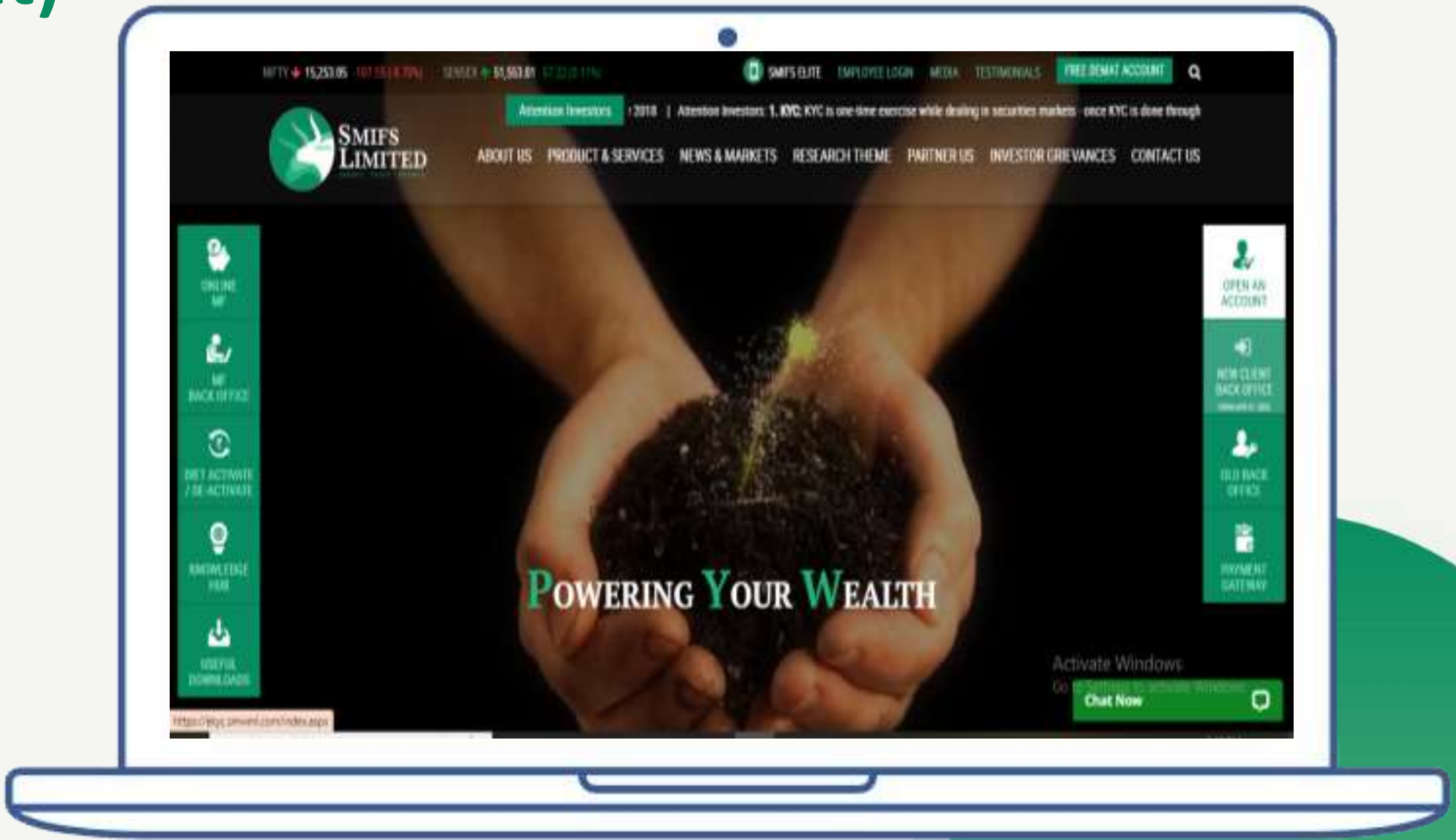
Everything You Need to Know About

SMIFS ONLINE e-KYC Process

SMIFS e-KYC
(Open FREE Demat Account)

- SMIFS has brought hassle-free, paperless e-KYC process right at your fingertips.
- Open your Demat account with your laptop, PC or smartphone. Anywhere, Anytime.
- Visit www.smifs.com and click on ‘OPEN AN ACCOUNT’ (https://ekyc.smwml.com/index.aspx)

