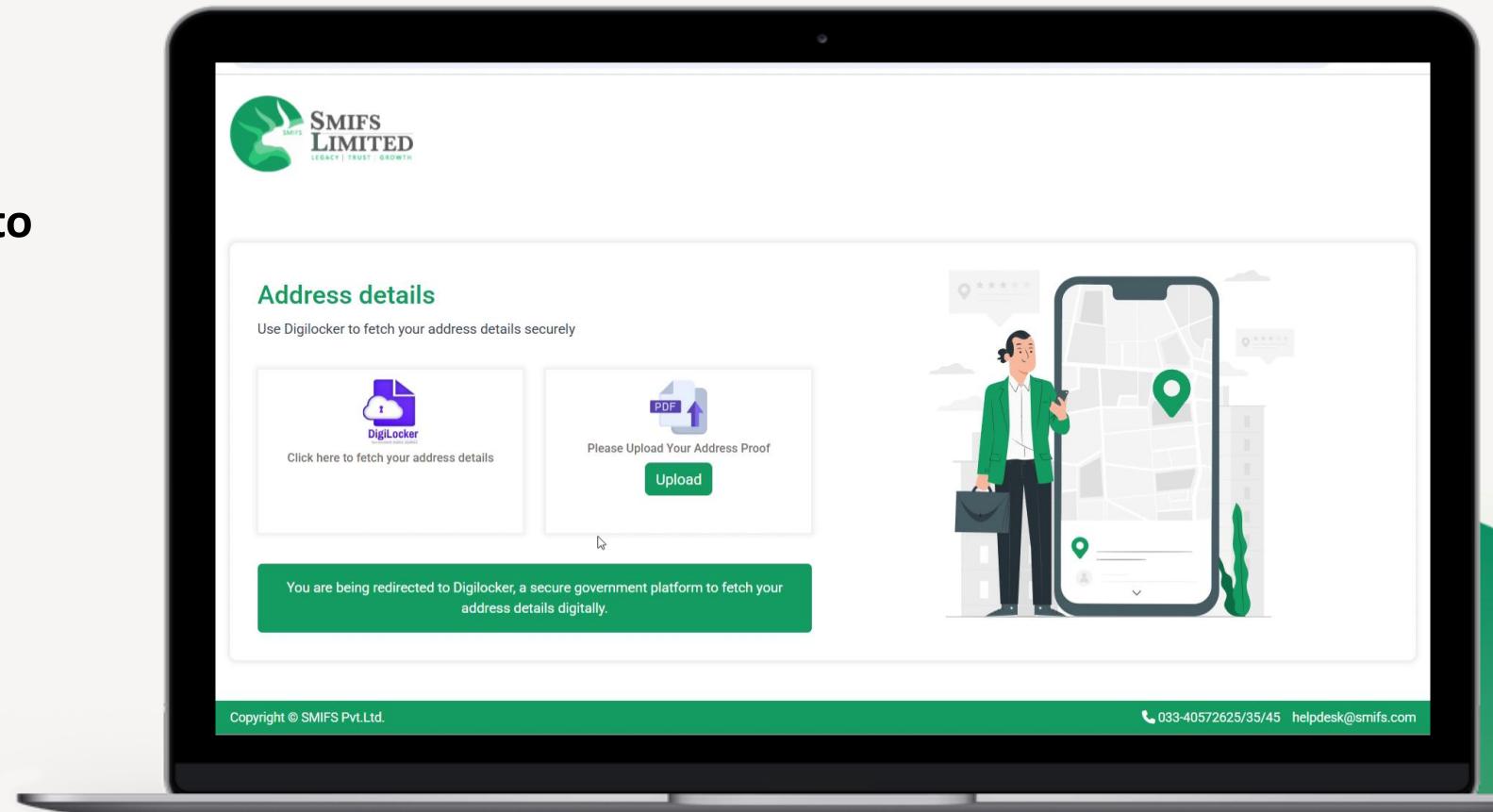
If your email ID and phone number match the KRA database, your address will be auto-fetched and displayed. Simply confirm if it's correct by selecting 'Yes' or 'No'

- 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)



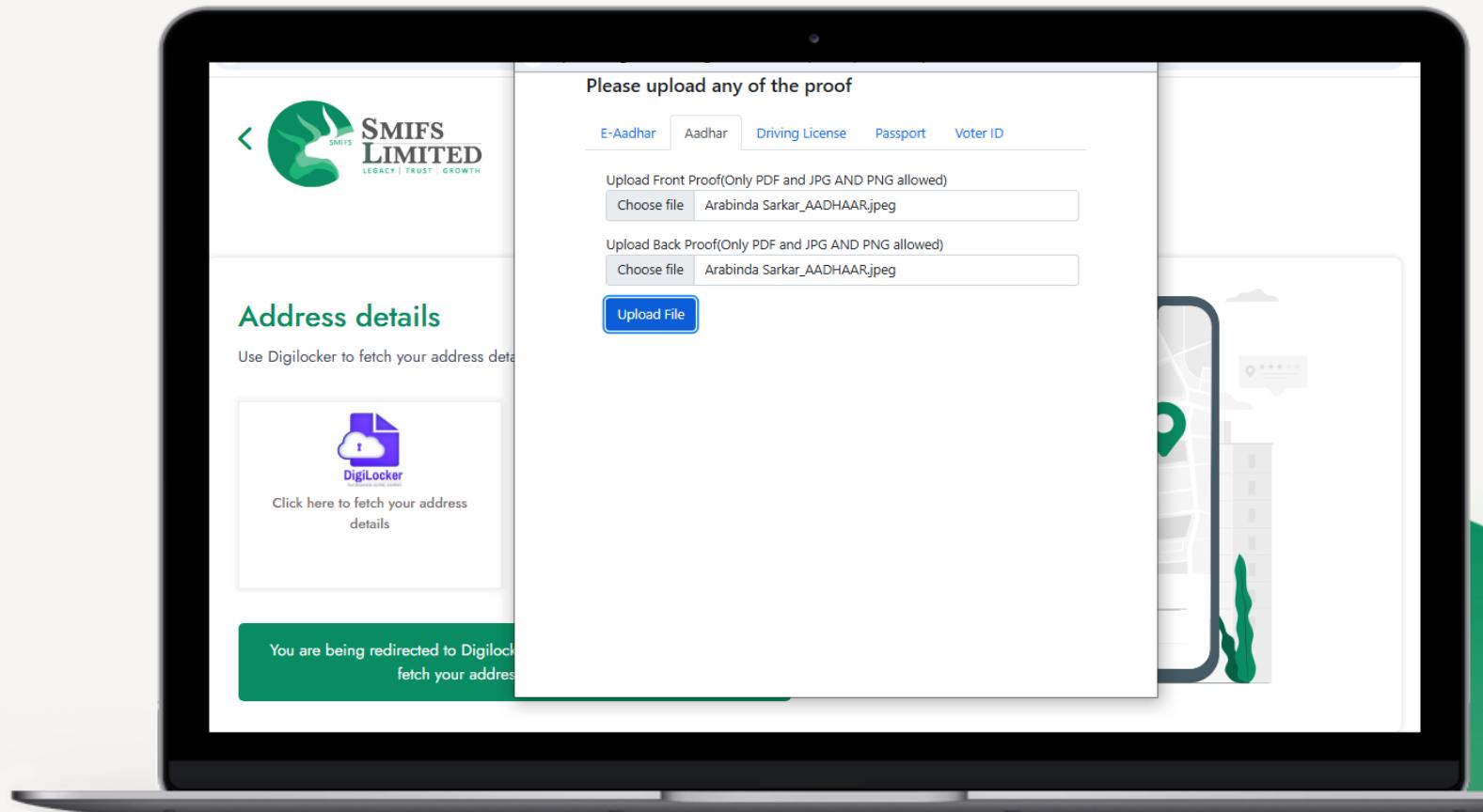
On this page, you'll see two options to complete your eKYC—either through DigiLocker or the manual process.

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

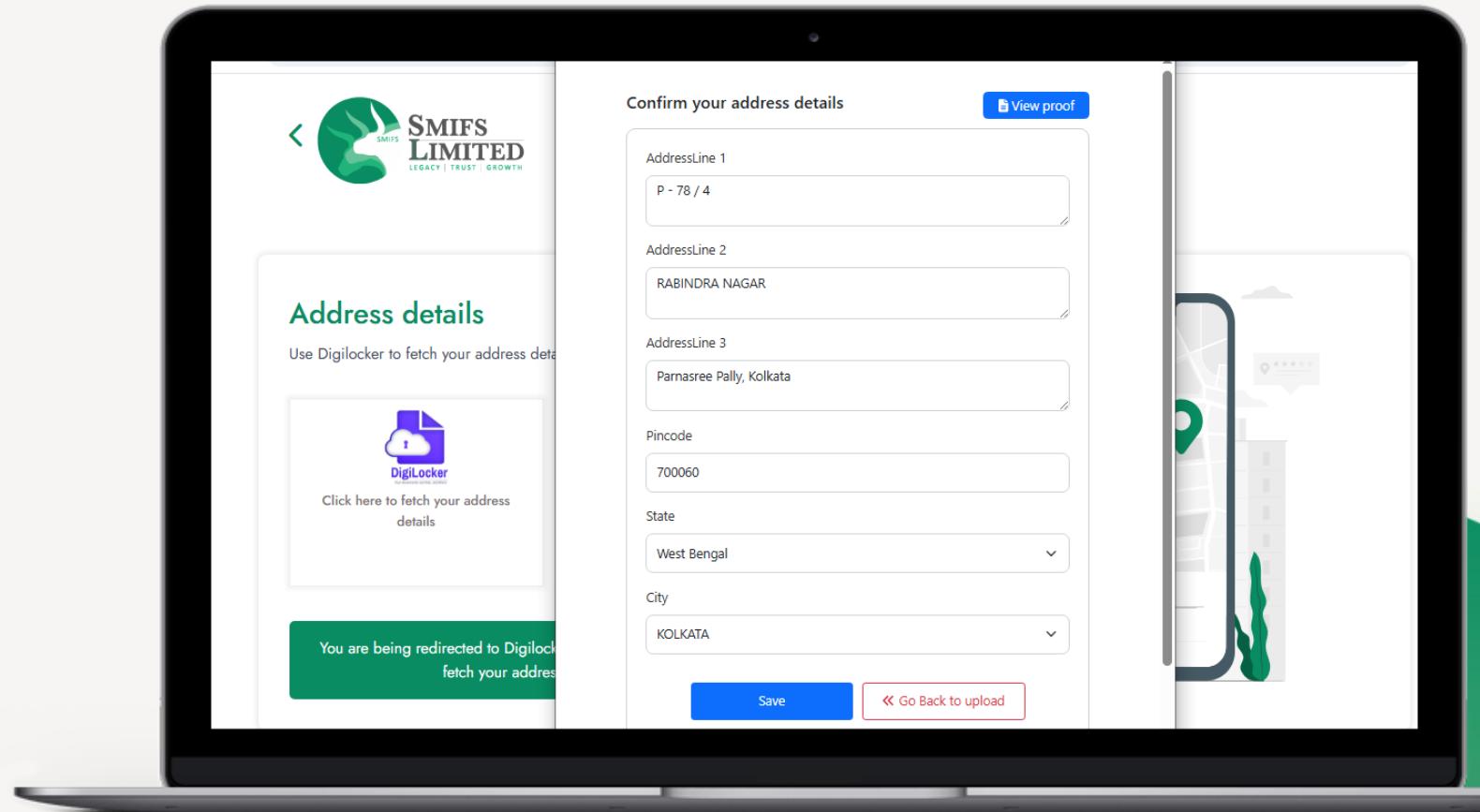


Steps to Upload Using Aadhaar:

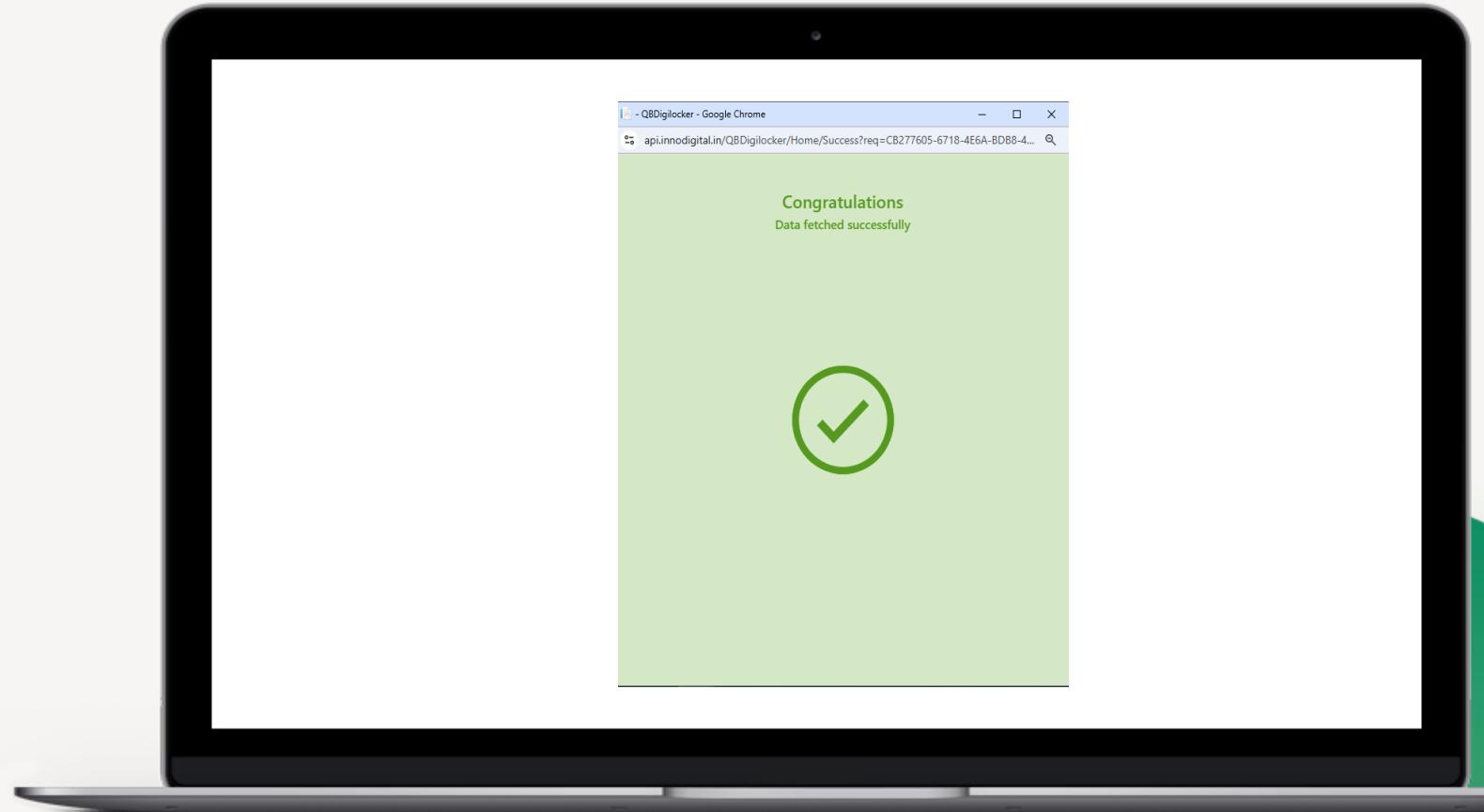
- Select the **Aadhaar** option from the available methods.
- Click on **Choose File** to locate and select your Aadhaar PDF/document.
- Click **Upload** to submit the document.



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



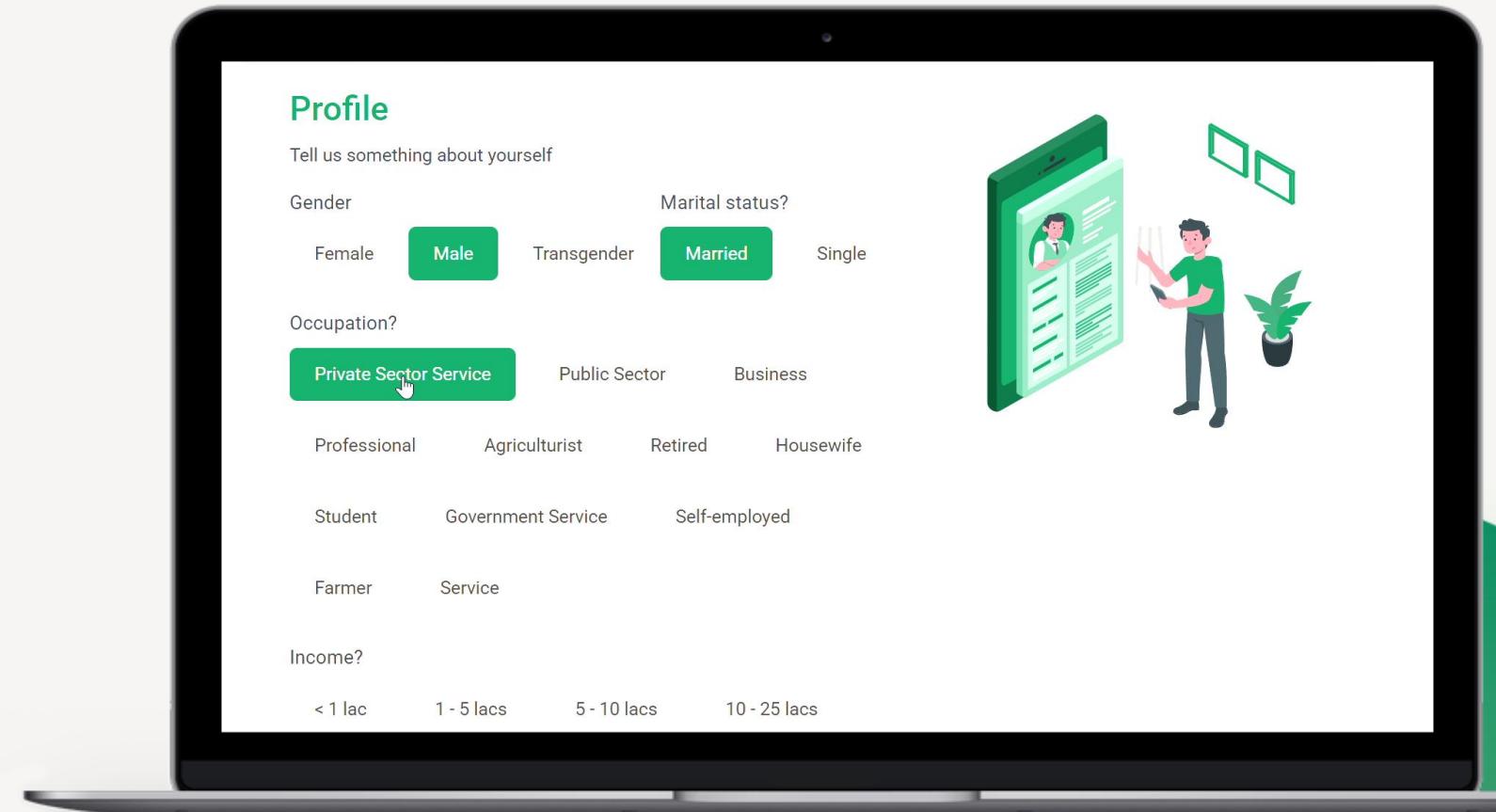
- Once your **address details** are confirmed, a **congratulations message** will appear on the screen.
- The message will read: "*Thanks, your data has been fetched successfully.*"



The step includes **Profile Information**

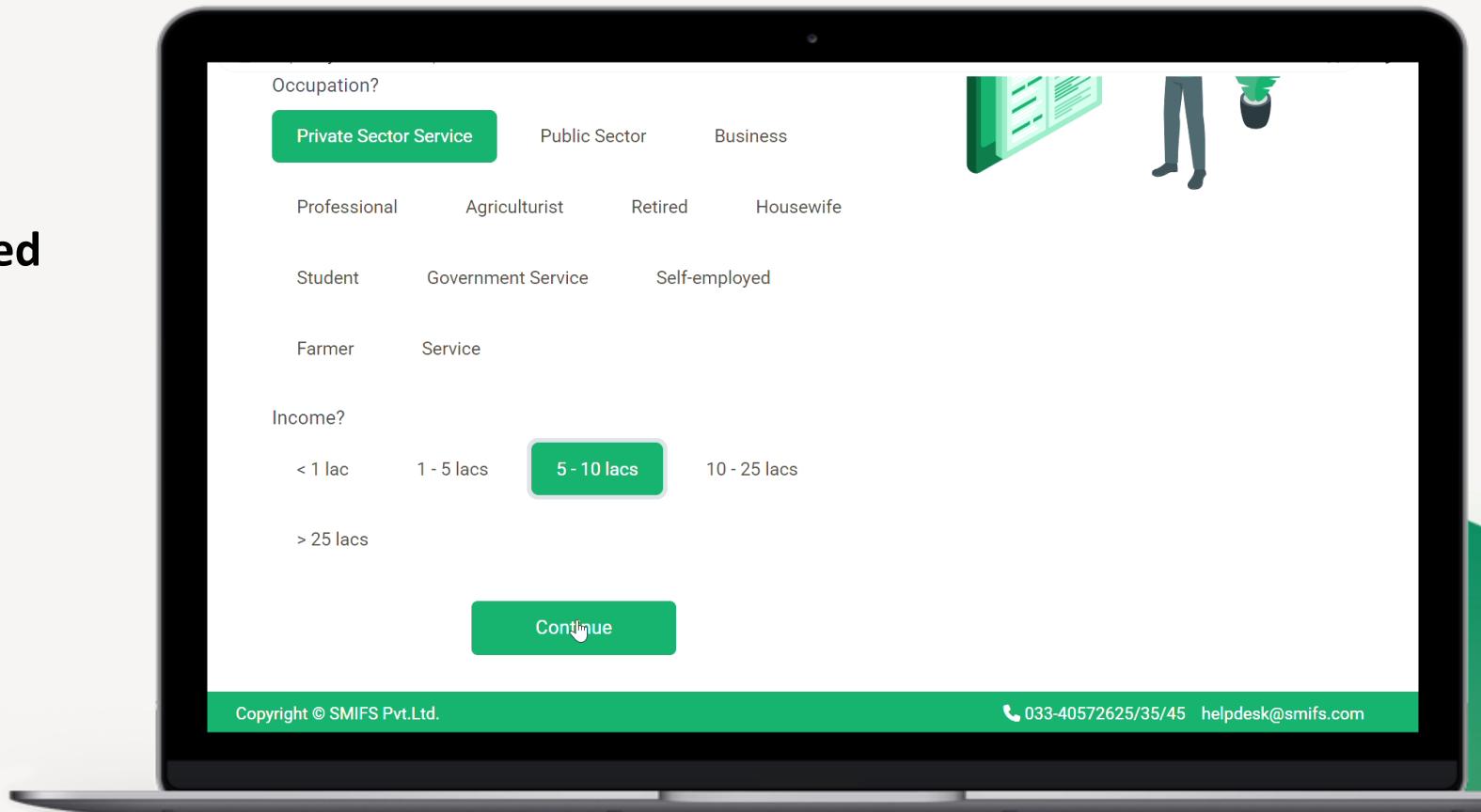
In this step,

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



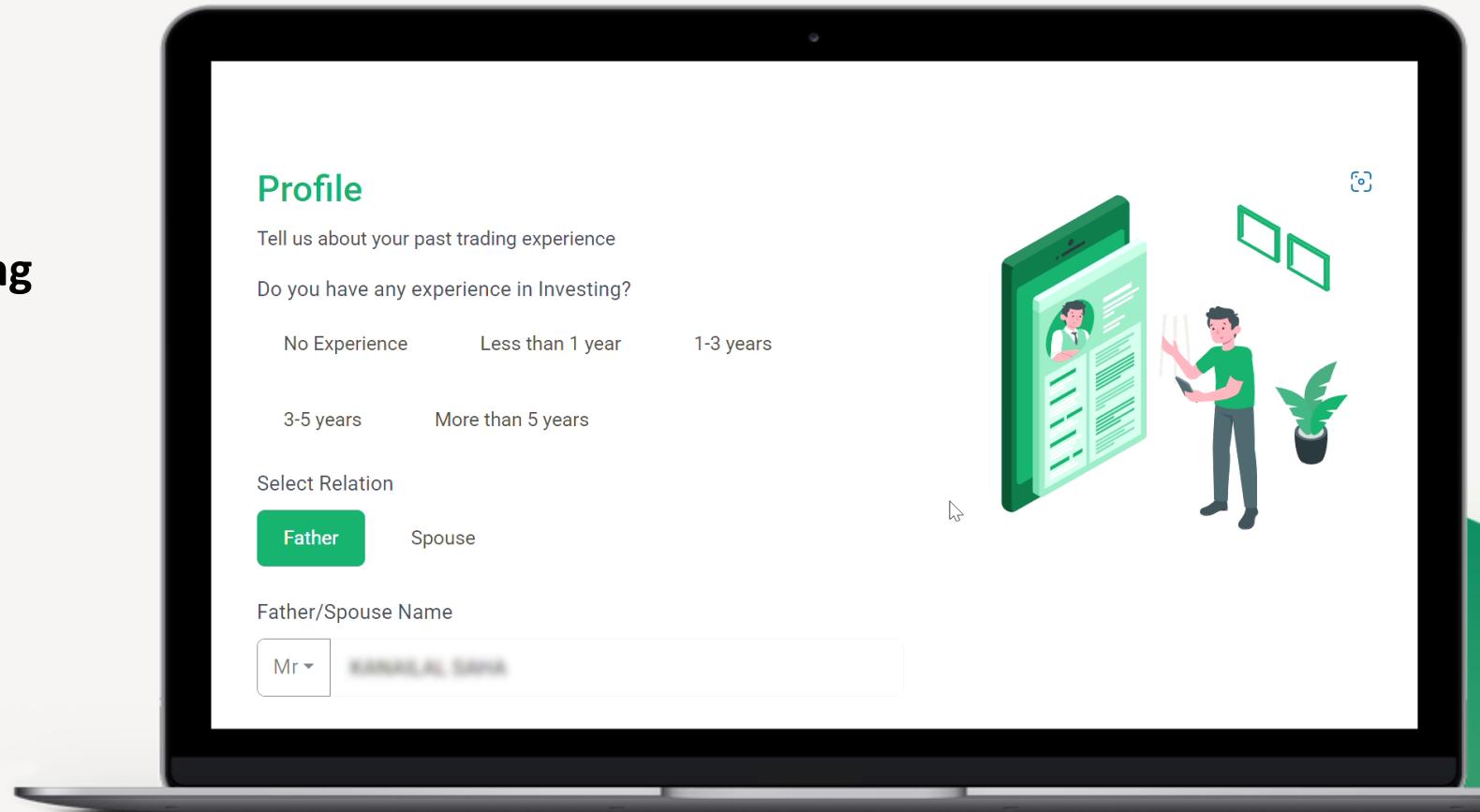
Ensure all the details are properly filled

Once all the details are filled in
Press 'Continue'.