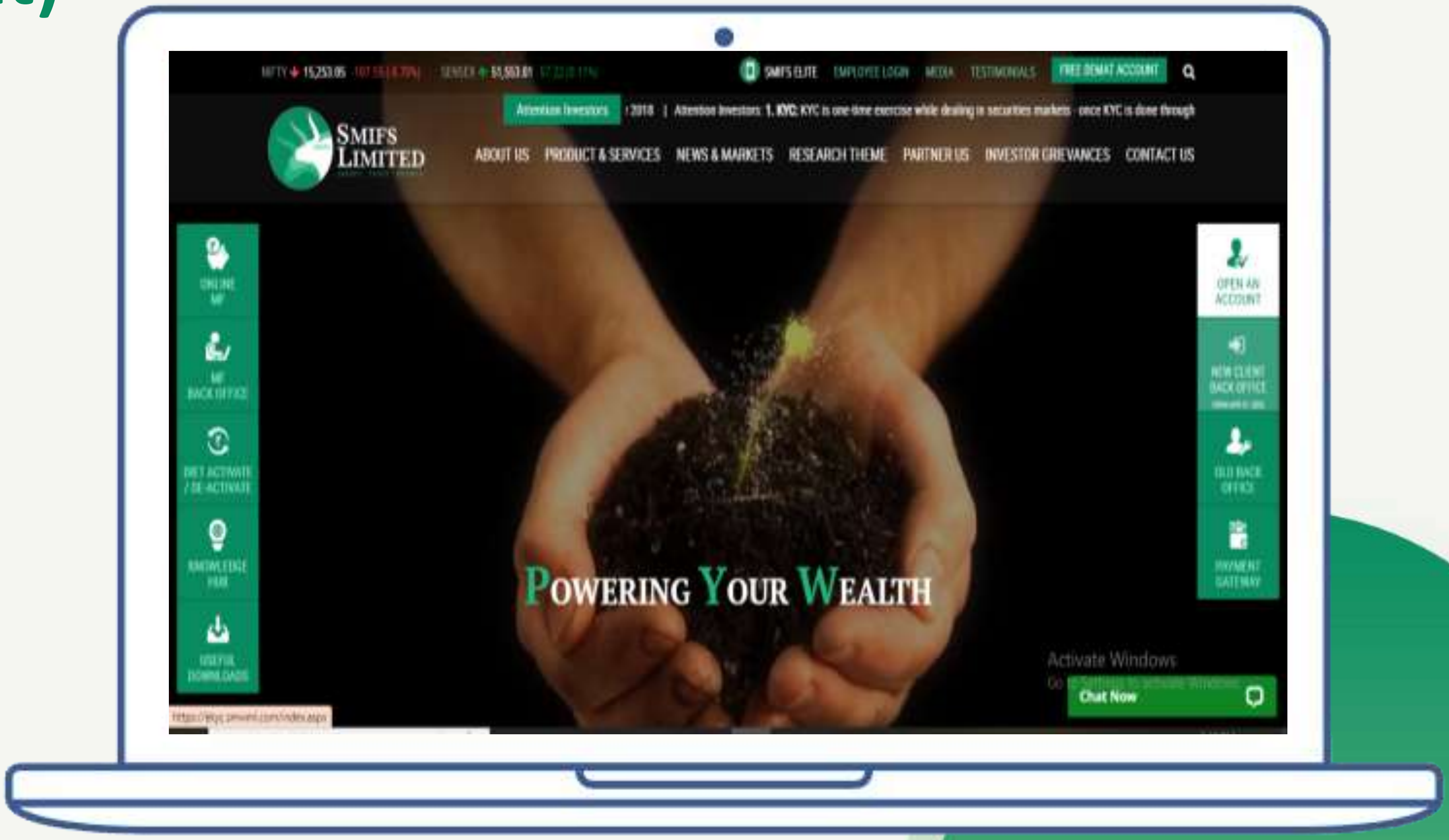


SMIFS e-KYC
(Open FREE Demat Account)

You will then be redirected to the client registration page which is the first step to opening a Demat account.