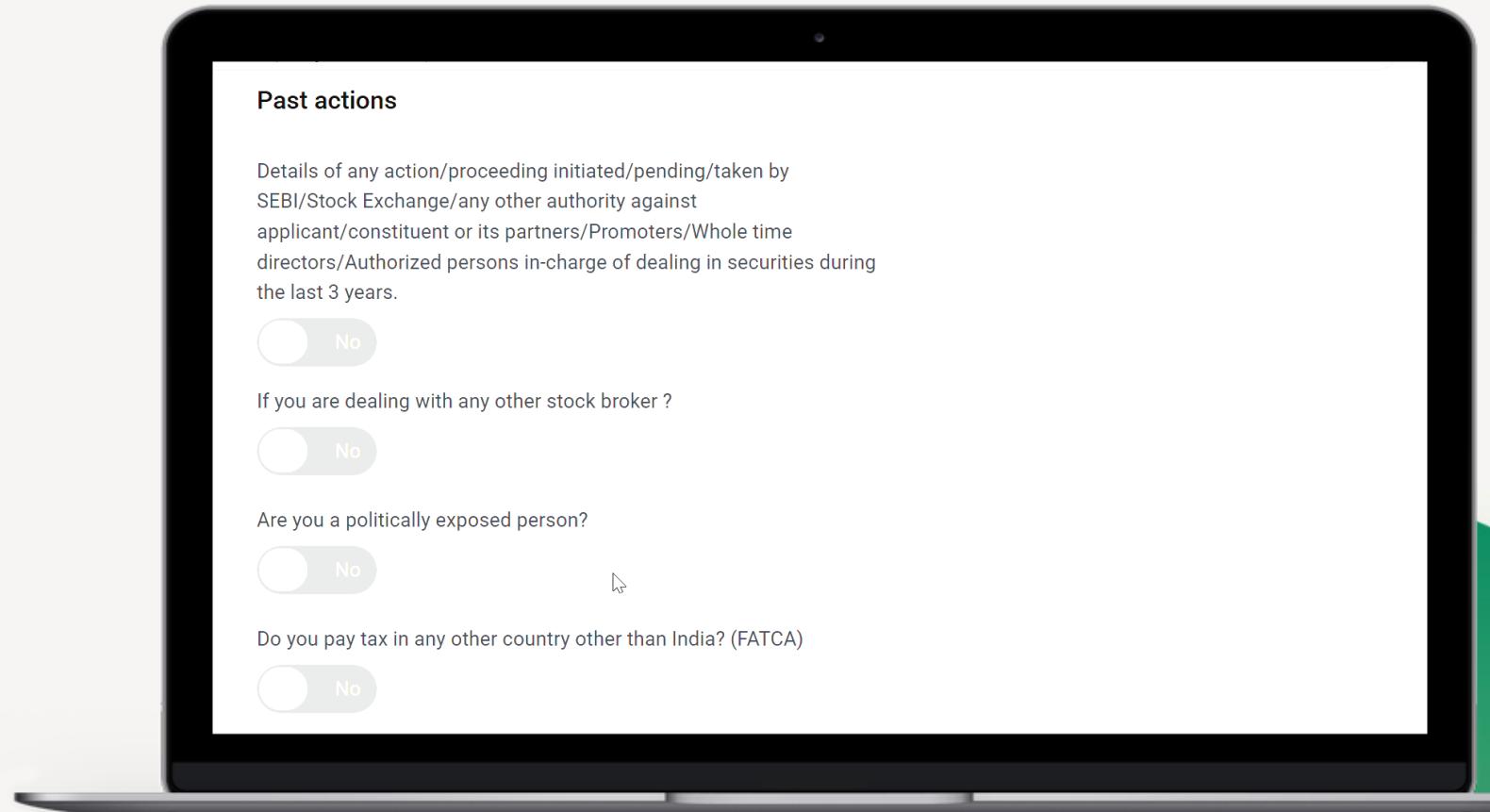
Here you need to, Select your **Investing Experience**

Next, scroll downwards.



Answer the
4 Past Action Questions here,
After answering the questions, with a
Yes/No,

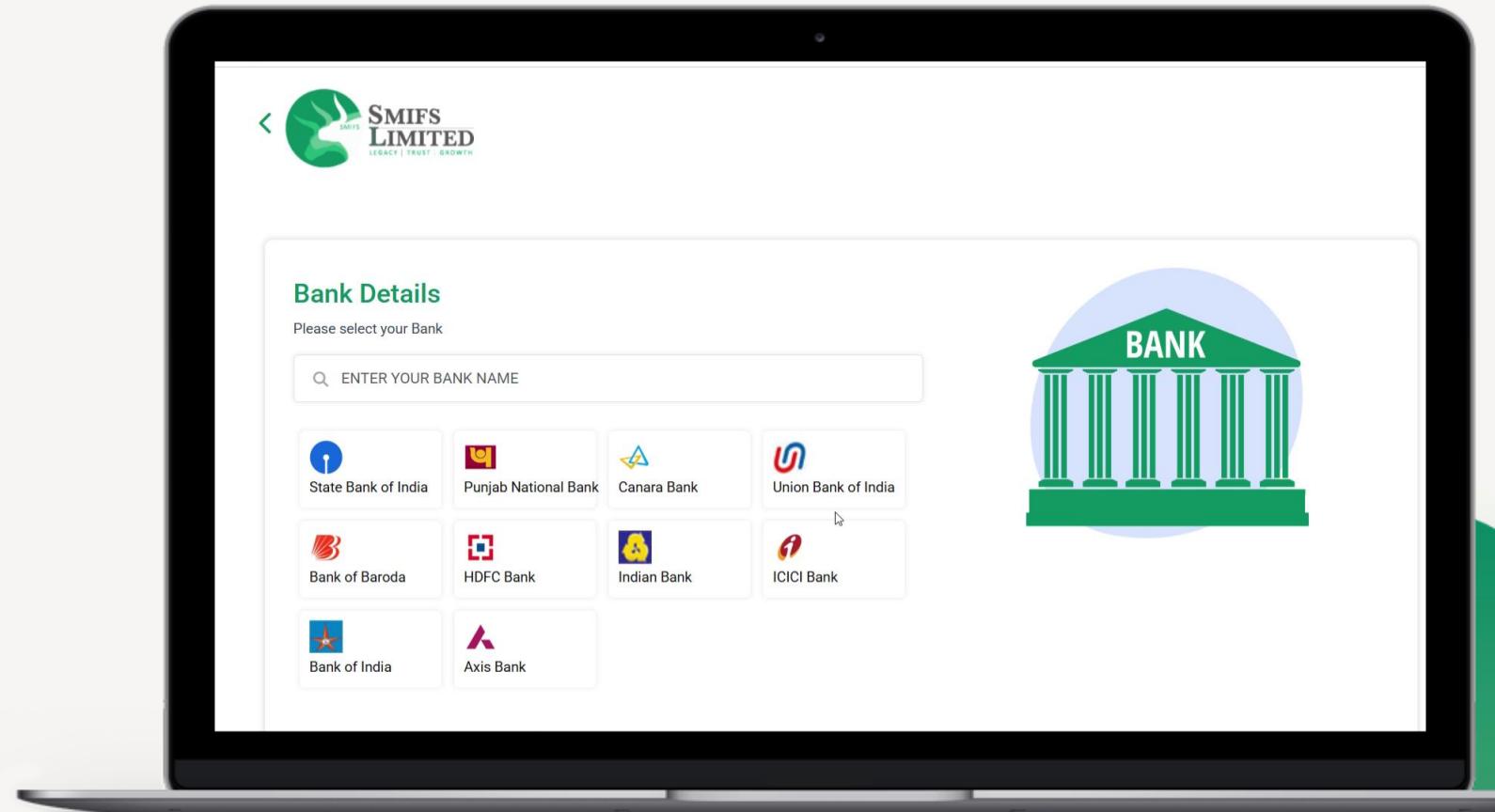
Click **Continue**



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

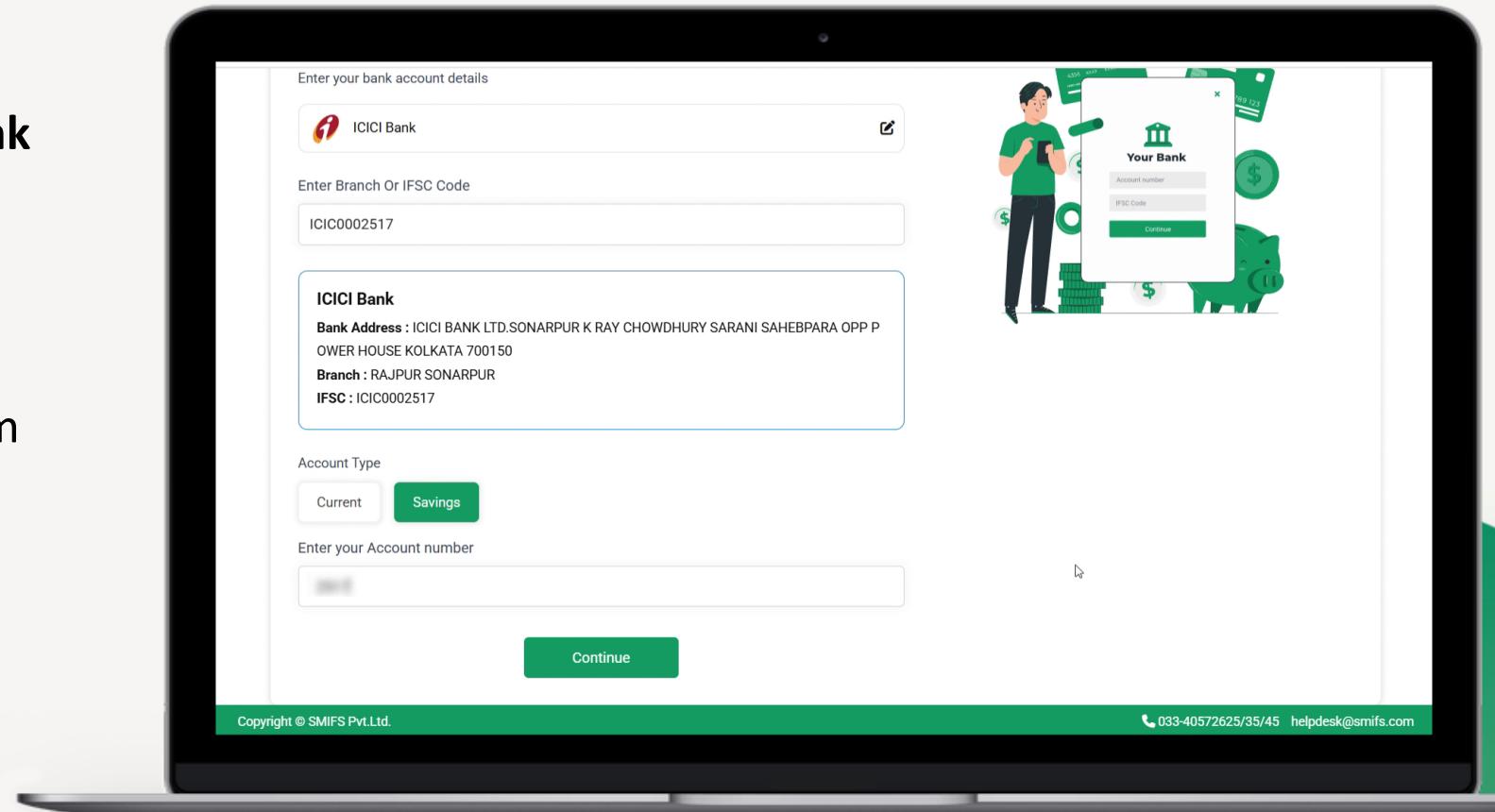
Here, you need to enter your bank name.

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



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

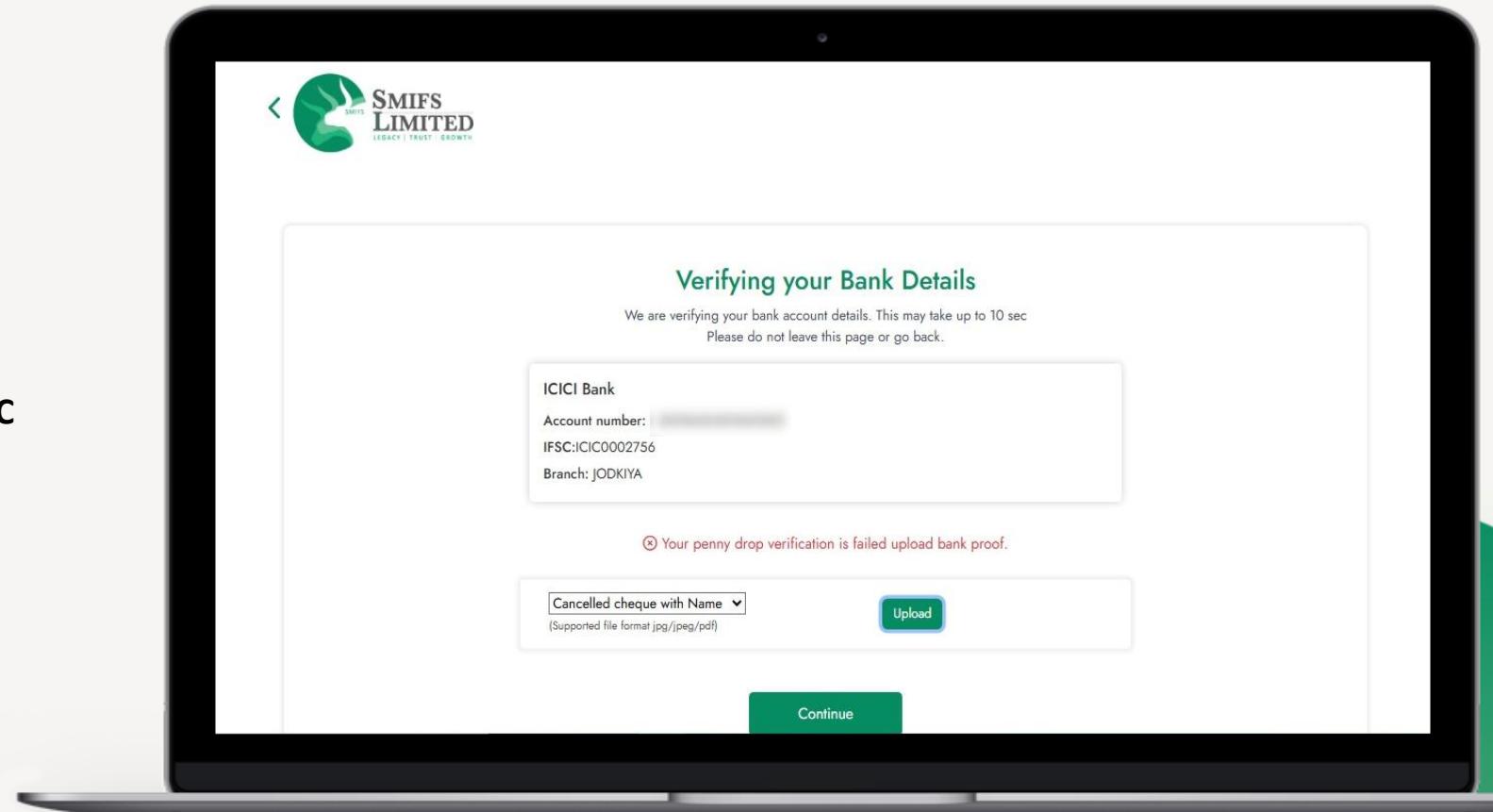
- Enter your **IFSC Code**
- Once the IFSC is entered, the system will **auto-fetch the bank details**.
- Next, enter your **Account Number**
- Click "**Continue**" to proceed



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.



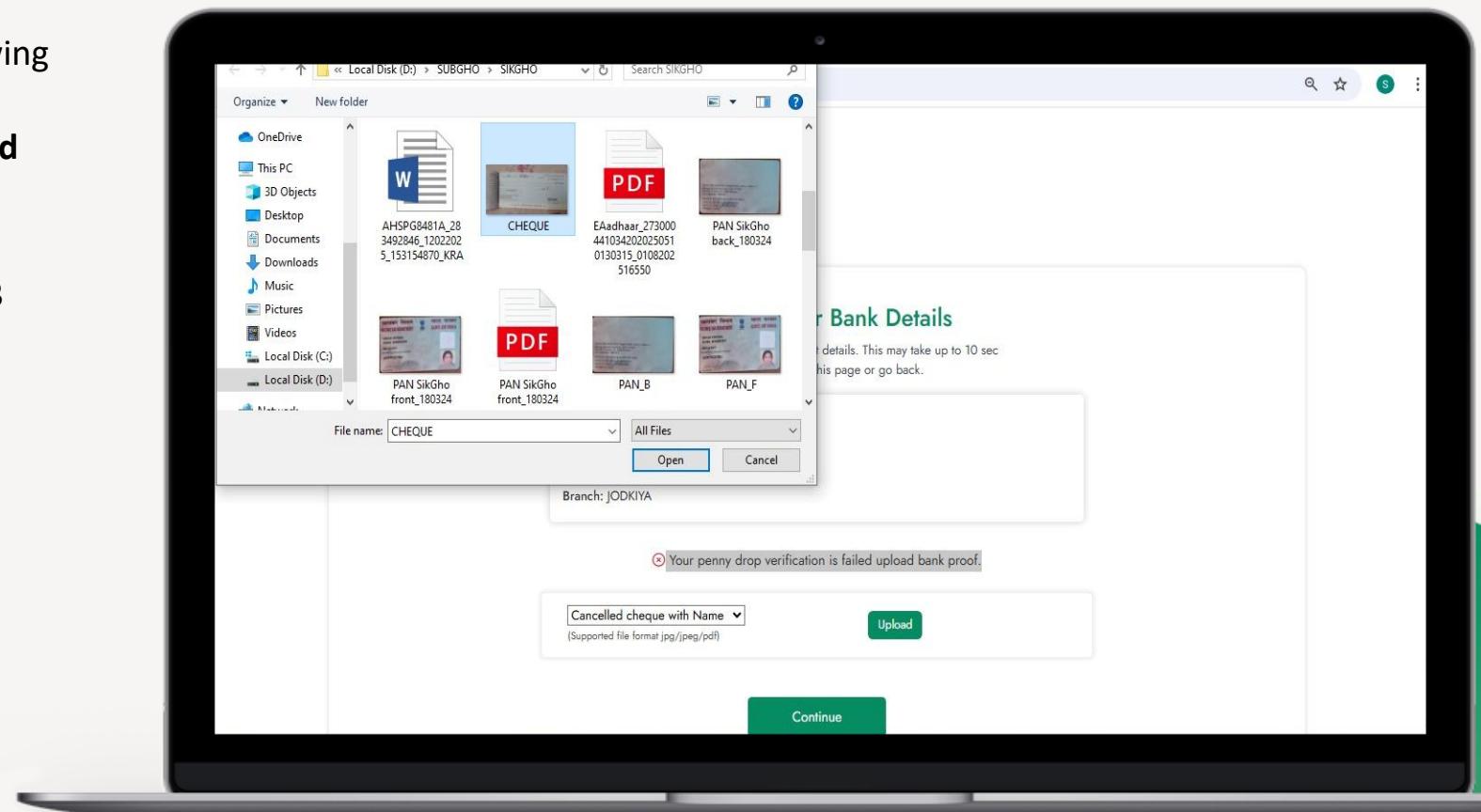
2. Upload Bank Proof

- 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**.

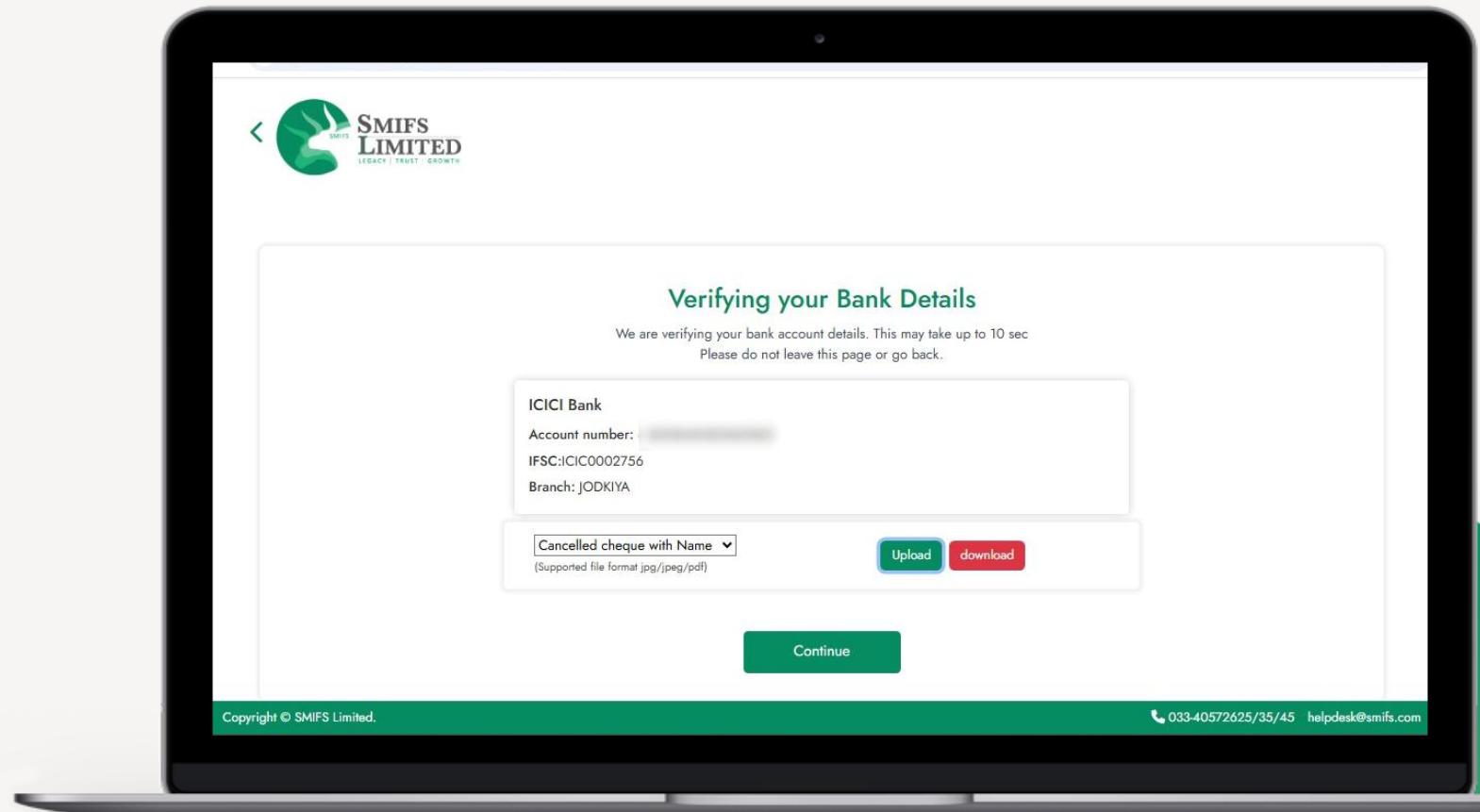
3. File Format & Size

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



4. Upload and Continue

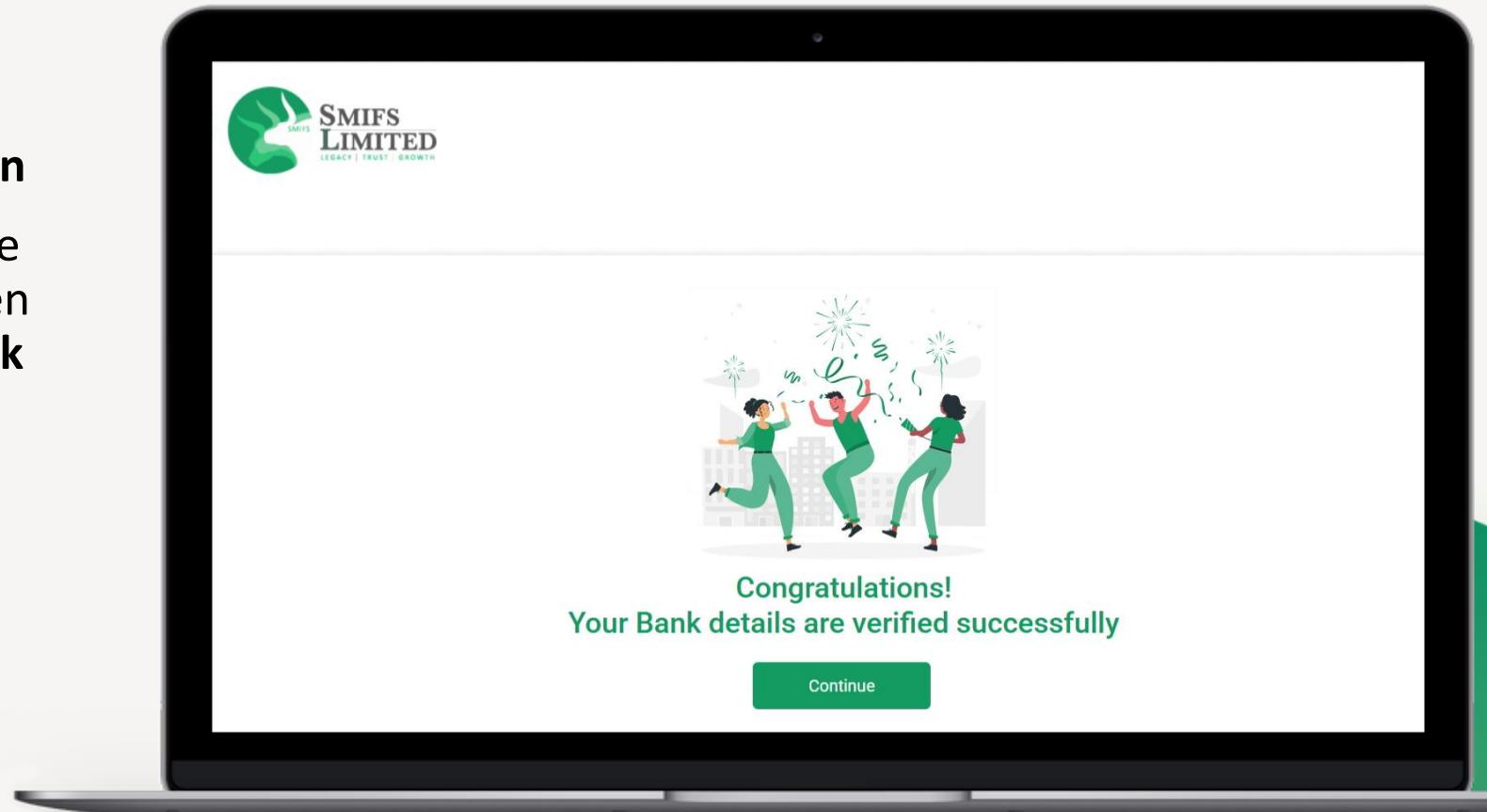
- Select the document type from the dropdown menu.
- Click on **Upload** and wait for confirmation.
- Once successfully uploaded, click **Continue** to proceed with your application.



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.

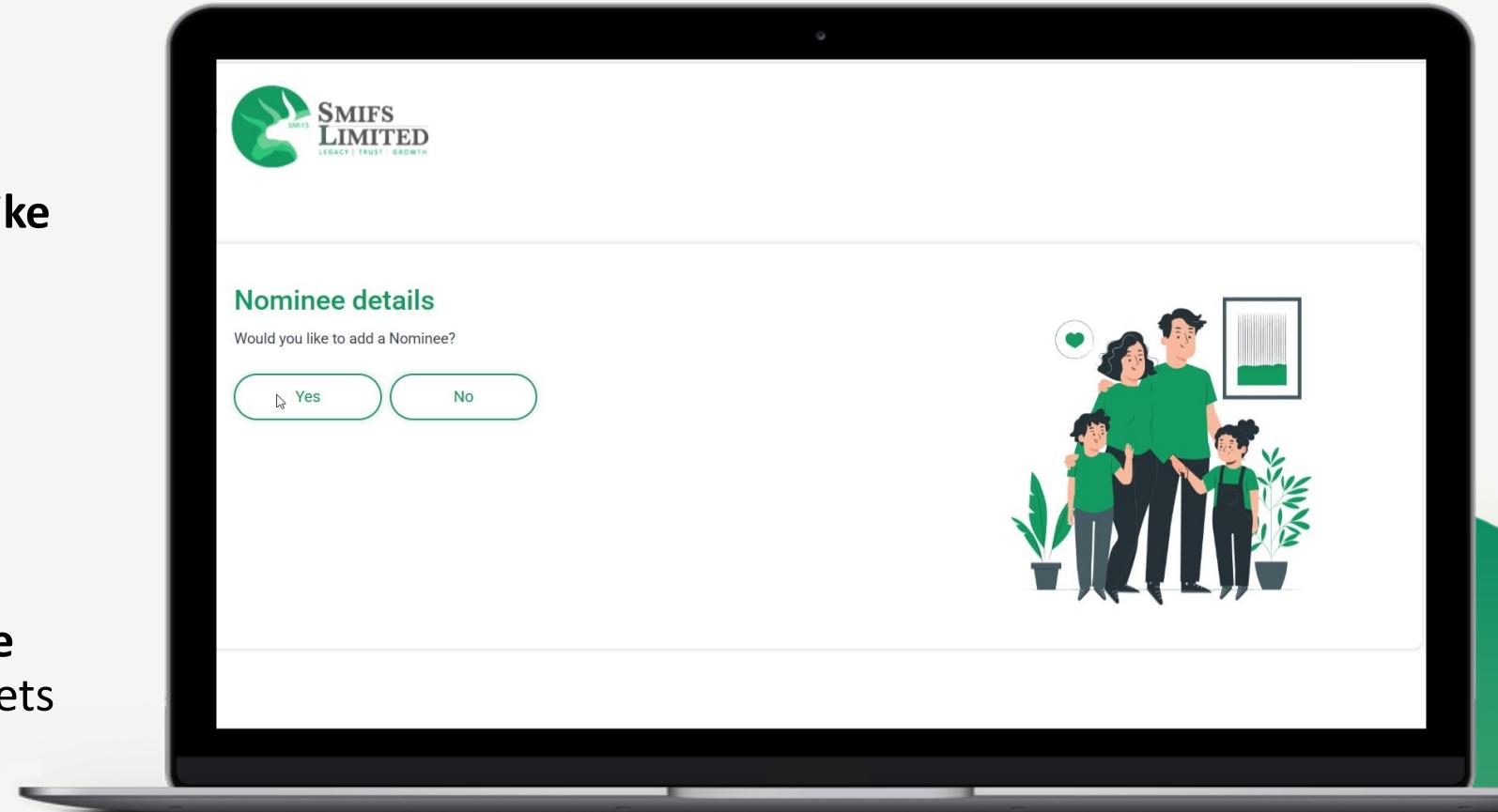


**After your bank details are verified,
you will be prompted to add a
nominee**

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

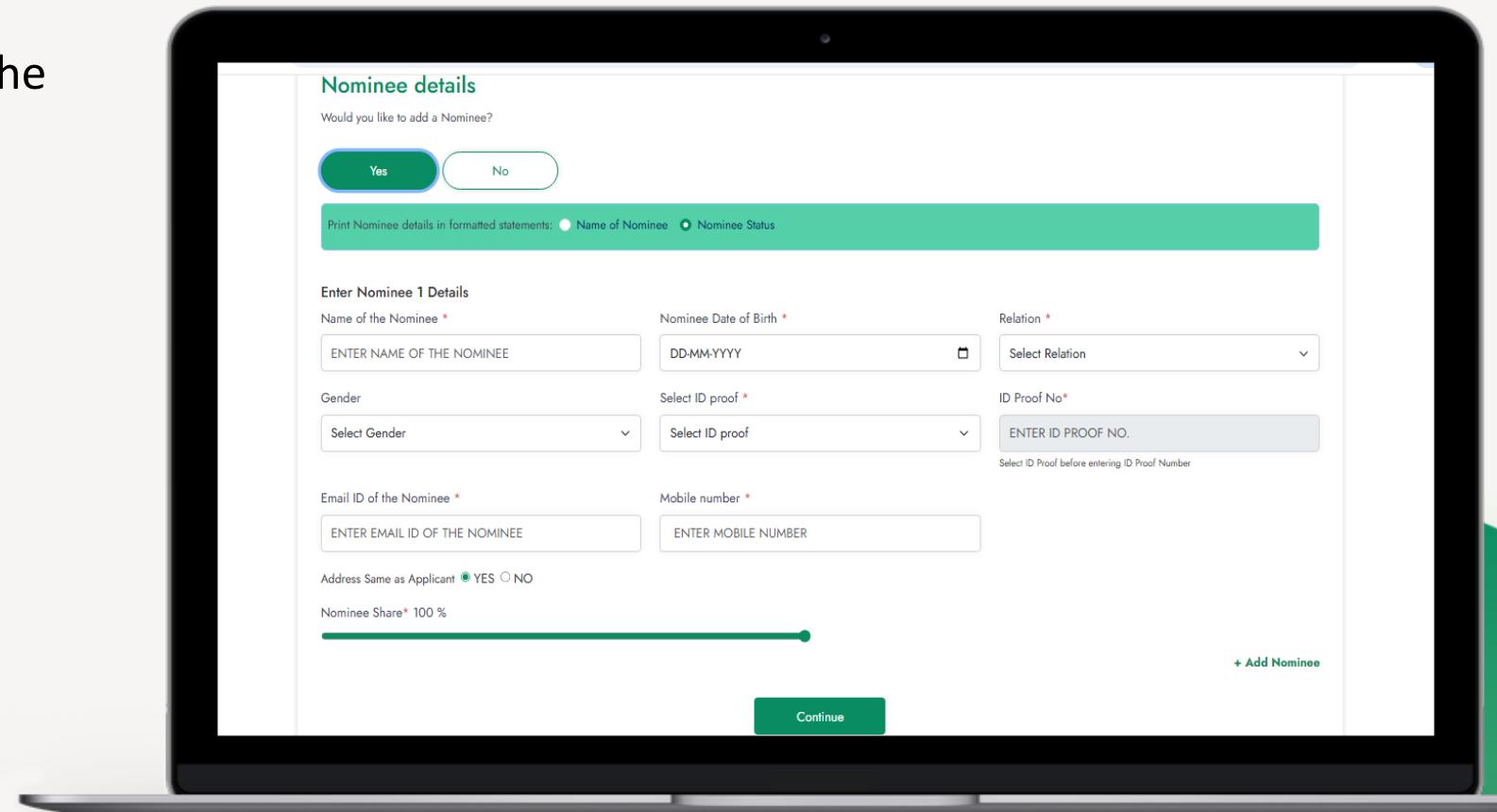
Click "**Yes**" to proceed with entering
nominee details or "**No**" to skip this
step.

**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**



Nominee details

Would you like to add a Nominee?

Yes **No**

Print Nominee details in formatted statements: Name of Nominee Nominee Status

Enter Nominee 1 Details

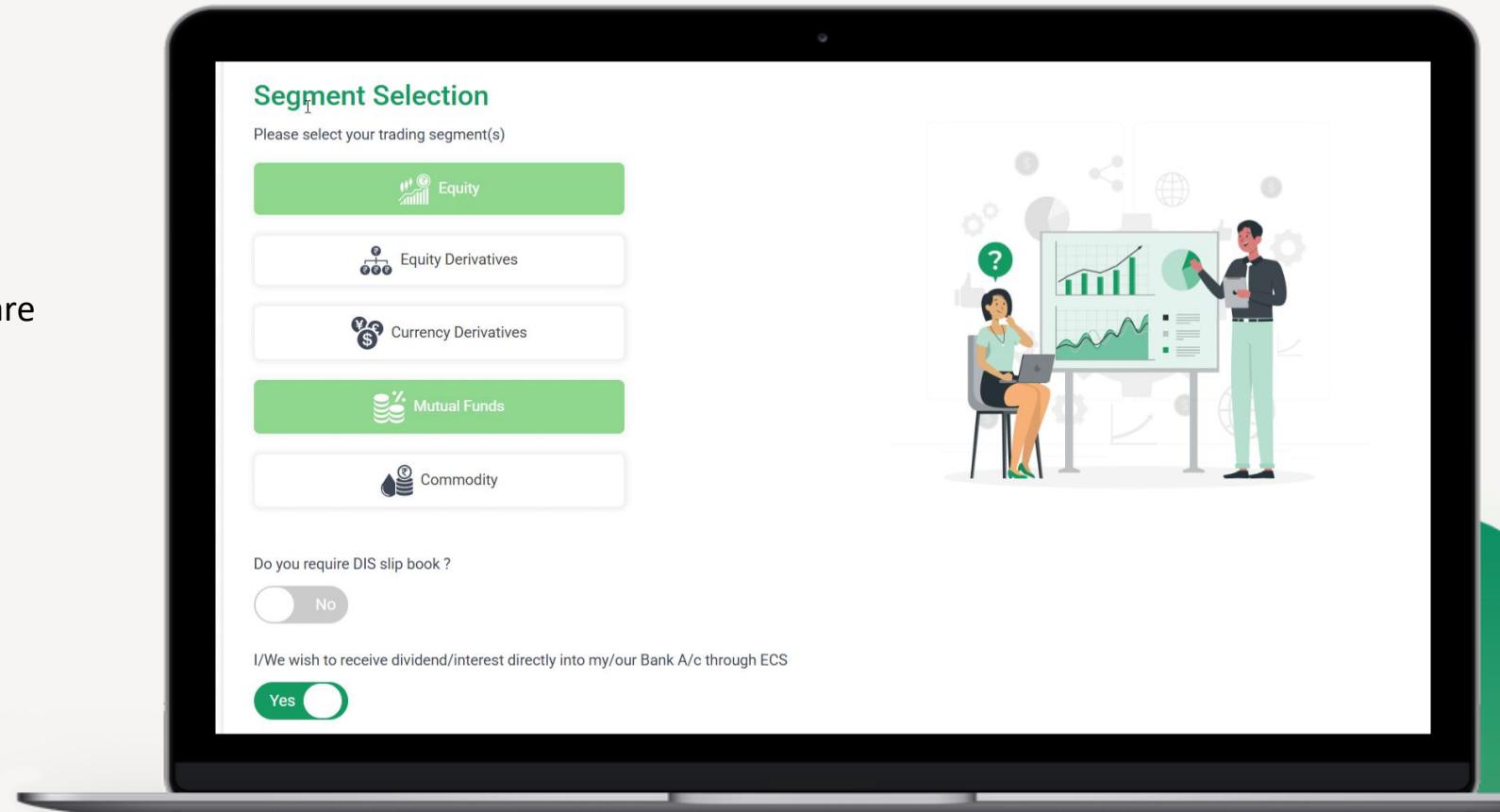
Name of the Nominee *	Nominee Date of Birth *	Relation *
ENTER NAME OF THE NOMINEE	DD-MM-YYYY	Select Relation
Gender	Select ID proof *	ID Proof No *
Select Gender	Select ID proof	ENTER ID PROOF NO.
Select ID Proof before entering ID Proof Number		
Email ID of the Nominee *	Mobile number *	
ENTER EMAIL ID OF THE NOMINEE	ENTER MOBILE NUMBER	
Address Same as Applicant <input checked="" type="radio"/> YES <input type="radio"/> NO		
Nominee Share* 100 %		

Continue

Now we move on to the Market Segments Selection

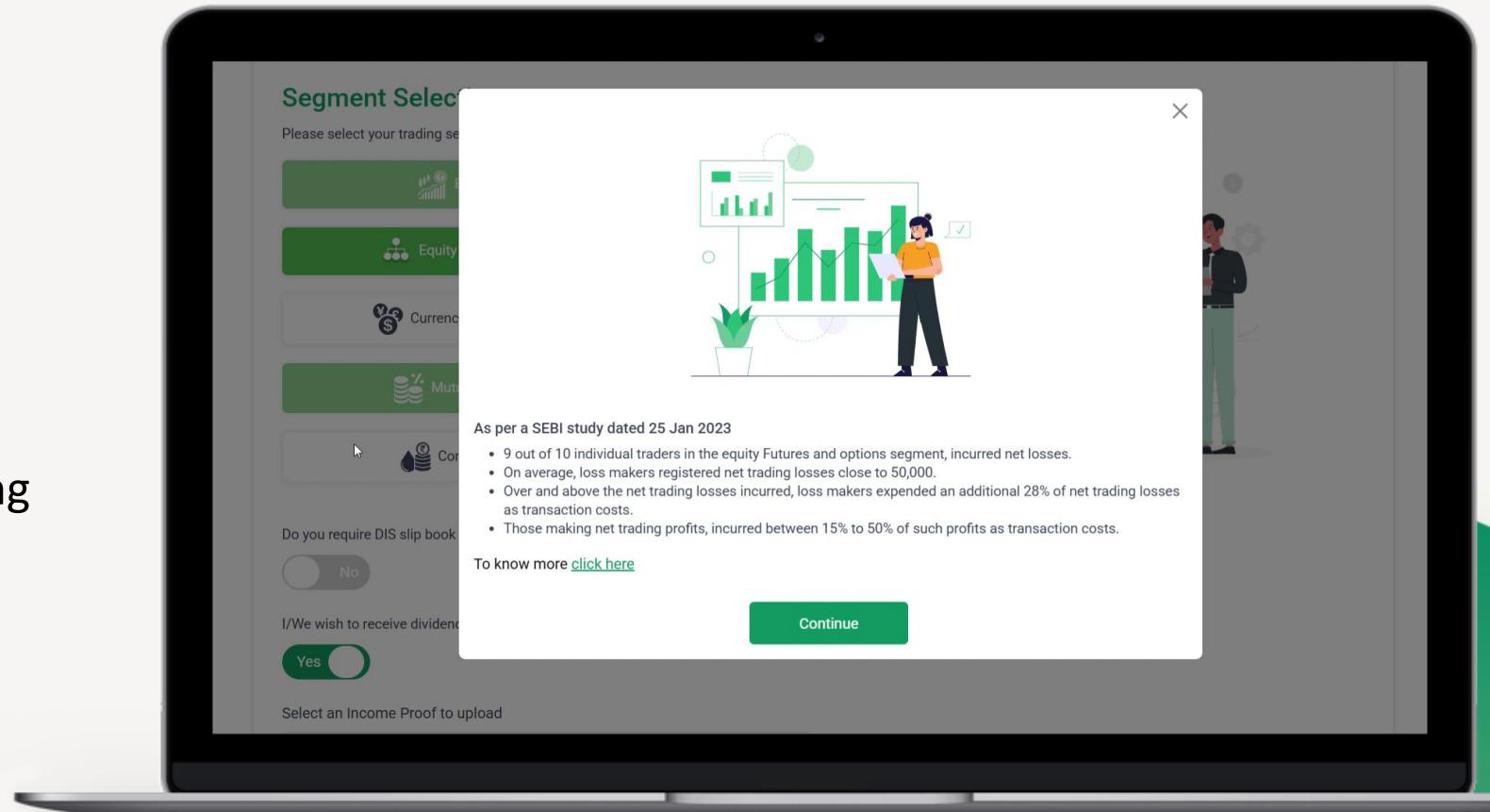
- By default, **Equity** and **Mutual Fund** segments are **pre-selected**.
- To opt for **Equity Derivatives**, **Currency**, or **Commodity** segments, you must **upload additional supporting documents**, such as a **recent bank statement**.

✓ Choose your desired segments and proceed accordingly.



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.



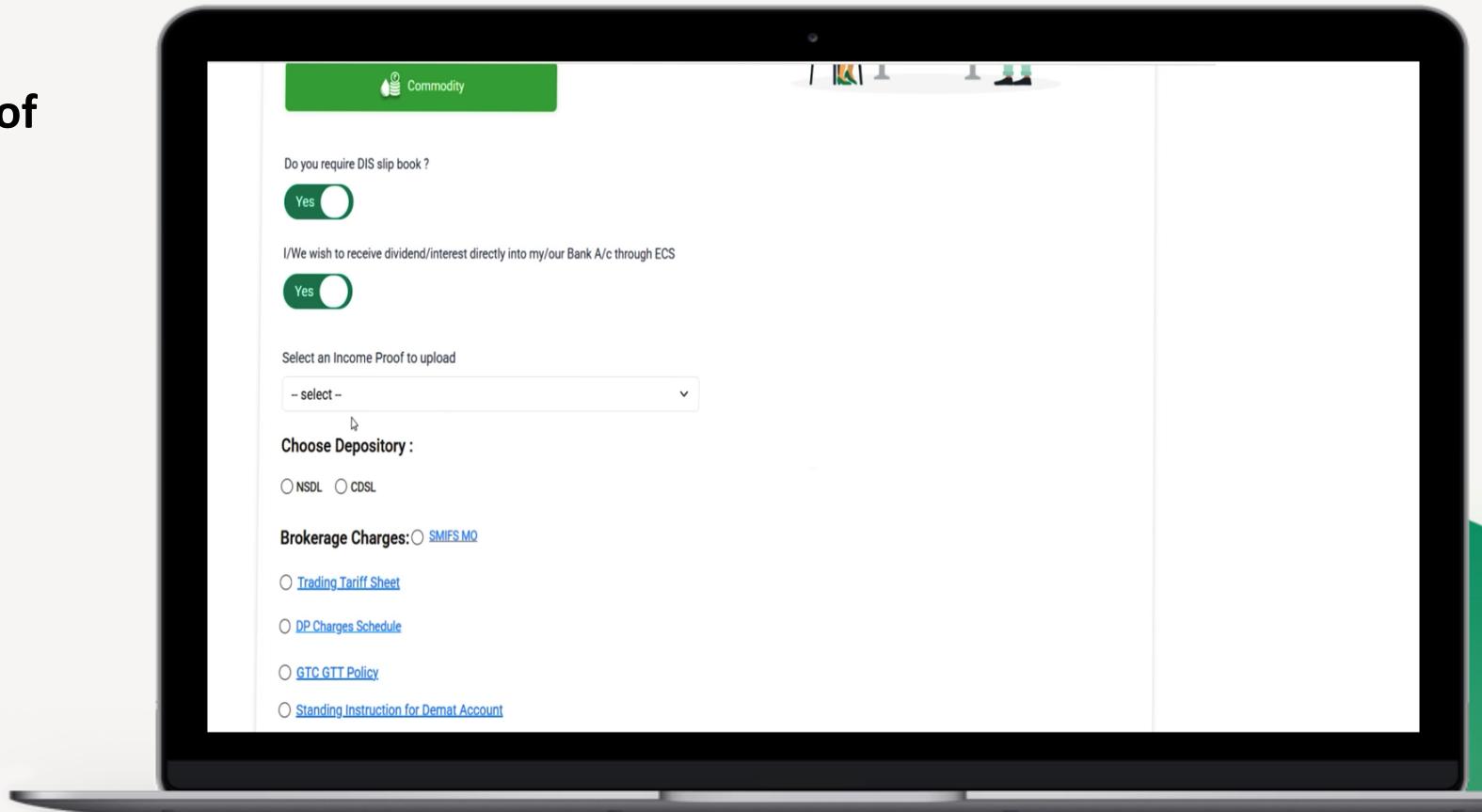
Additional Preferences & Income Proof

Choose your preferences for :

DIS Slip Book (Delivery Instruction Slip)

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

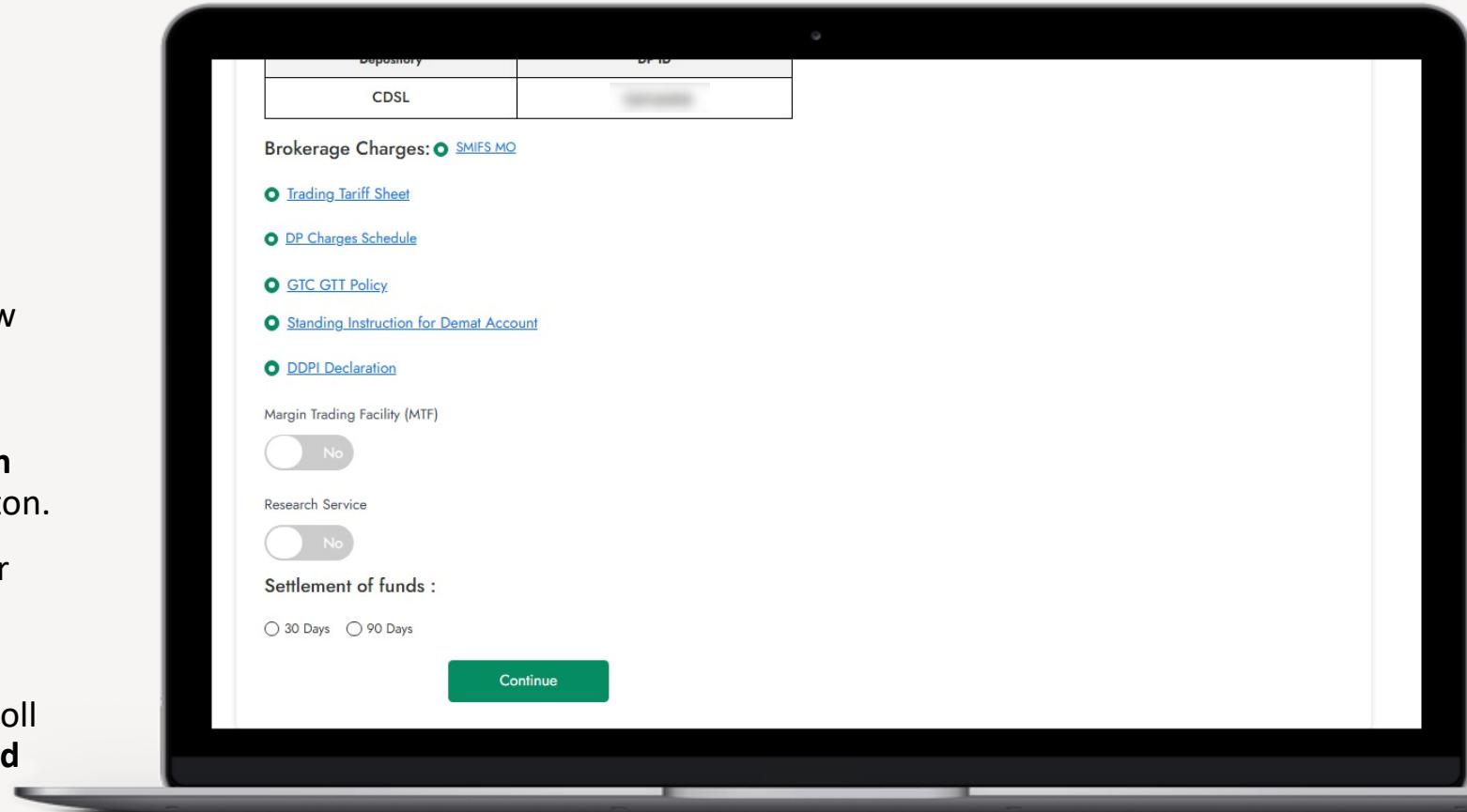
Upload Income Proof (only if required for selected segments like Derivatives, Commodity, etc.)



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

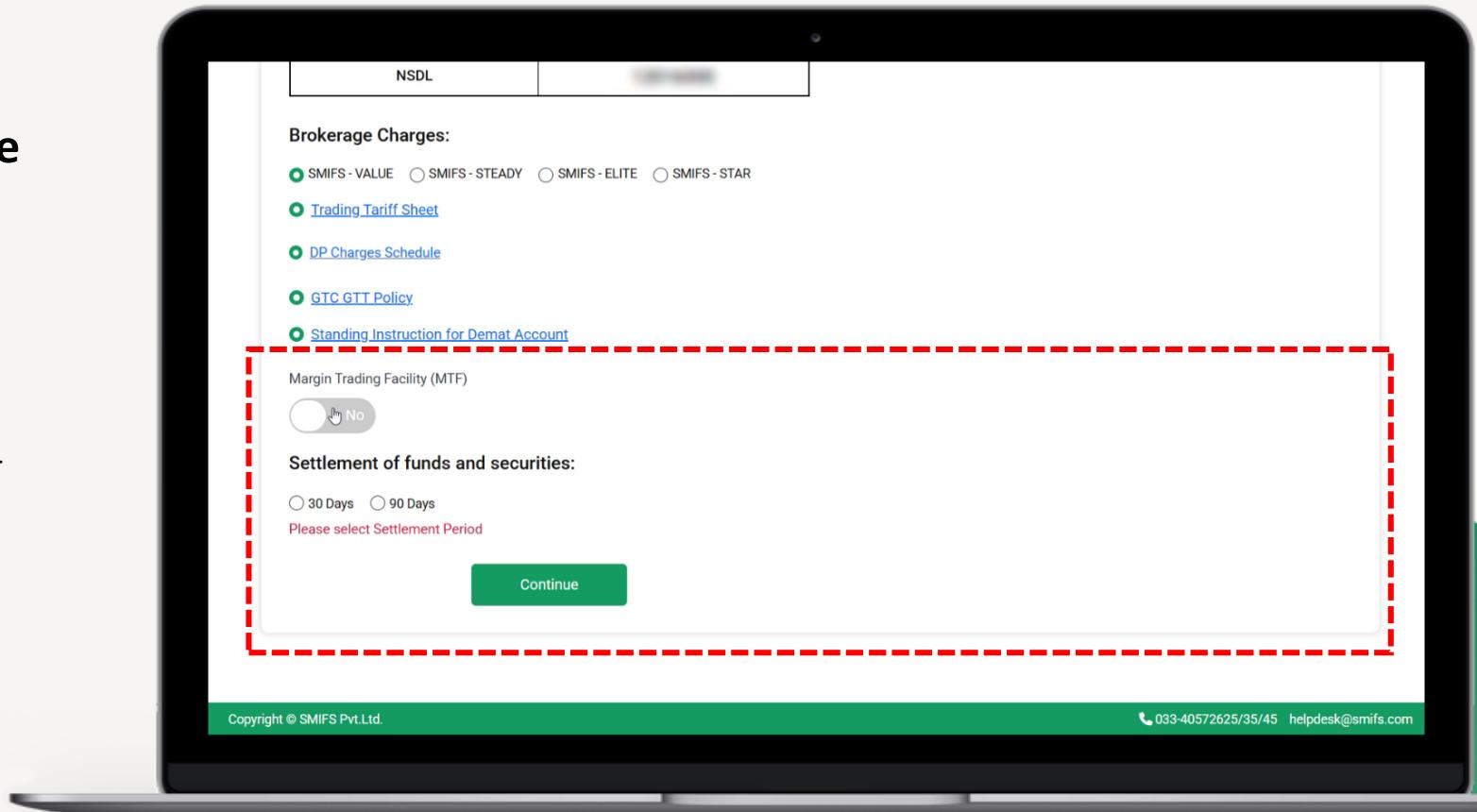
Then, click on the ‘SMIFS MO’ option to view the brokerage charges.

- 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.



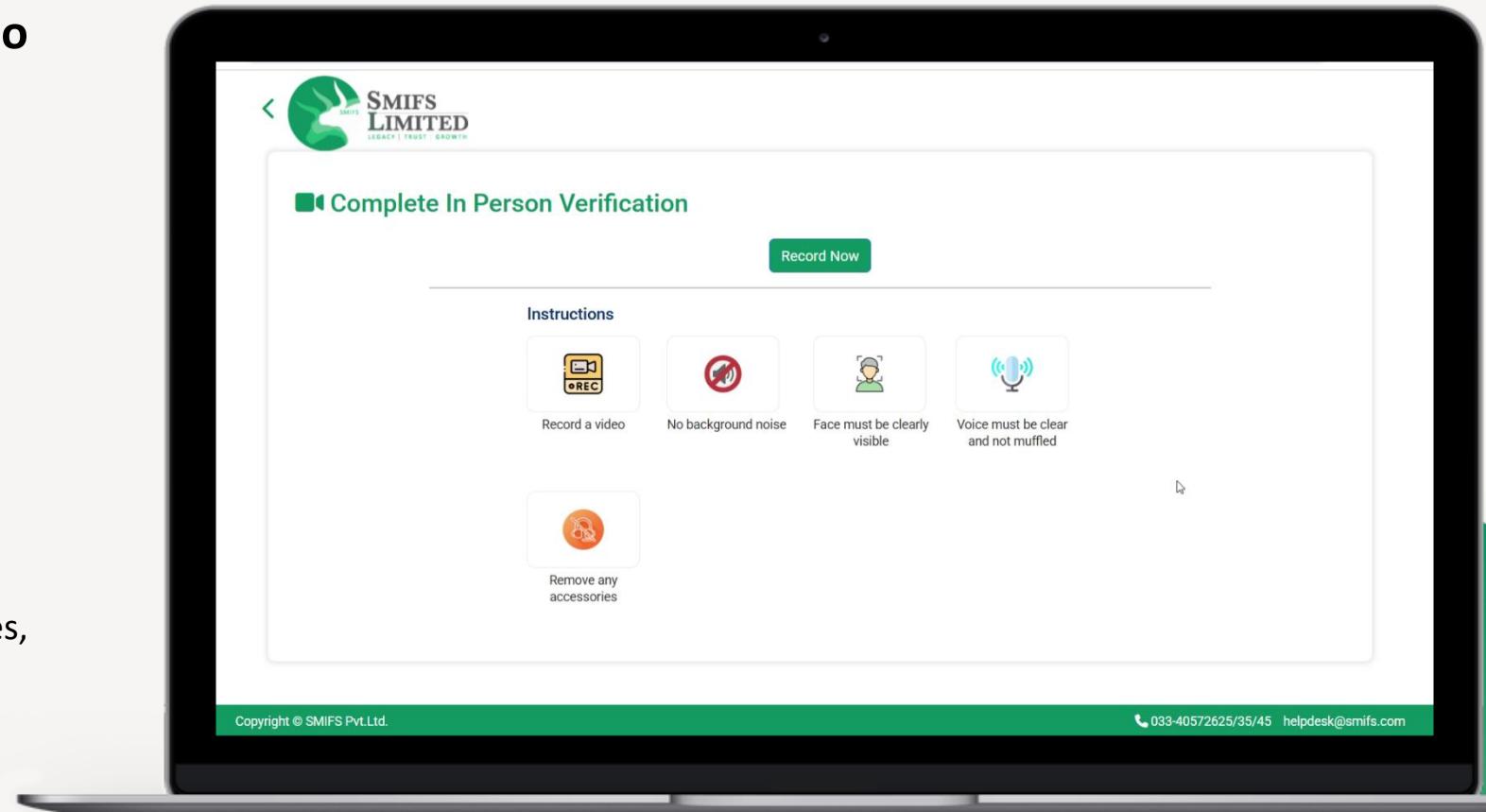
Next, you'll be redirected to the Video In-Person Verification or IPV page

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

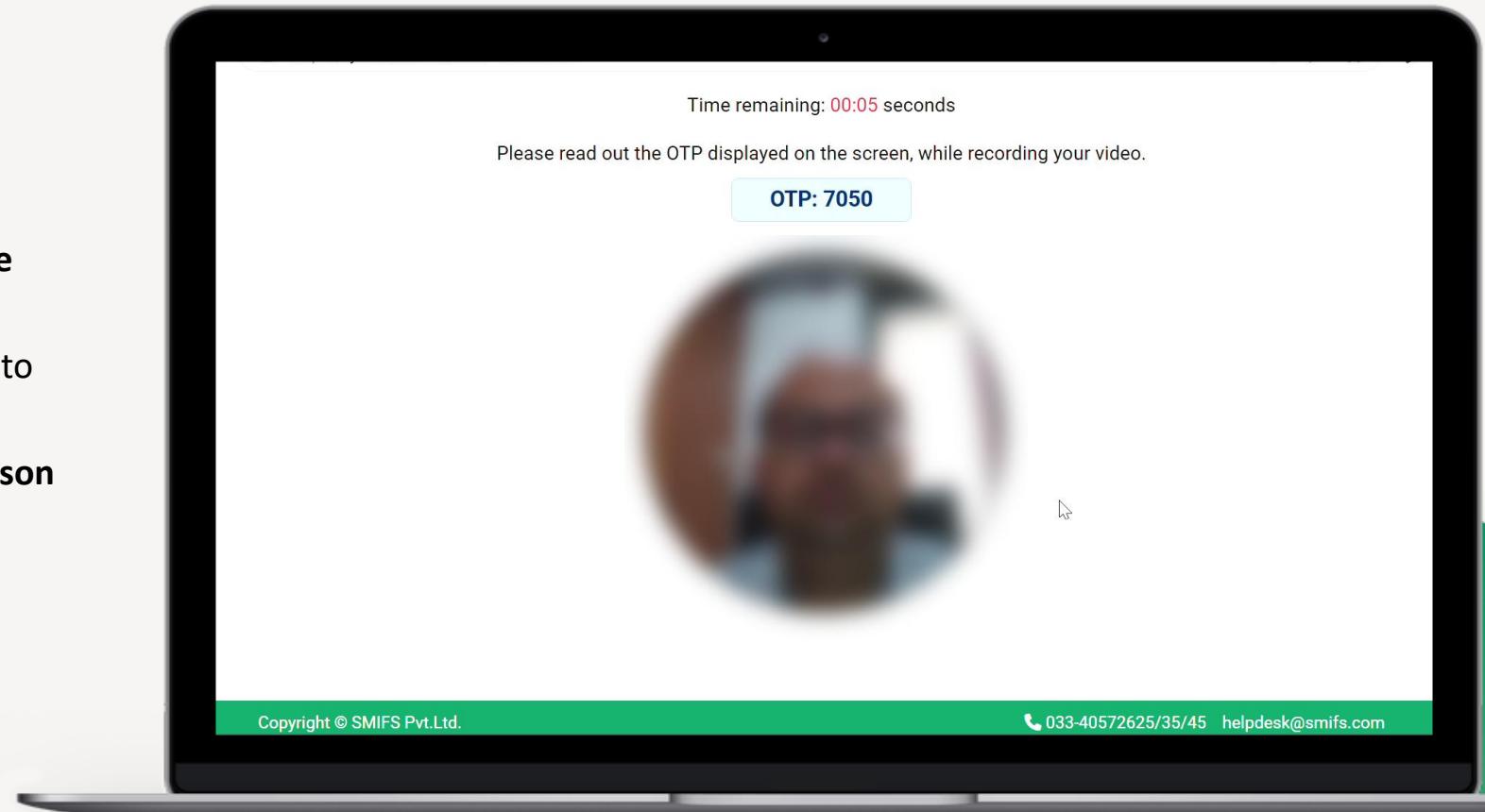
Before you begin recording, please ensure the following:

- 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

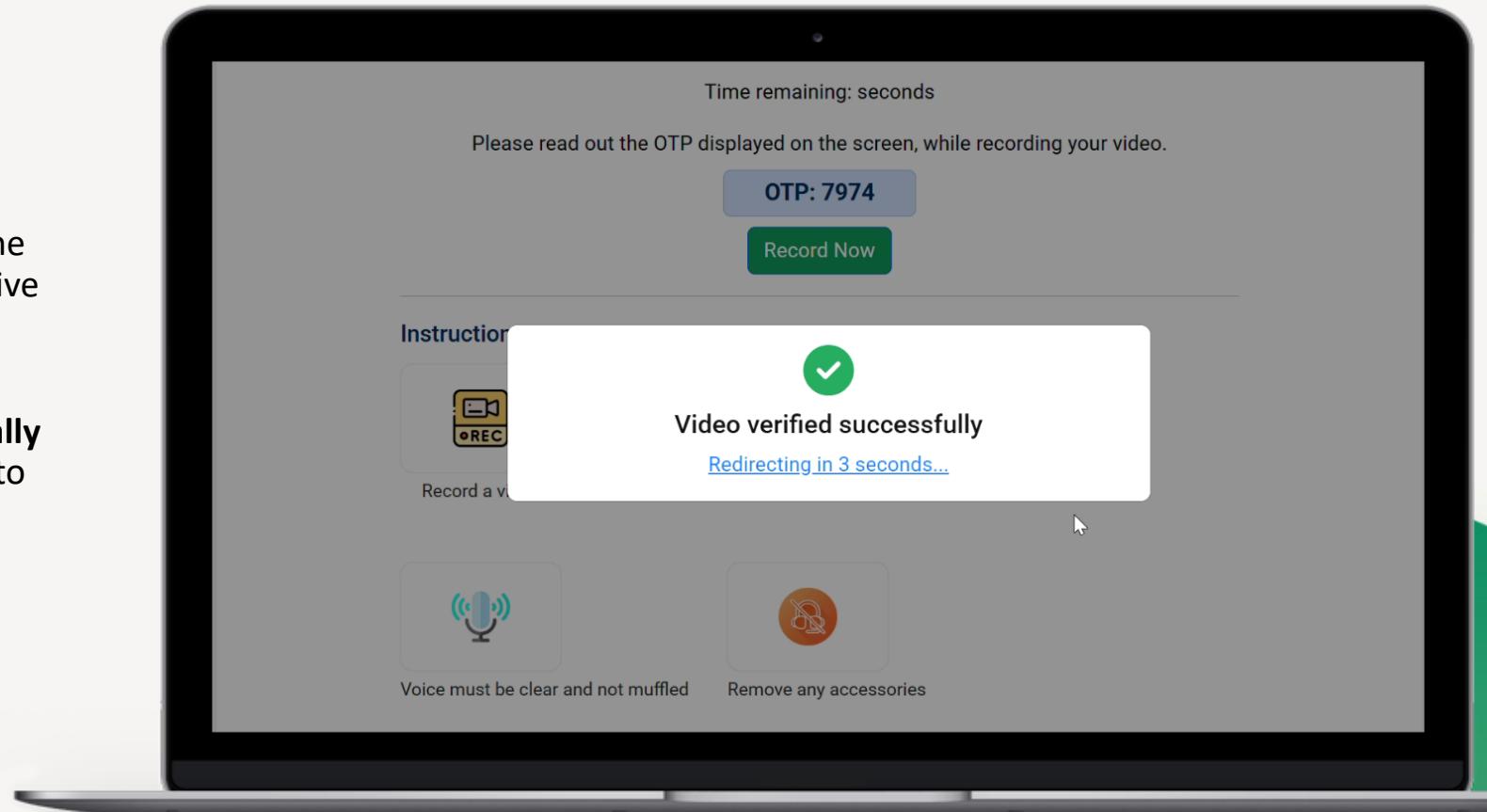
Once ready, click on **Record Now**



- 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

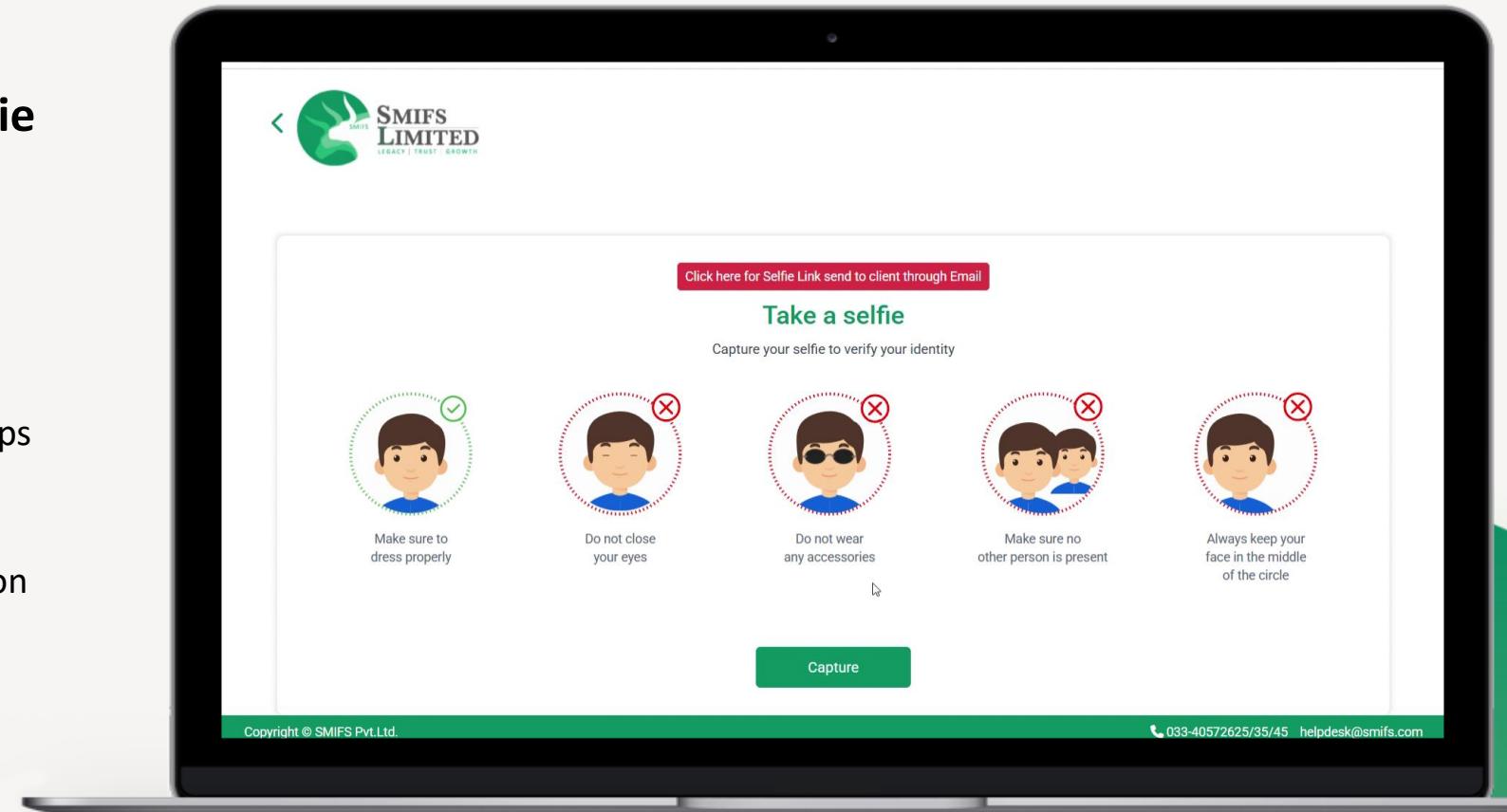


In this step, you'll need to take a selfie using your device's camera.

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

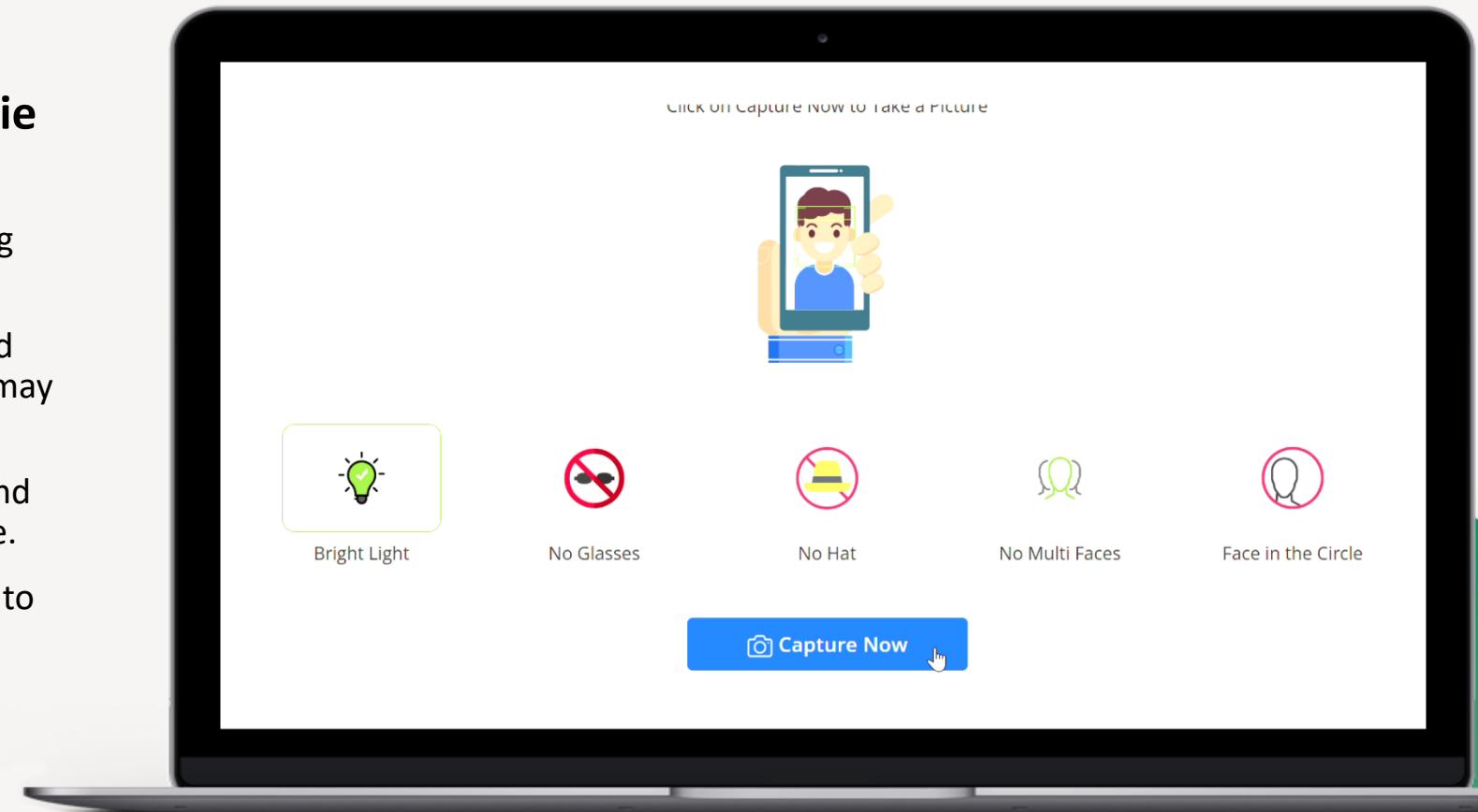
- ✓ Make sure you're dressed properly
- ✗ Don't close your eyes
- ✗ Avoid wearing accessories like sunglasses or caps
- ✗ Make sure no other person is in the frame
- ✗ Keep your face centered inside the circle

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

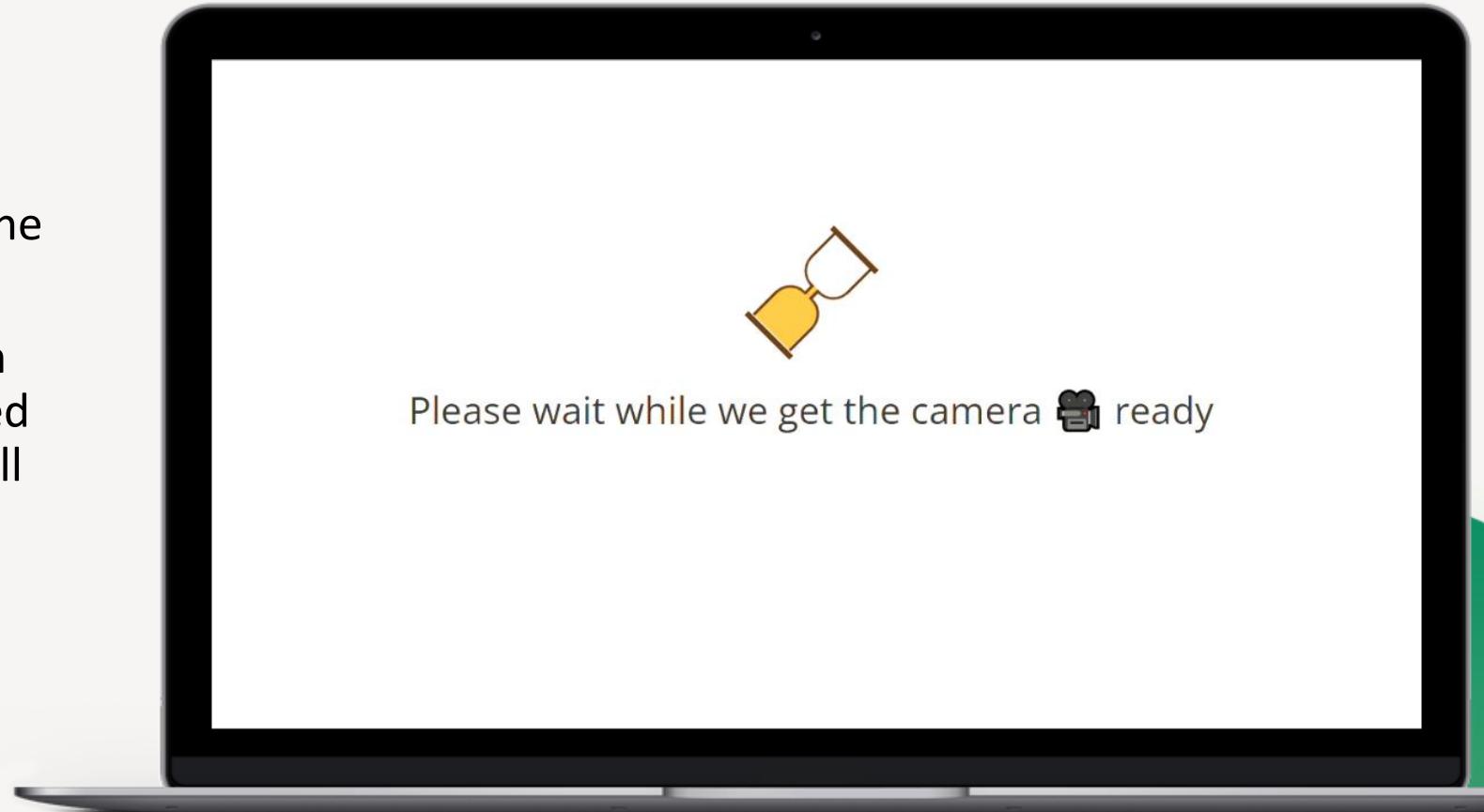


In this step, you'll need to take a selfie using your device's camera.

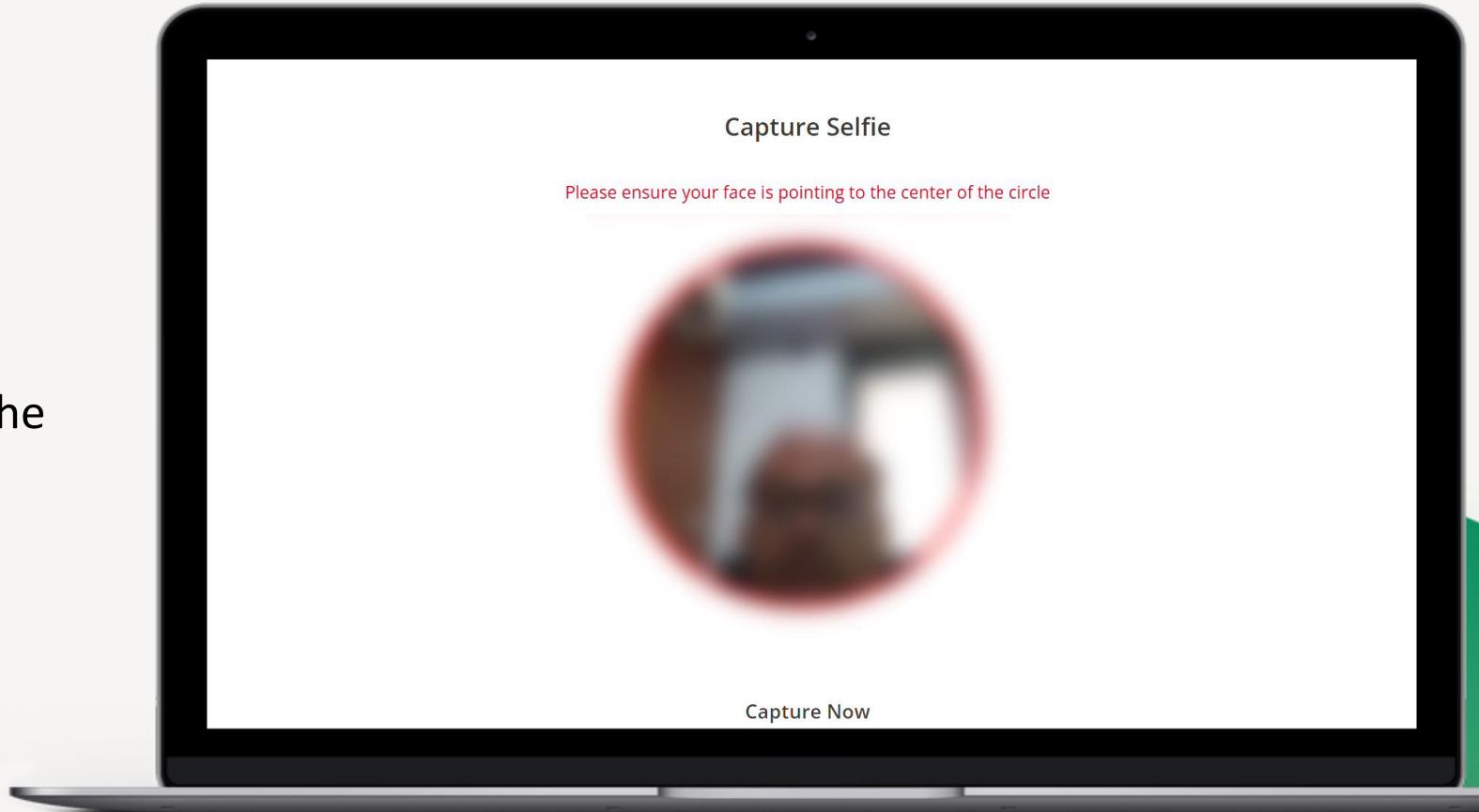
- In this step, you'll need to **capture a selfie** using your device's camera.
- Make sure you're in a **well-lit environment**, and **remove any glasses, caps, or accessories** that may block your face.
- Ensure there are **no other faces** in the frame and that your face is **perfectly centered**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



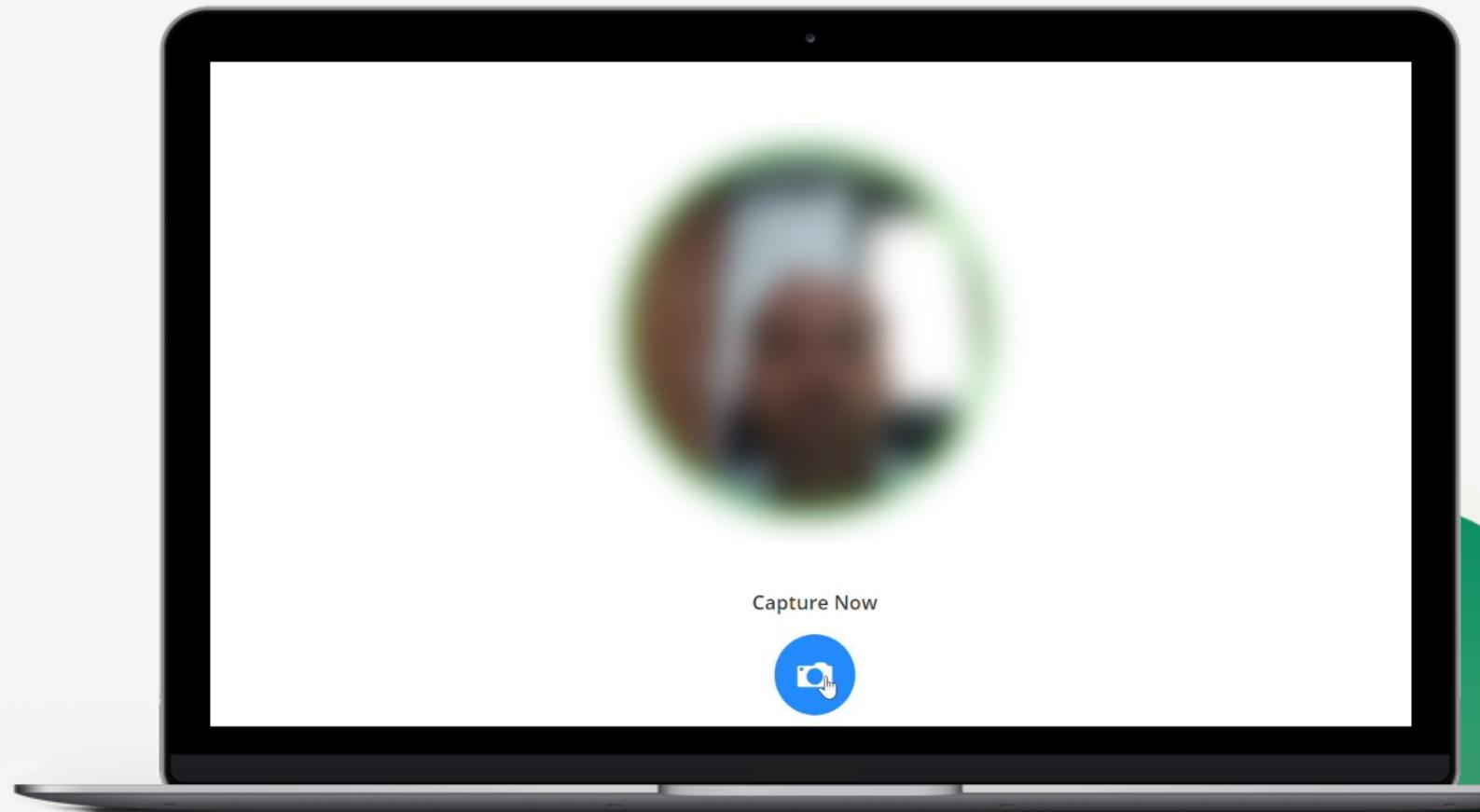
- Now, please wait a moment while the **camera gets ready**.
- Make sure you stay in position, with your face clearly visible and centered on the screen. The selfie capture will begin shortly



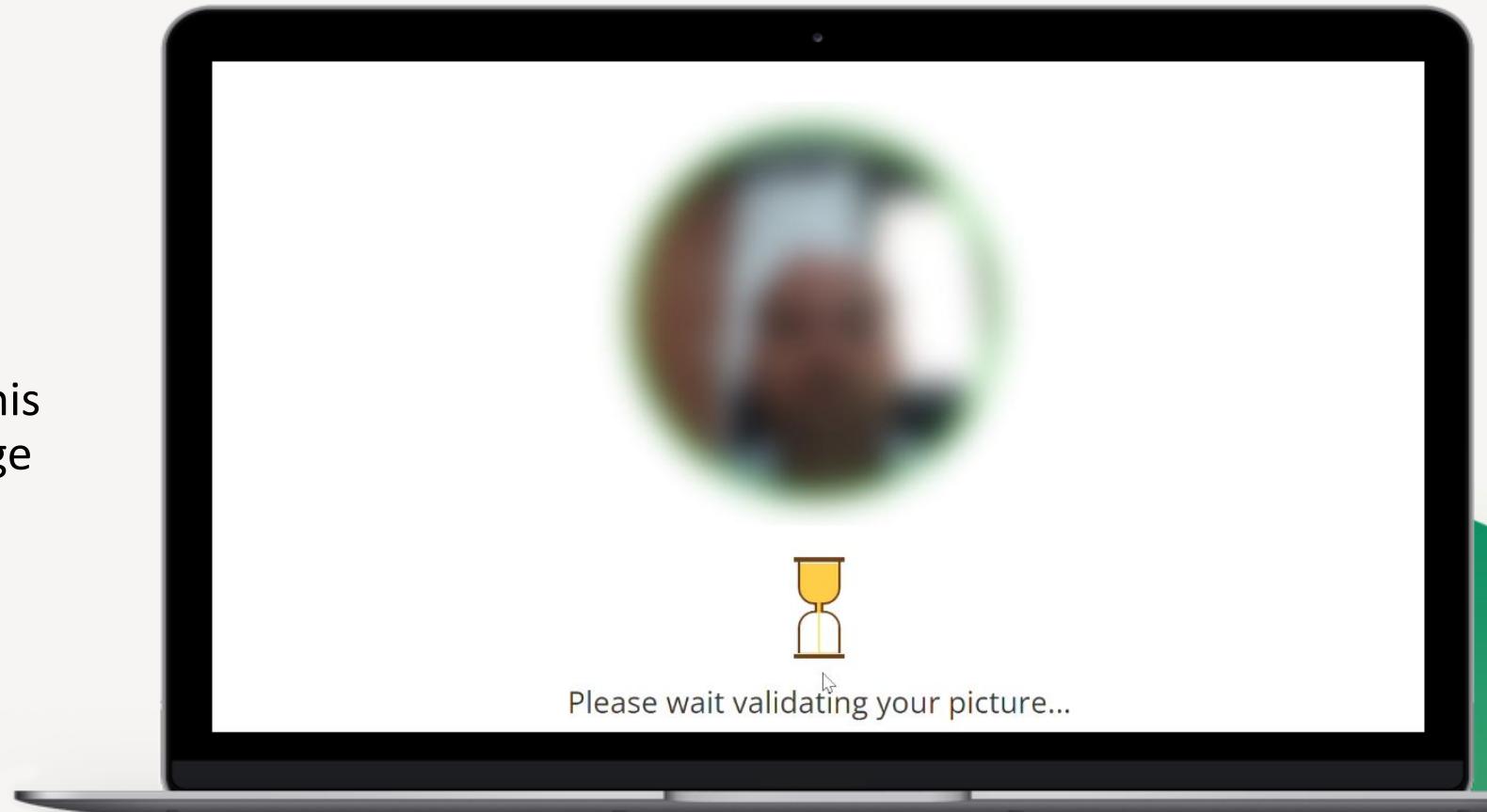
A new page will appear. Please ensure your face is pointing to the center of the **red circle**.



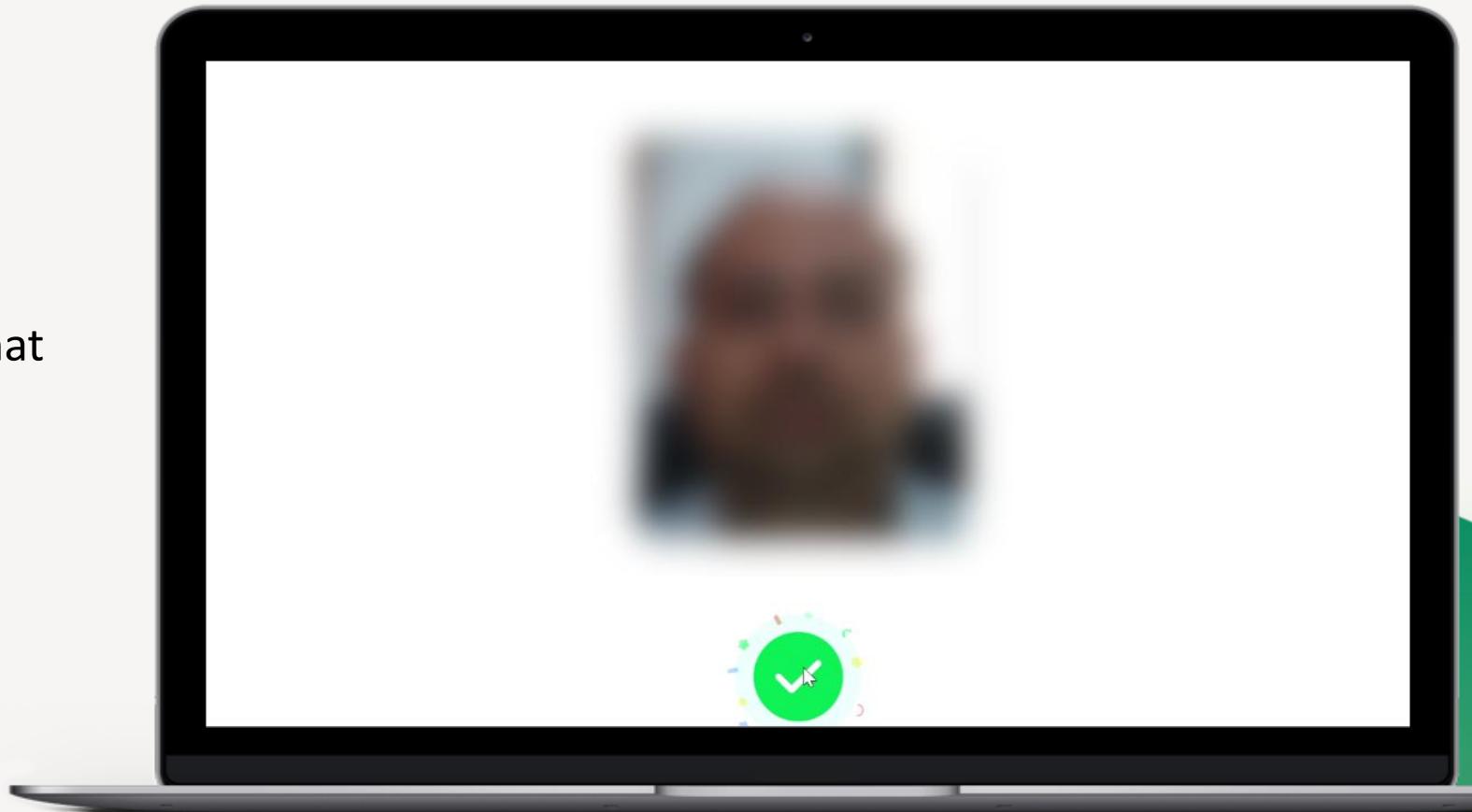
- Once the **red circle turns green**, it means the camera is ready.
- Now, click on the '**Capture Now**' button to take your selfie



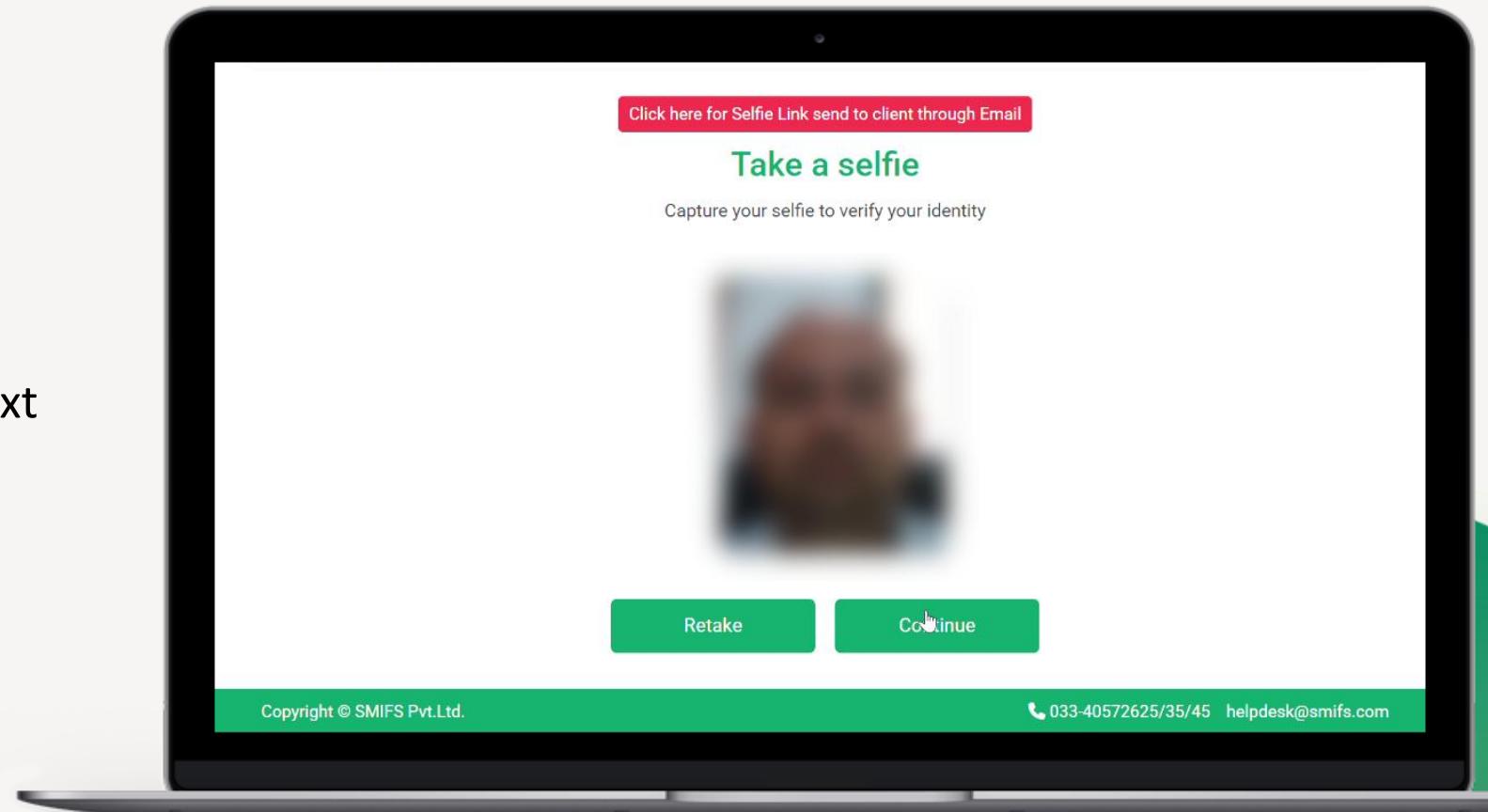
- Please wait for a few seconds while the camera **validates your picture**.
- Make sure you remain still during this time, as the system checks the image for clarity and compliance



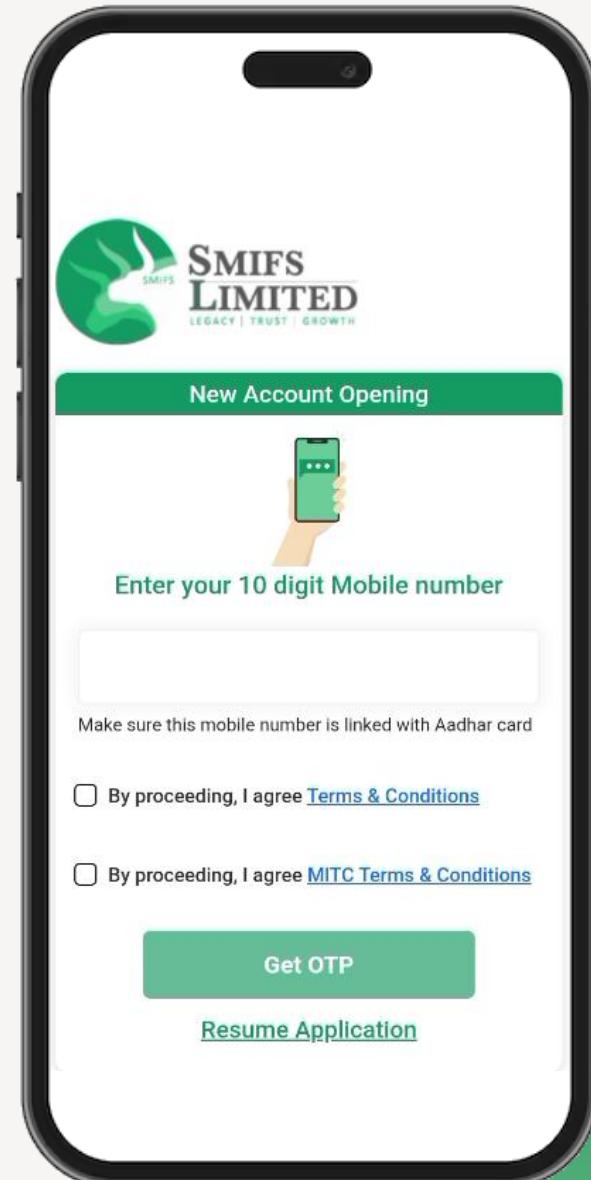
A **green tick** on the screen confirms that
your selfie has been **captured**
successfully.



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.

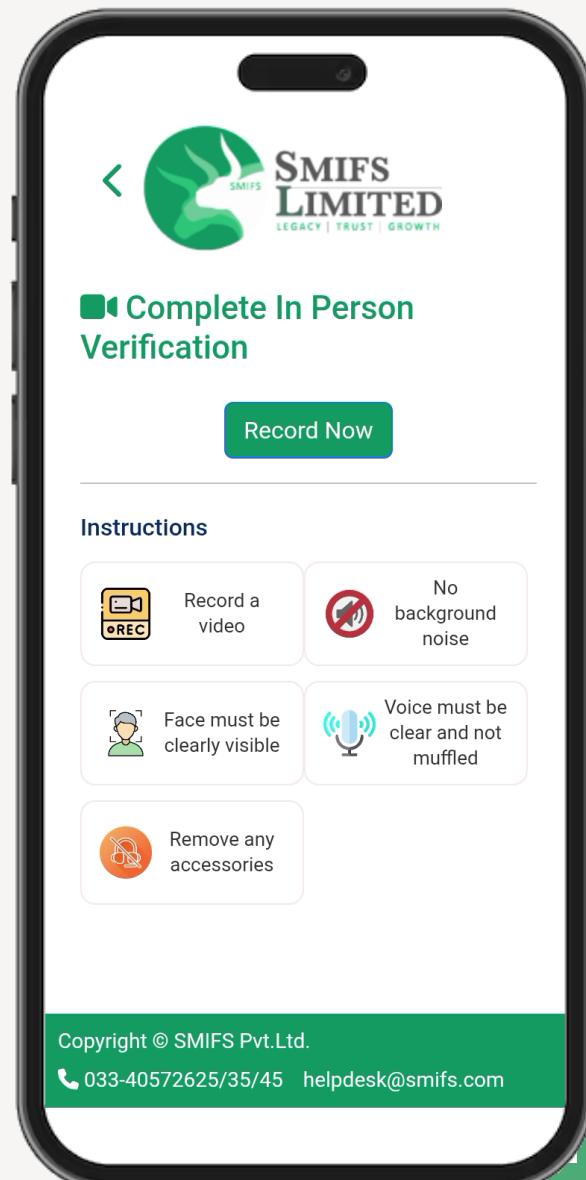


You will be redirected to the **Video In-Person Verification (IPV)** page.

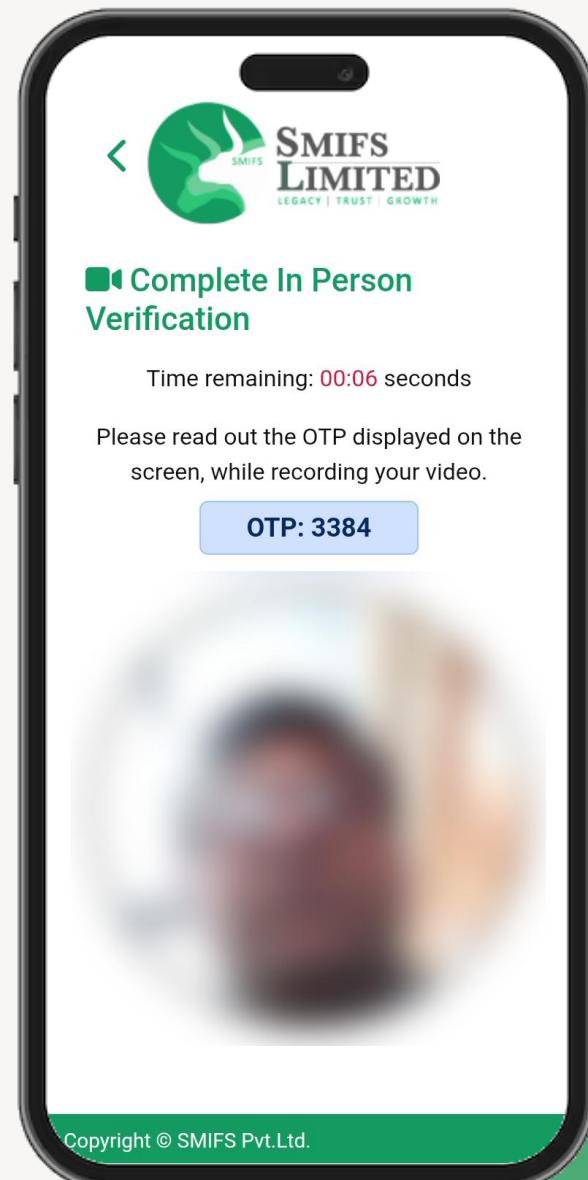
Before you begin recording, please ensure the following:

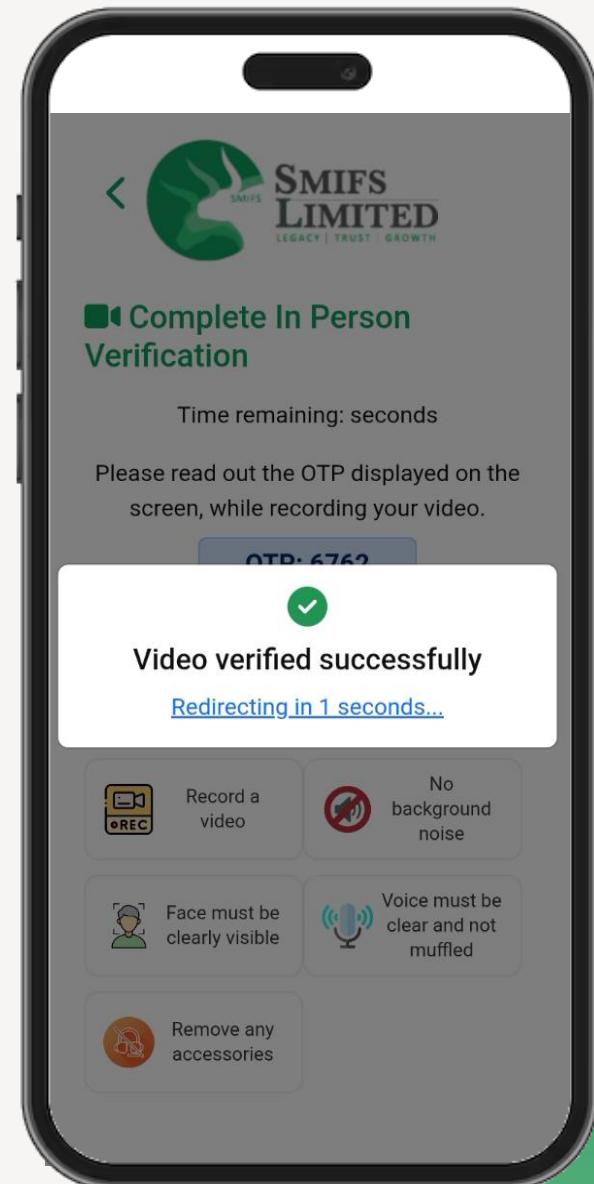
- There is no background noise
- Your face is clearly visible in good lighting
- Your voice is clear and not muffled
- Remove any accessories such as hats, sunglasses, or anything that may obscure your face

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

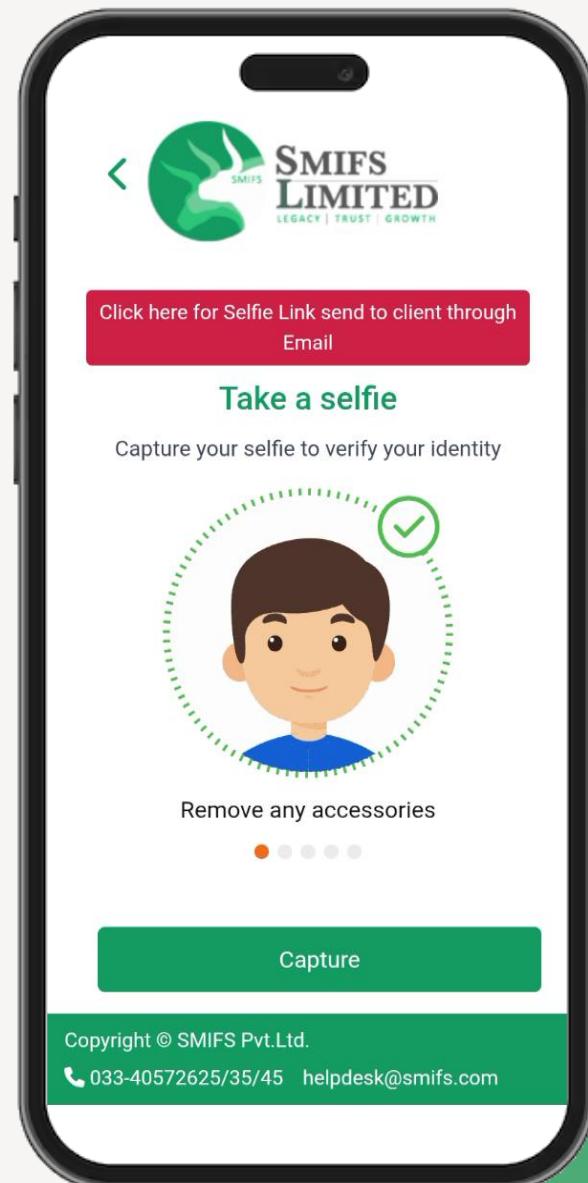




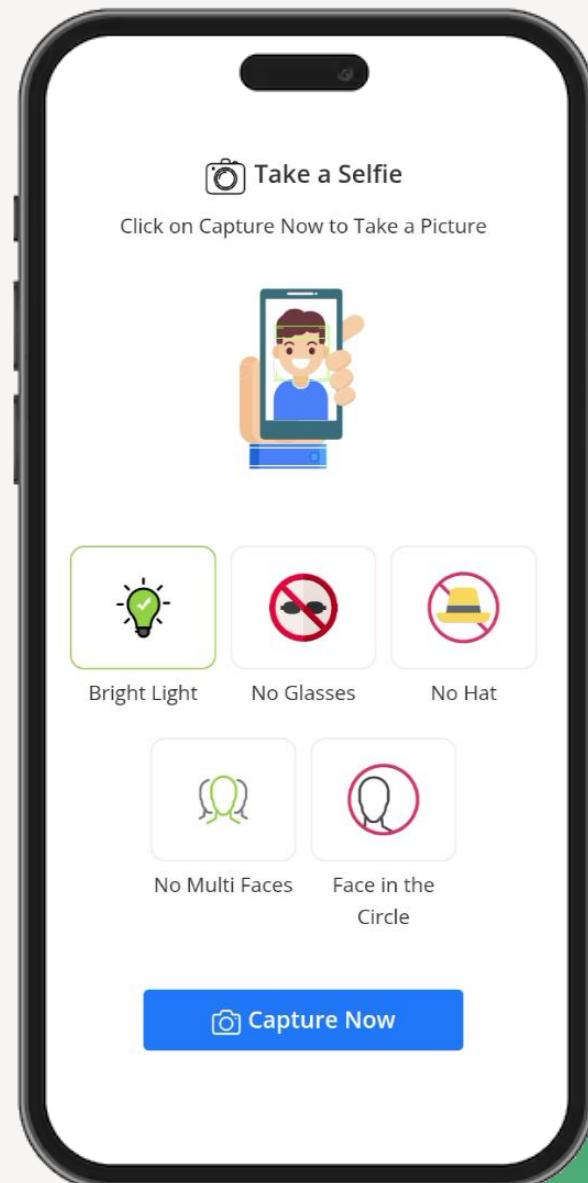
- If the system successfully detects and verifies the OTP you spoke during the recording, you'll receive a pop-up message saying '**Video Verified Successfully!**'
- Please wait a few seconds, you'll be **automatically redirected** to the next page, where you'll need to **capture a selfie** to complete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

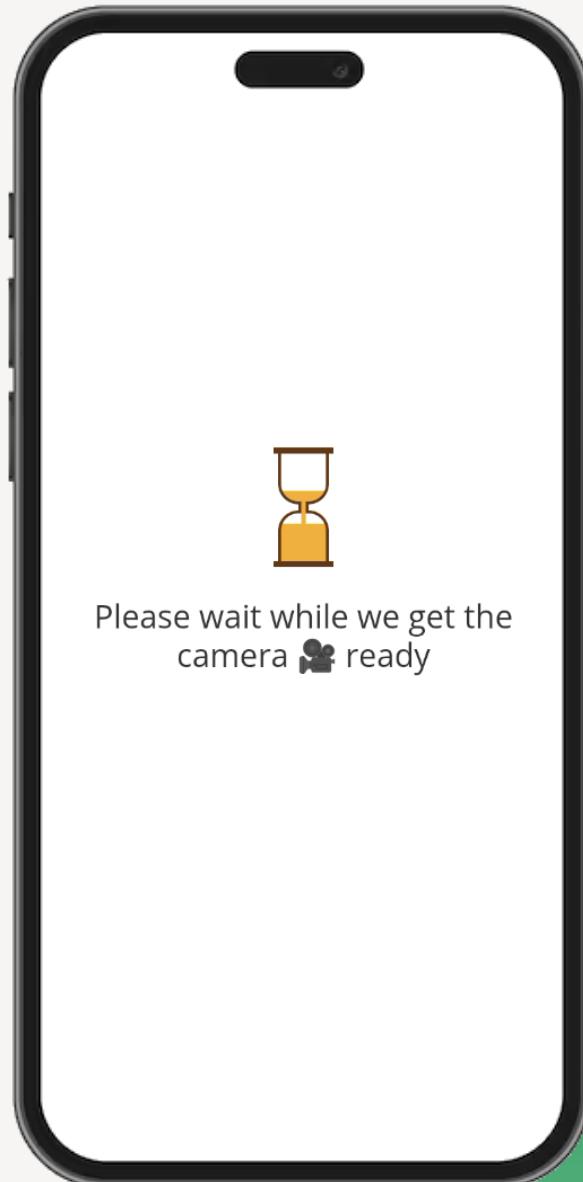
Once everything is set, click on the 'Capture' button to take your selfie and proceed.



- 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.

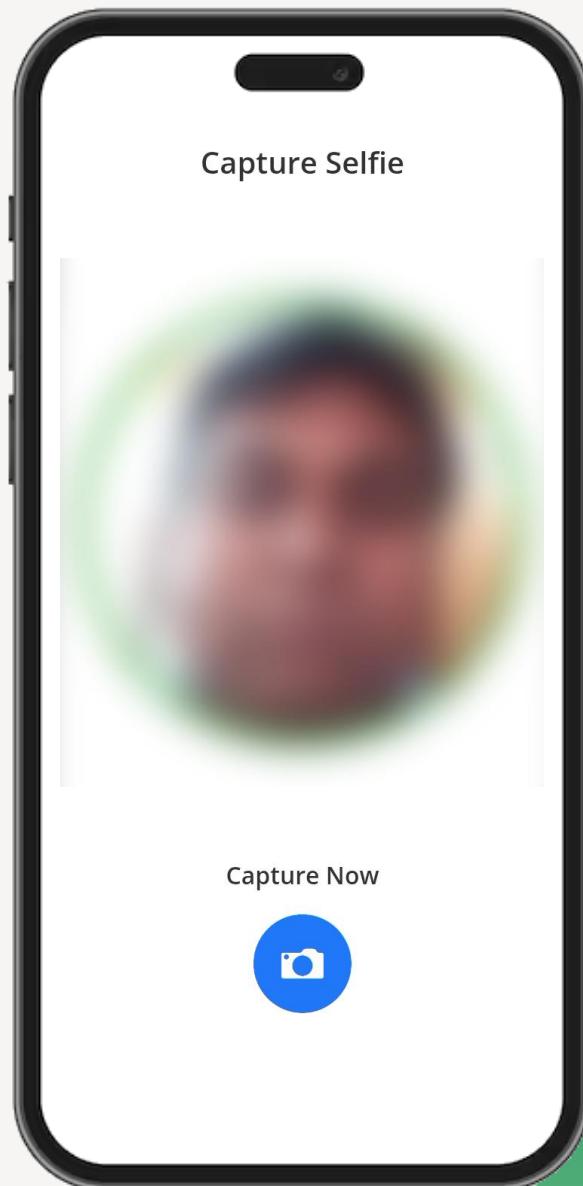


- Now, please wait a moment while the **camera gets ready**.
- Make sure you stay in position, with your face clearly visible and centered on the screen. The selfie capture will begin shortly

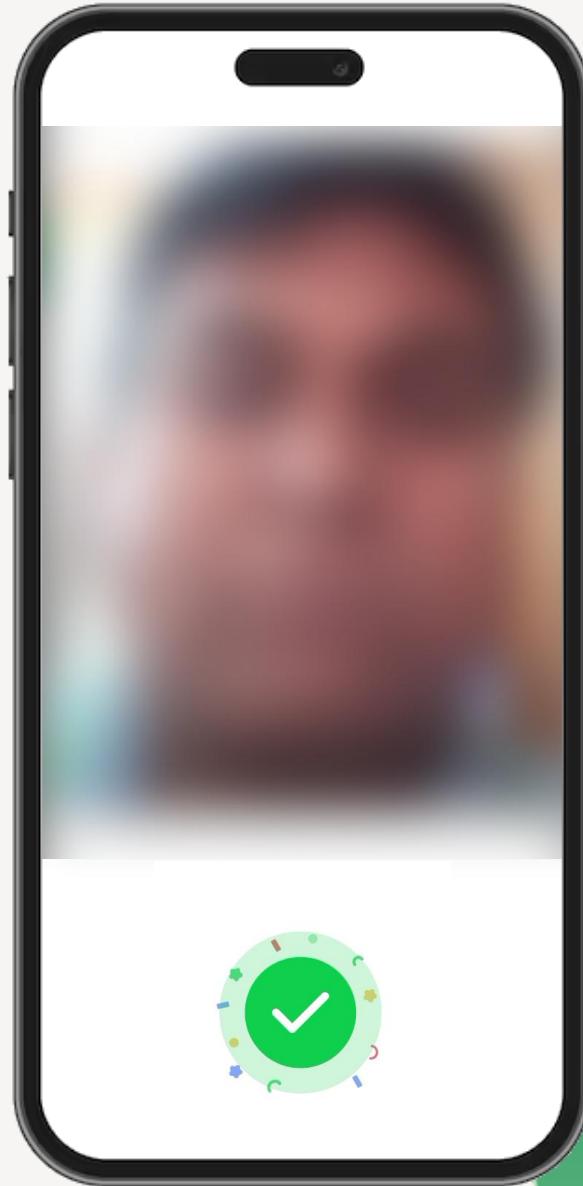


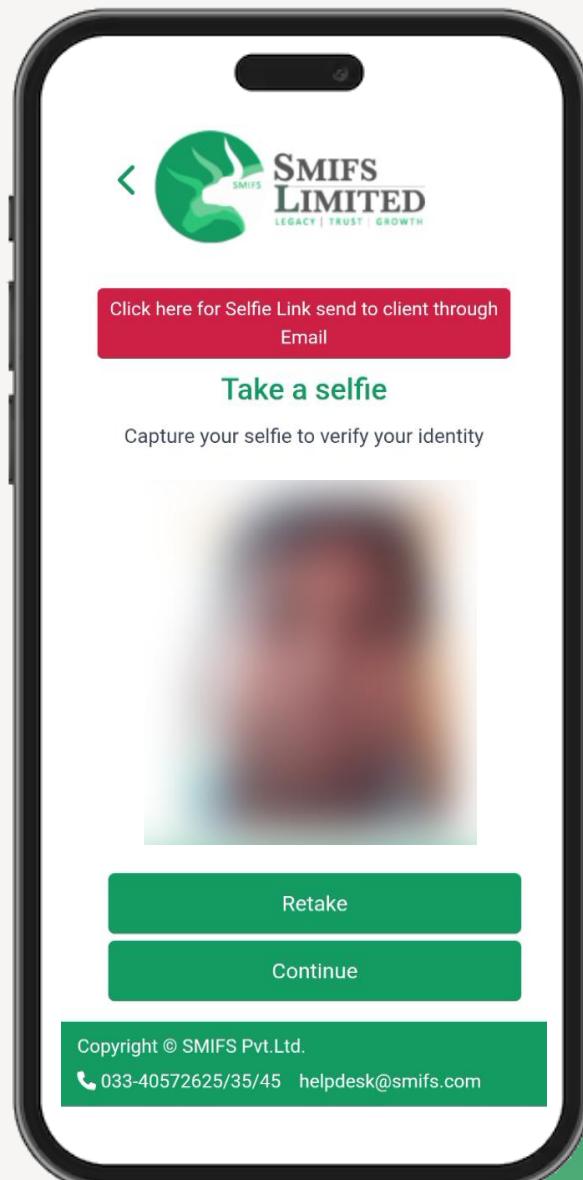
- A new page will now appear. Please ensure your face is **perfectly aligned at the center of the red circle**.
- Once the **red circle turns green**, it means the camera is ready.
- Now, click on the '**Capture Now**' button to take your selfie and complete the verification step

•



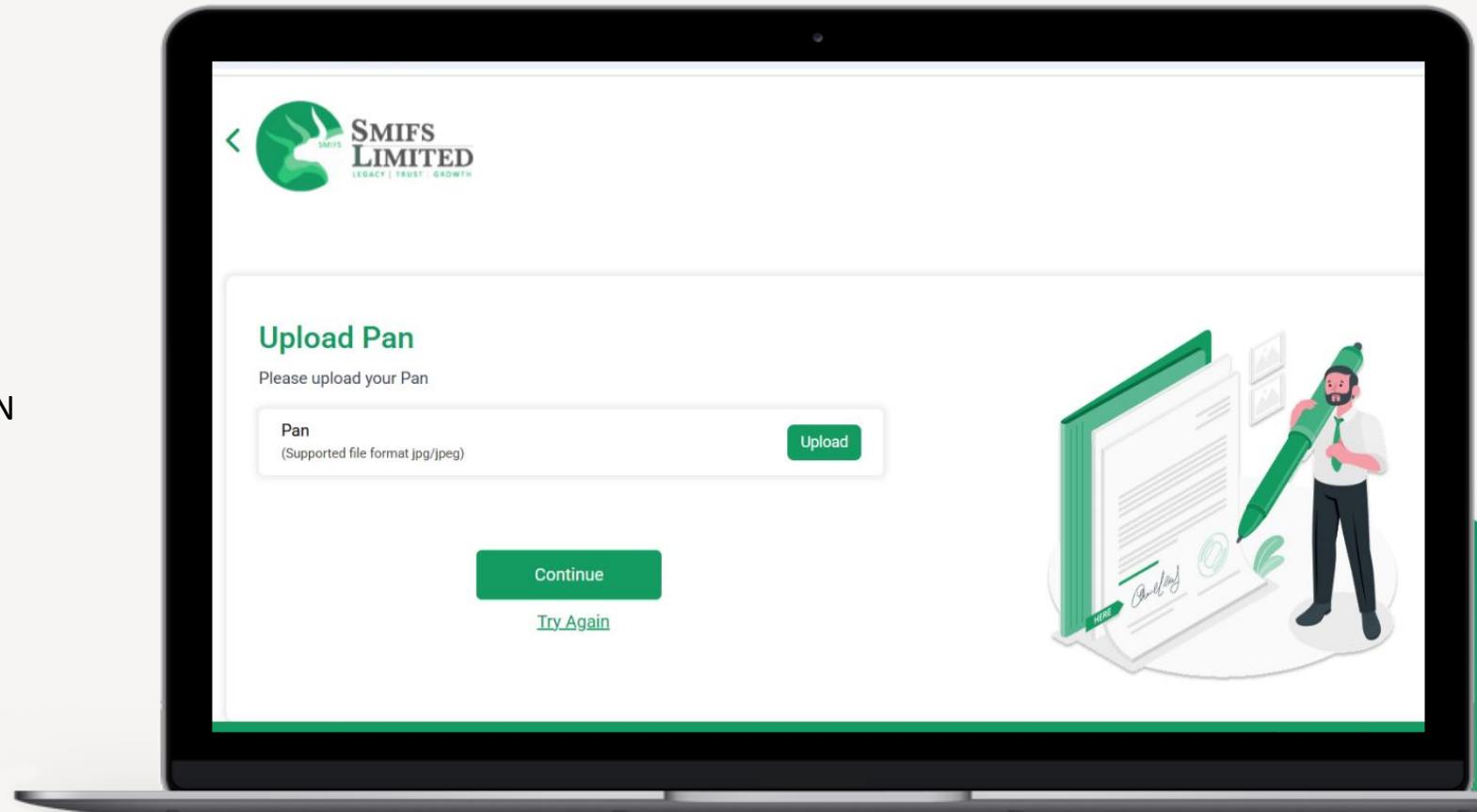
A **green tick** on the screen confirms that your selfie has been **captured successfully**.





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

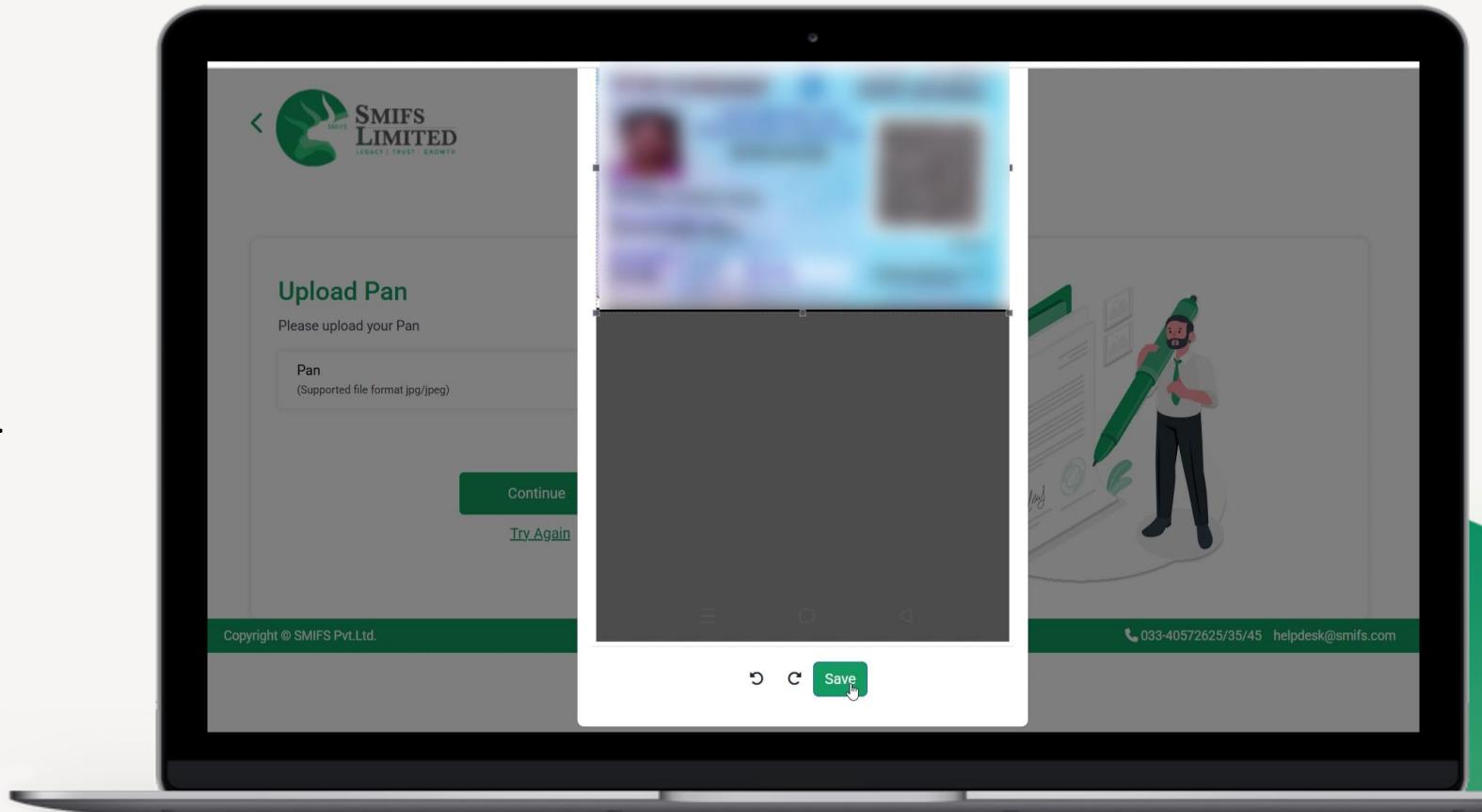
- You will now be redirected to the PAN card upload page.
- Click on the 'Upload' button and select your PAN card file from your device.
- Make sure the image is clear and all details are readable before proceeding.



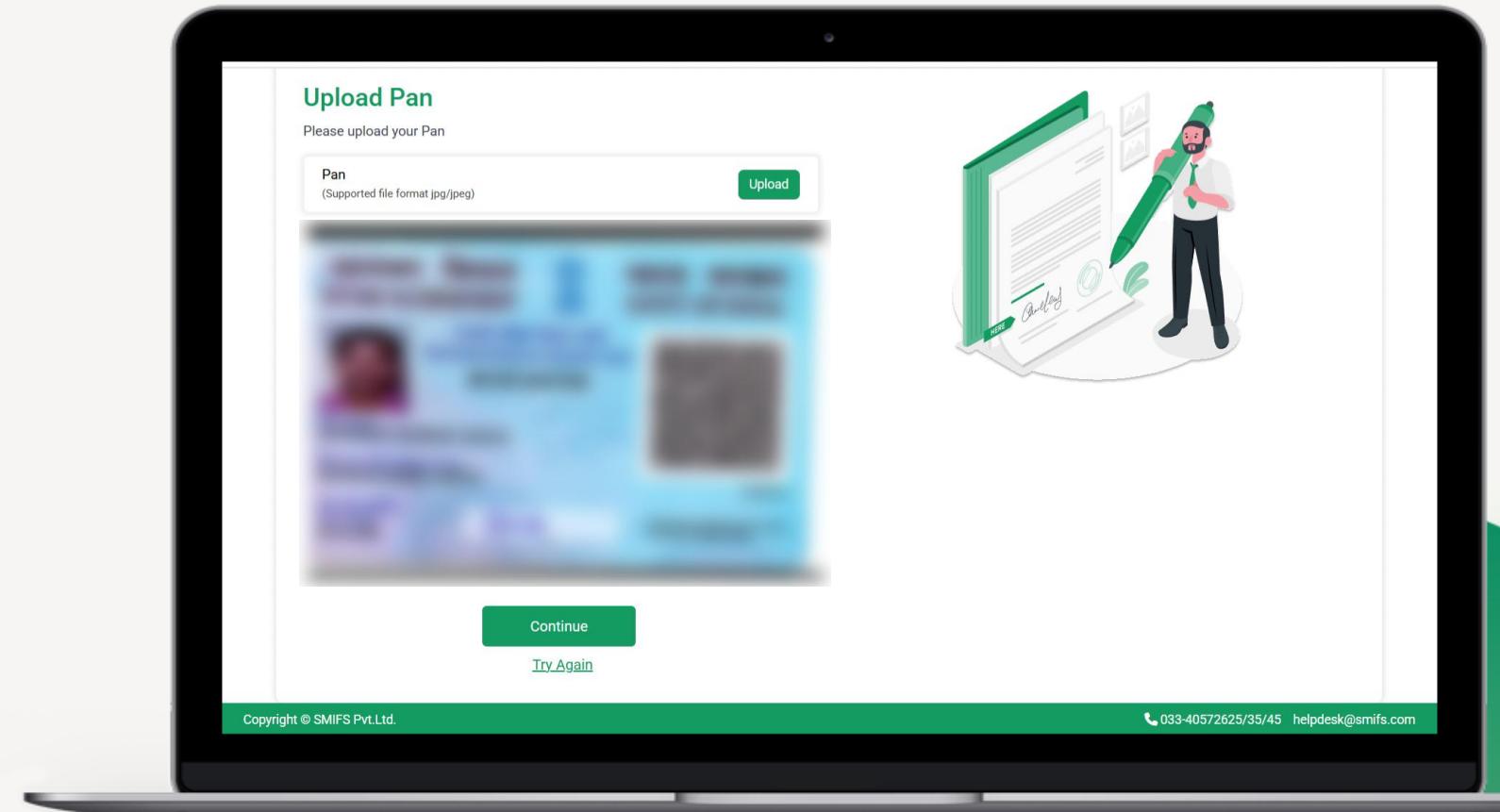
Upload your PAN card by clicking the 'Upload' button

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

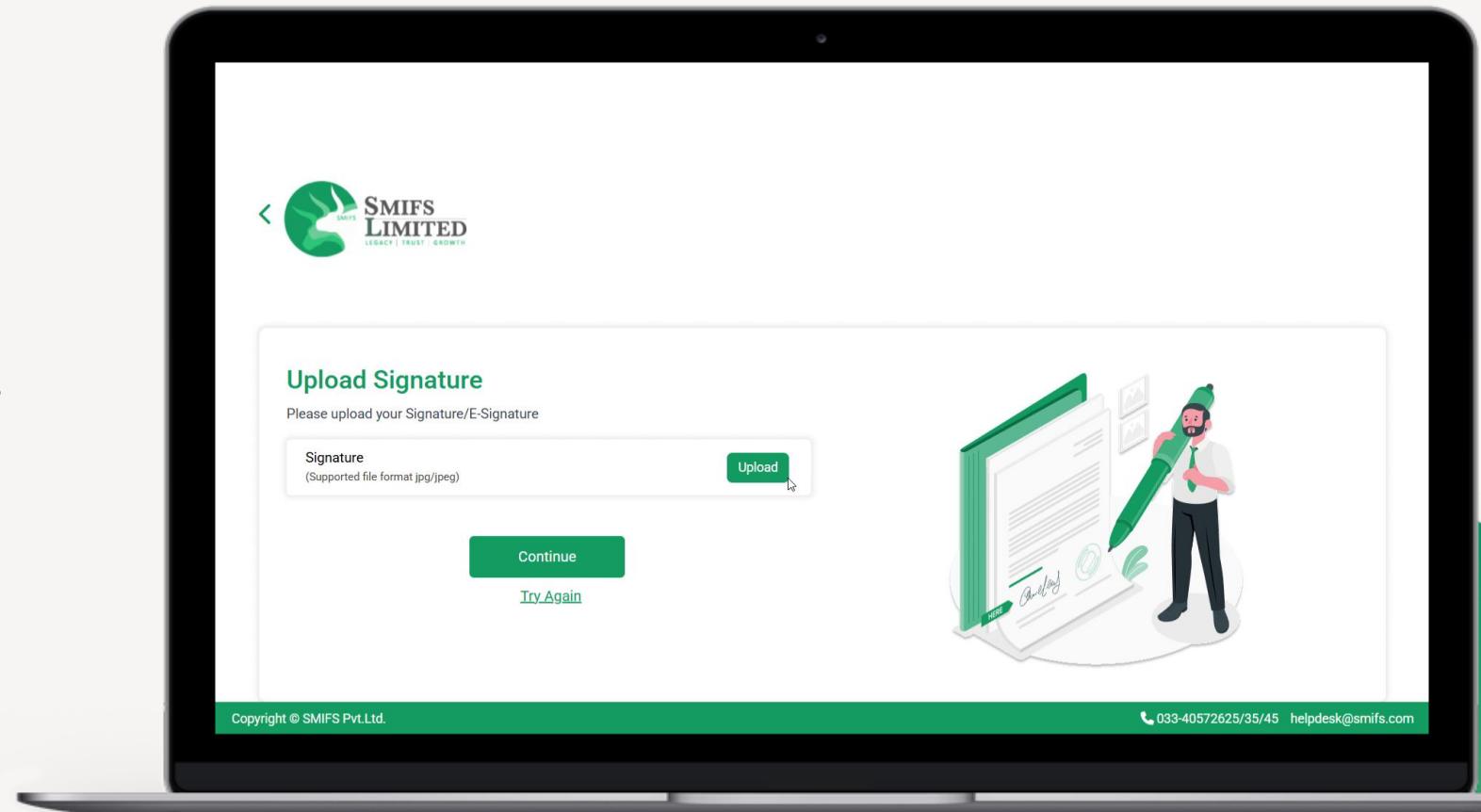
After uploading, you need to **crop** it if needed and
then click on **Save**.



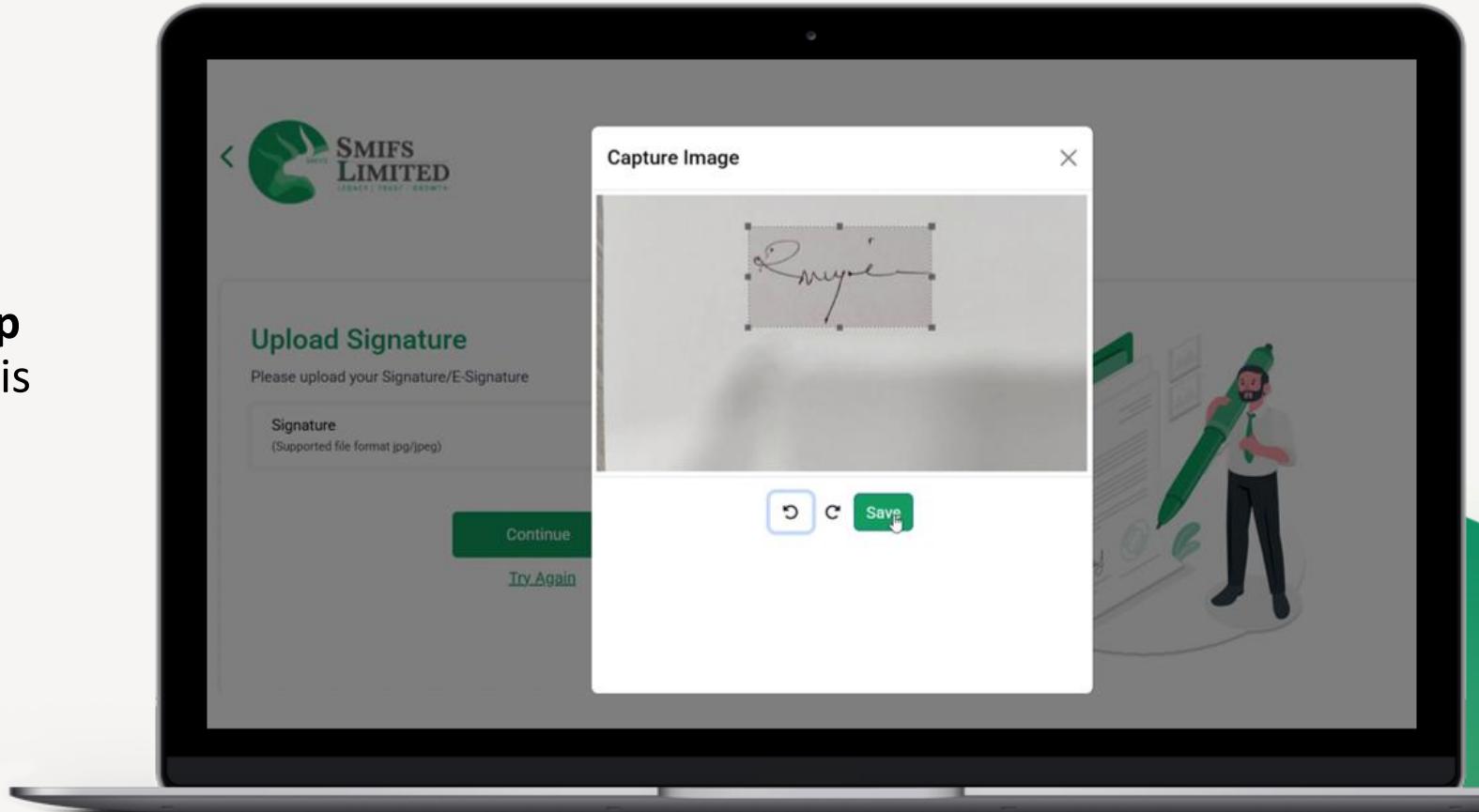
Once your PAN card is uploaded and clearly visible, click on the '**Continue**' button below to proceed to the next step.



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.

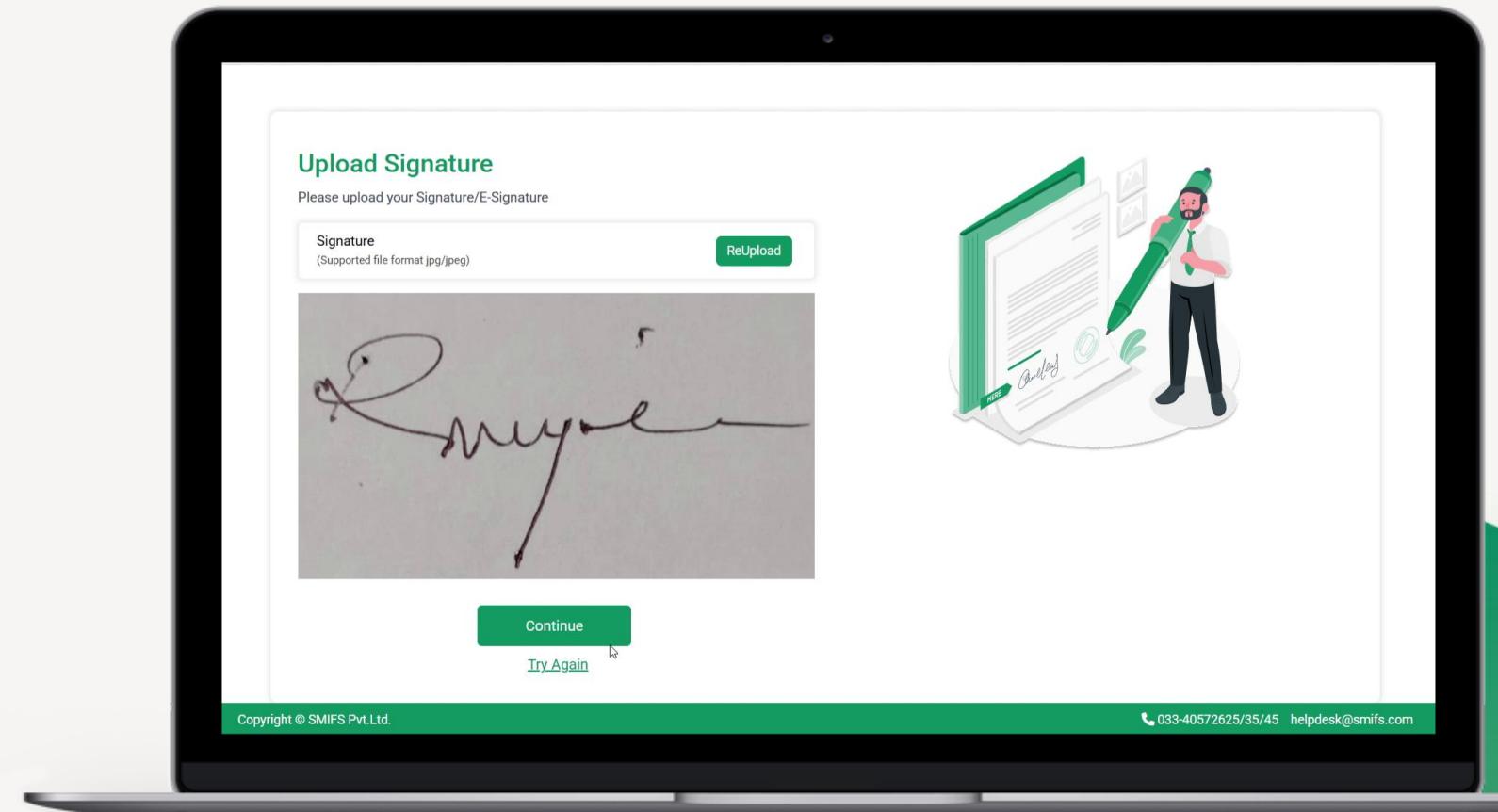


After uploading your signature, you'll see a **preview window**. If needed, **crop the image** so that only your signature is visible. Once satisfied, click on the '**Save**' button to proceed.



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

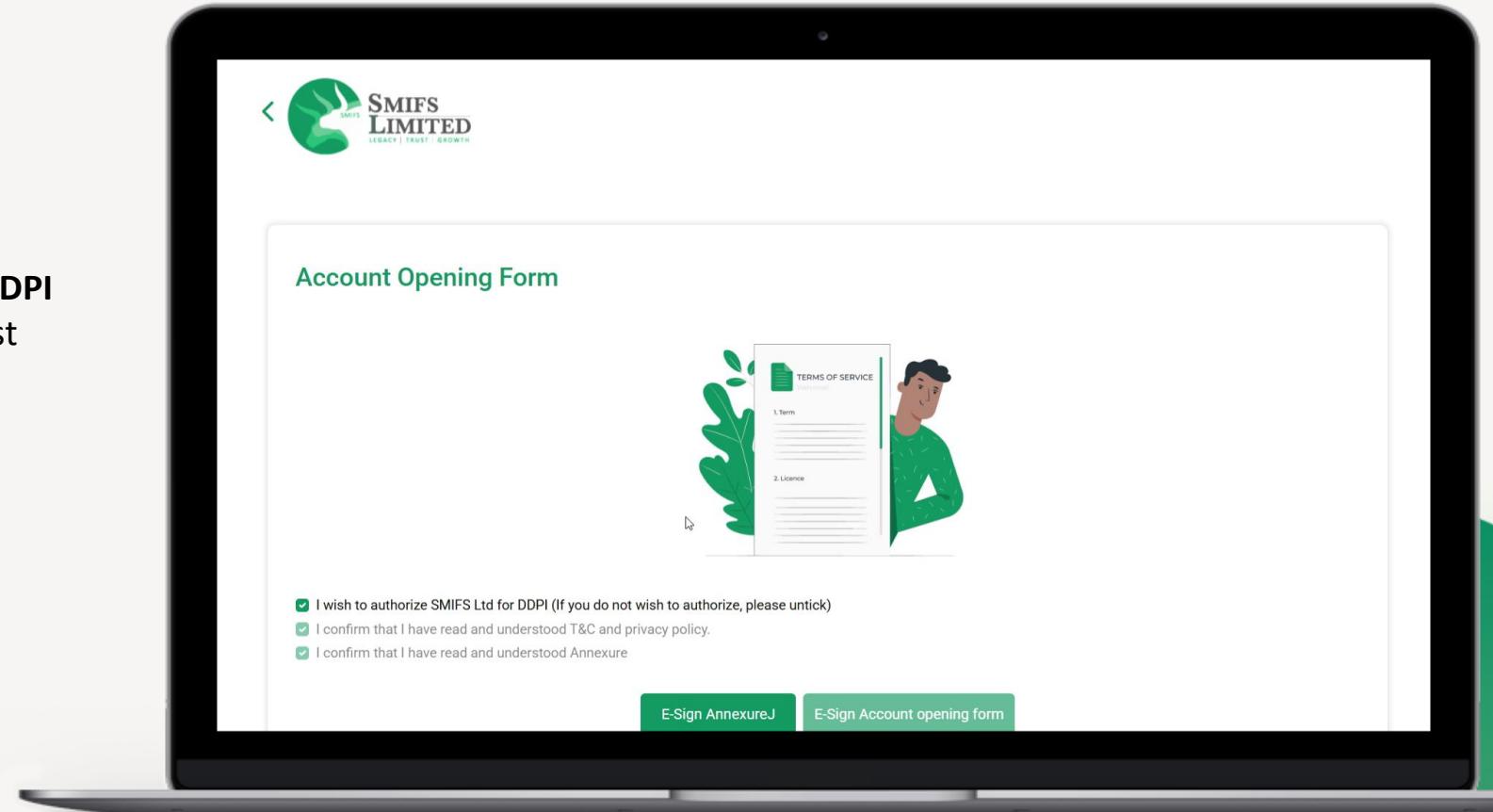
Make sure everything looks correct before proceeding.



Final step: Account Opening Form

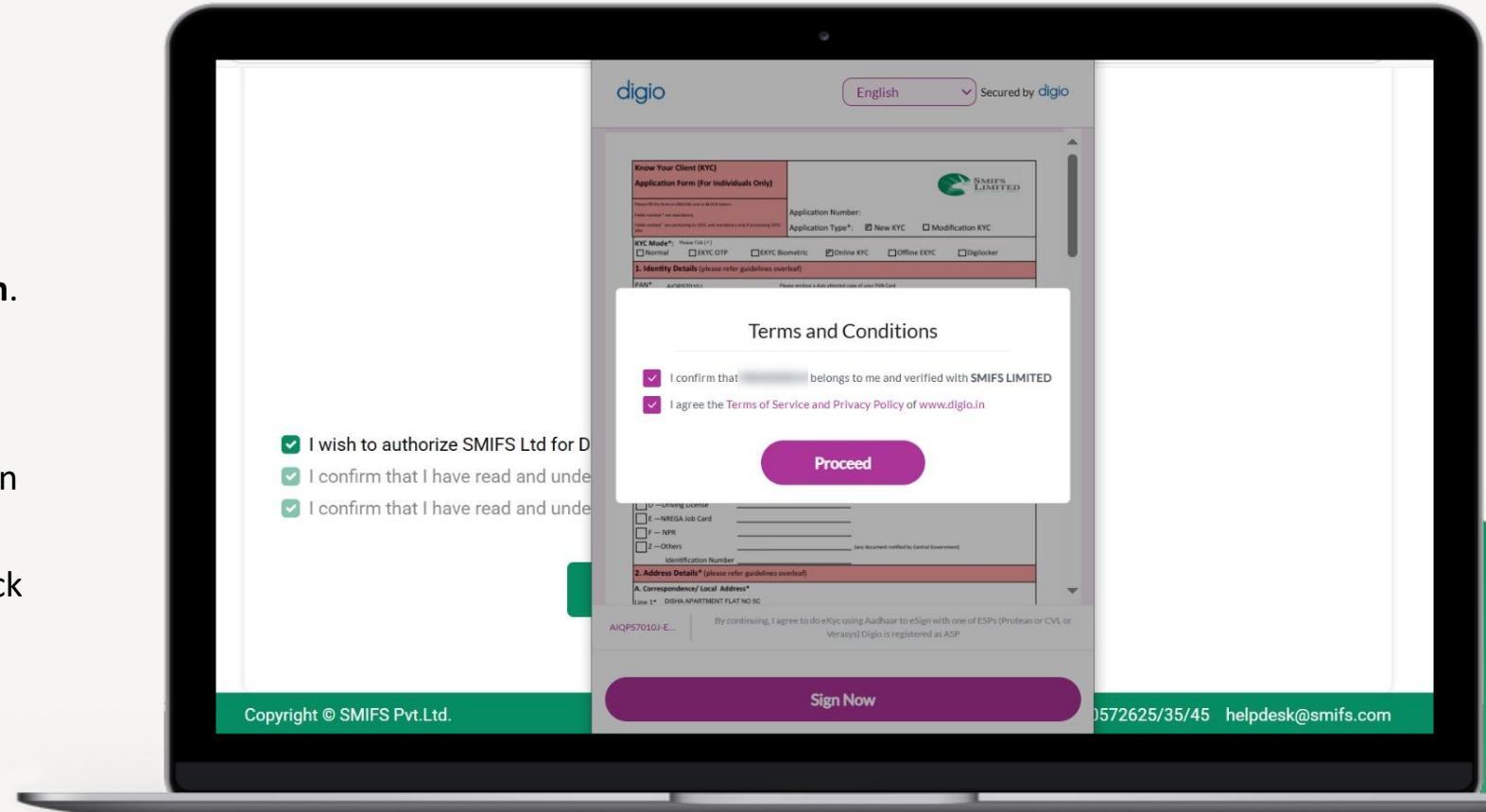
In this step, we recommend that you enable the **DDPI option** for a smoother trading experience. We trust you've carefully read the **Terms and Conditions, Privacy Policy**, and all the **Annexures** provided.

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



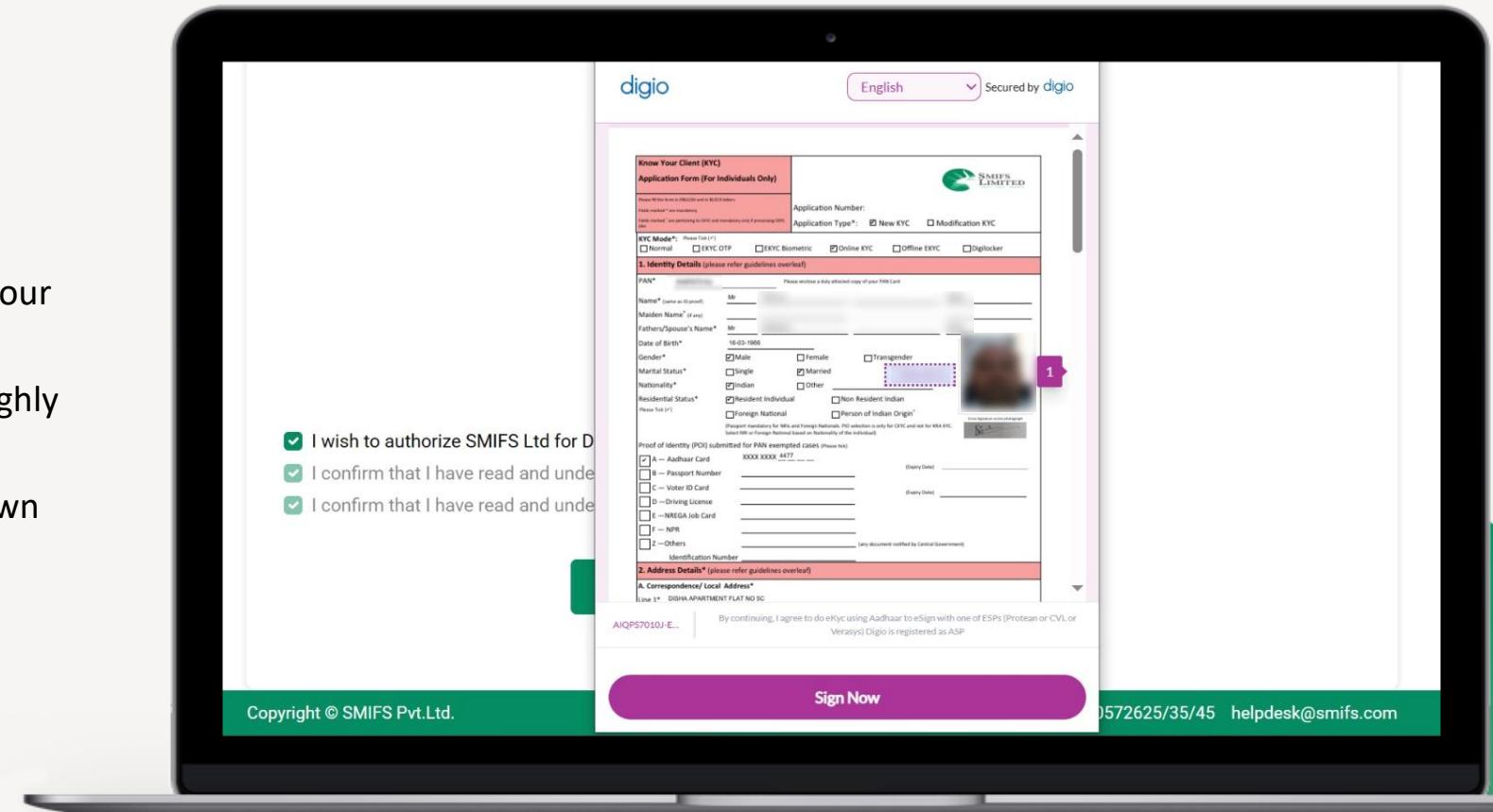
Final step: Account Opening Form

- 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

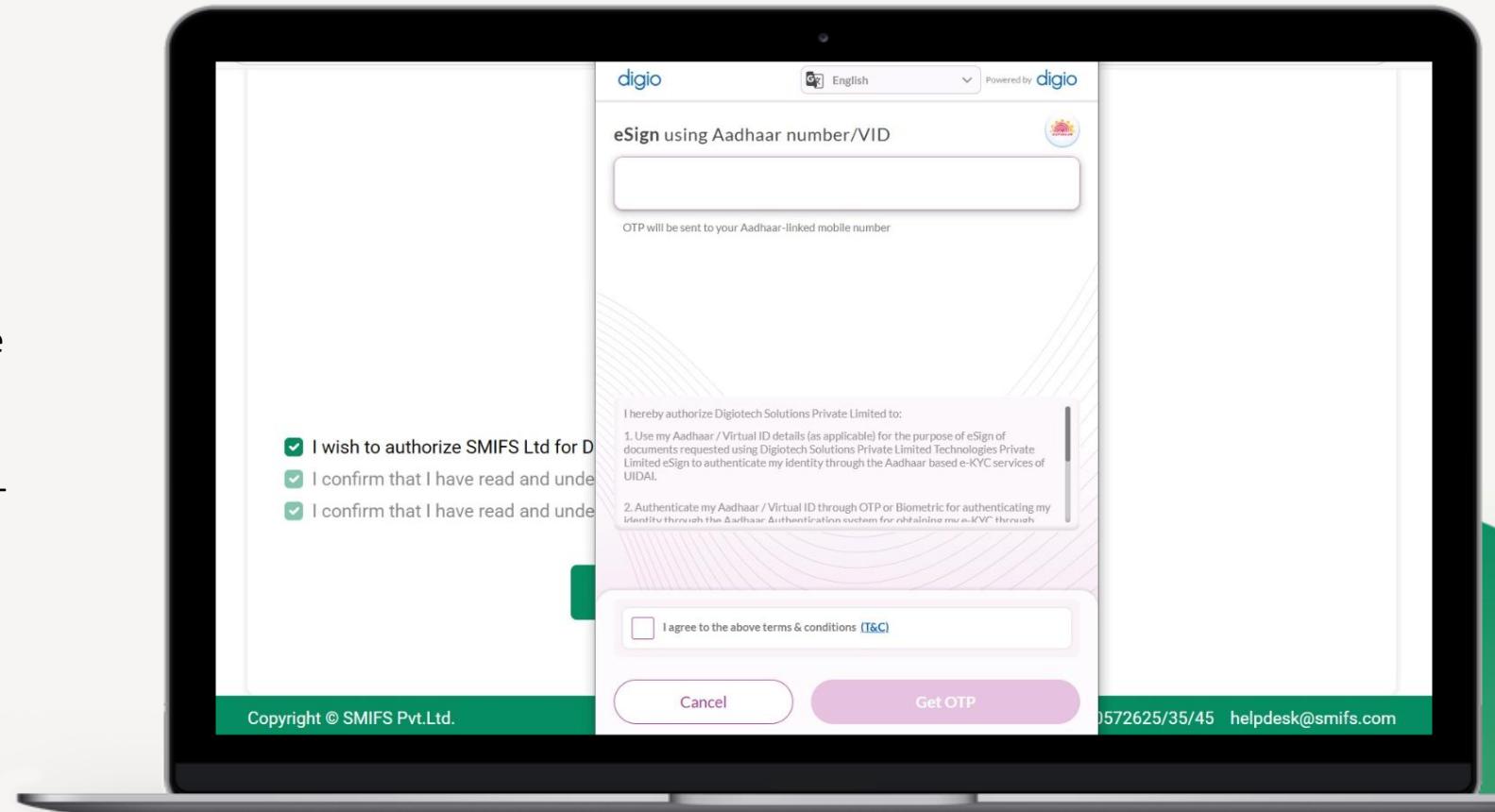
- A new pop-up window will appear, displaying your **entire eKYC application form**.
- Take a moment to review all the details thoroughly and ensure everything is accurate.
- Once you've verified the information, scroll down and click on the '**Sign Now**' button to proceed.



A new eSign page will now open.

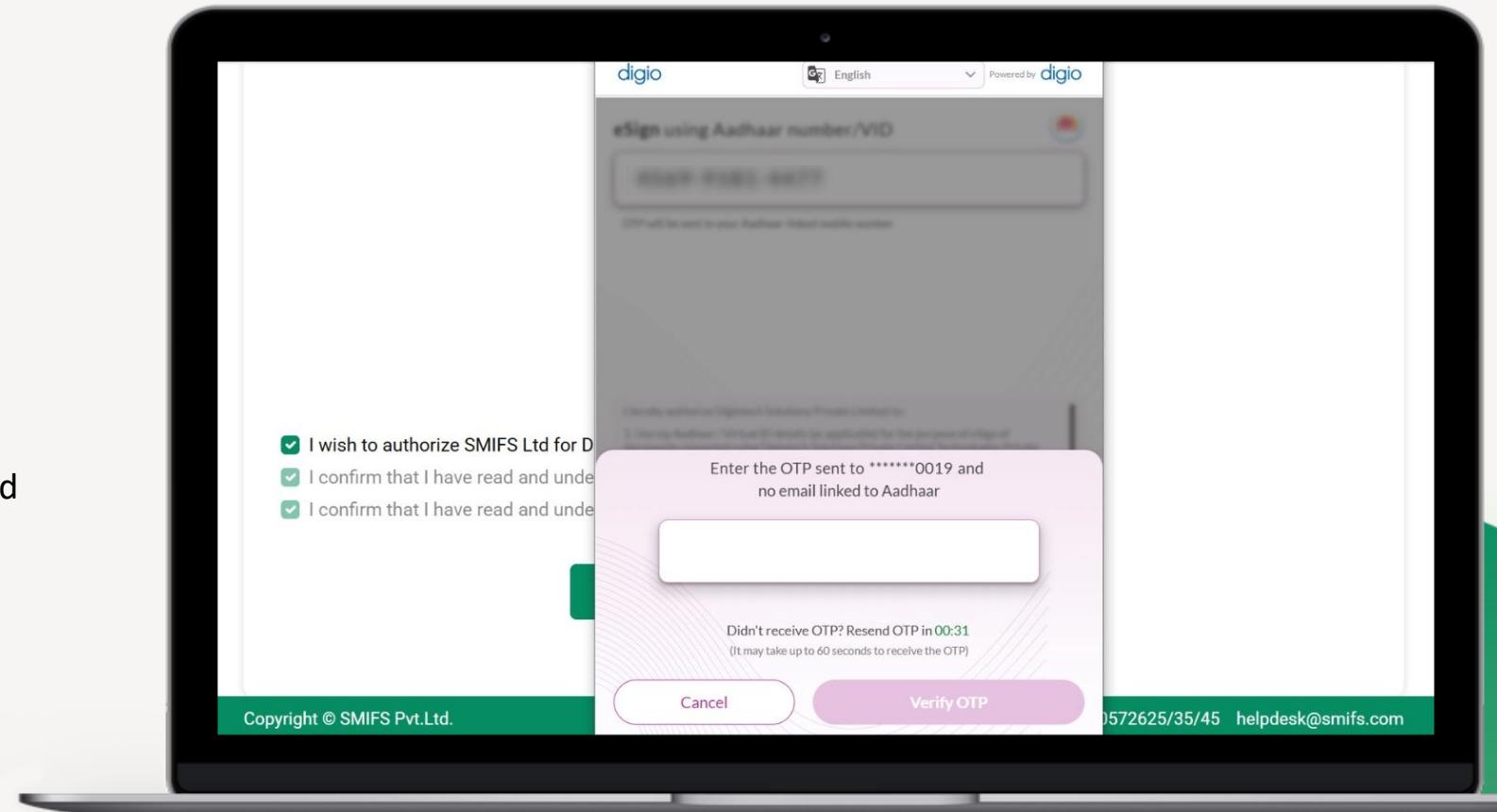
Enter your **12-digit Aadhaar number**, then tick the checkbox saying '**I Agree to the above Terms and Conditions**'.

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



A new eSign page will now open.

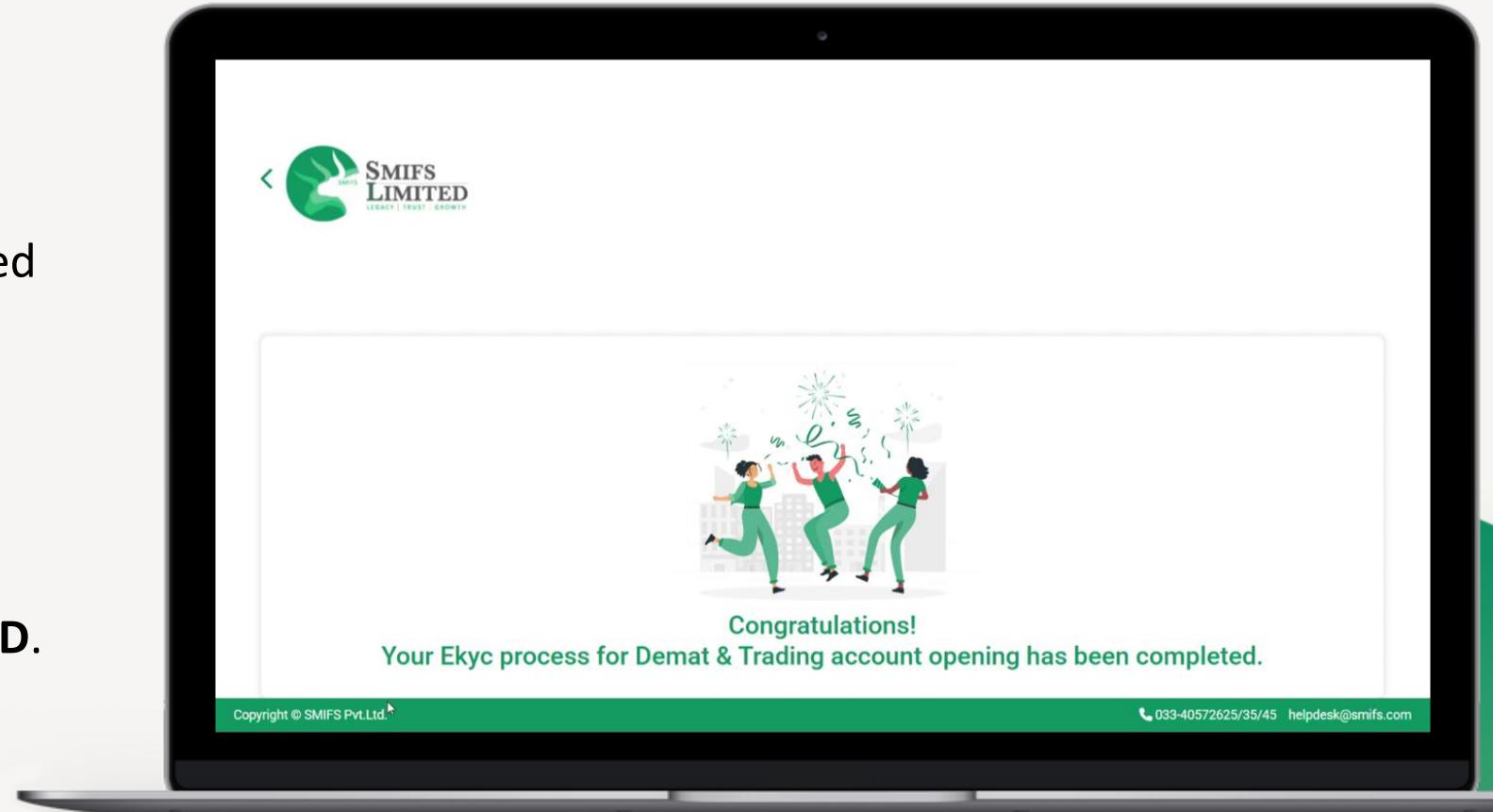
- Enter the OTP you received on your Aadhaar-linked mobile number, then click on the **'Verify OTP'** button.
- Once the OTP is successfully verified, you'll be **redirected to the previous page** to continue and complete your eKYC process.
- Next, you'll need to complete the **same eSign process once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