Kindly keep the below documents ready with you:

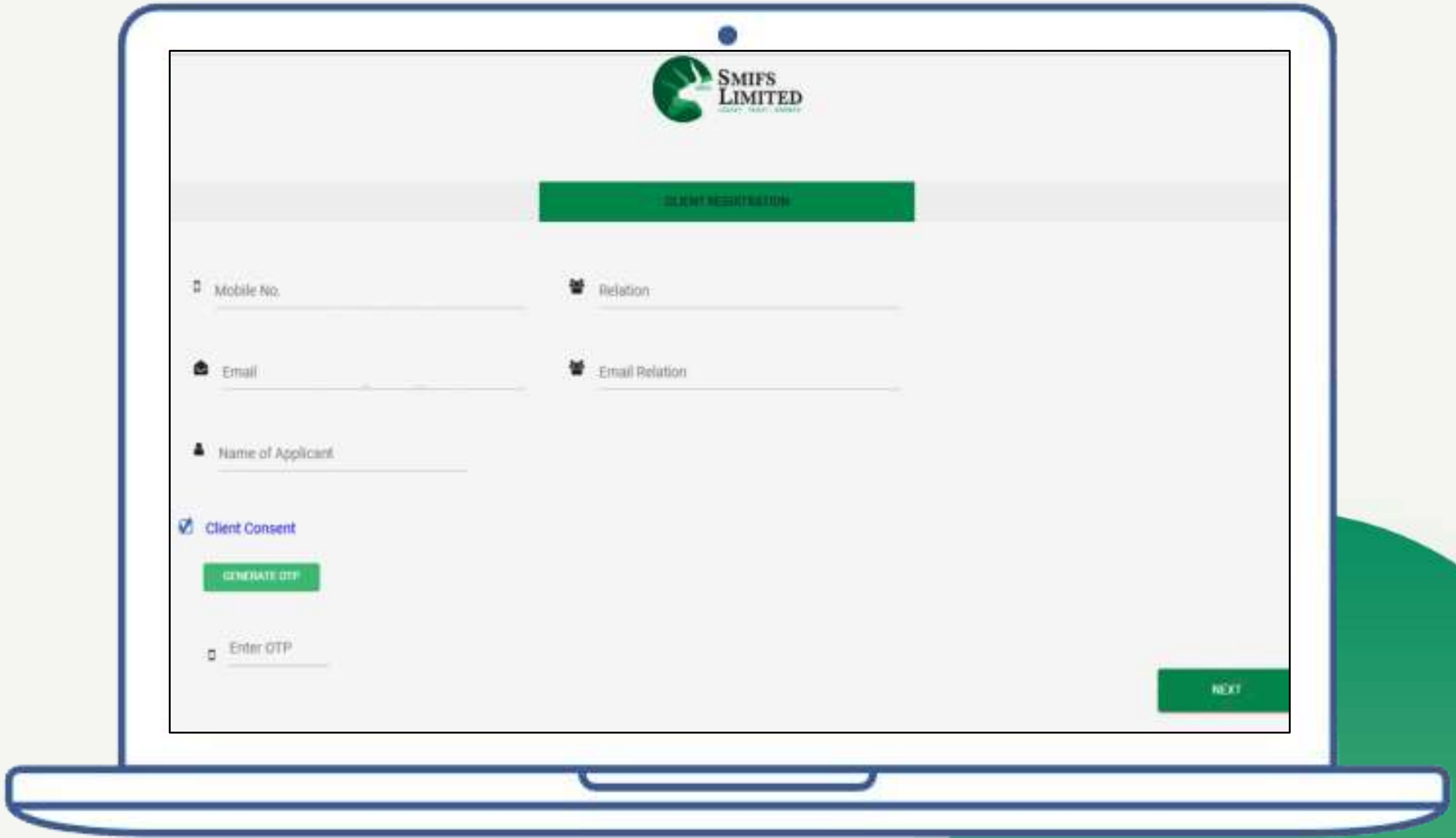
- PAN Card.
- Aadhaar Card.
- 10-digit Mobile number that is linked with the Aadhaar Card.
- Bank Details.
- Latest Photograph.
- Scanned signature.



Please ensure that you have desktop/laptop with camera enabled before starting the process.

STEP 1

CLIENT REGISTARATION



CLIENT REGISTARATION

- Insert your 10-digit mobile number that is linked with your Aadhaar card.

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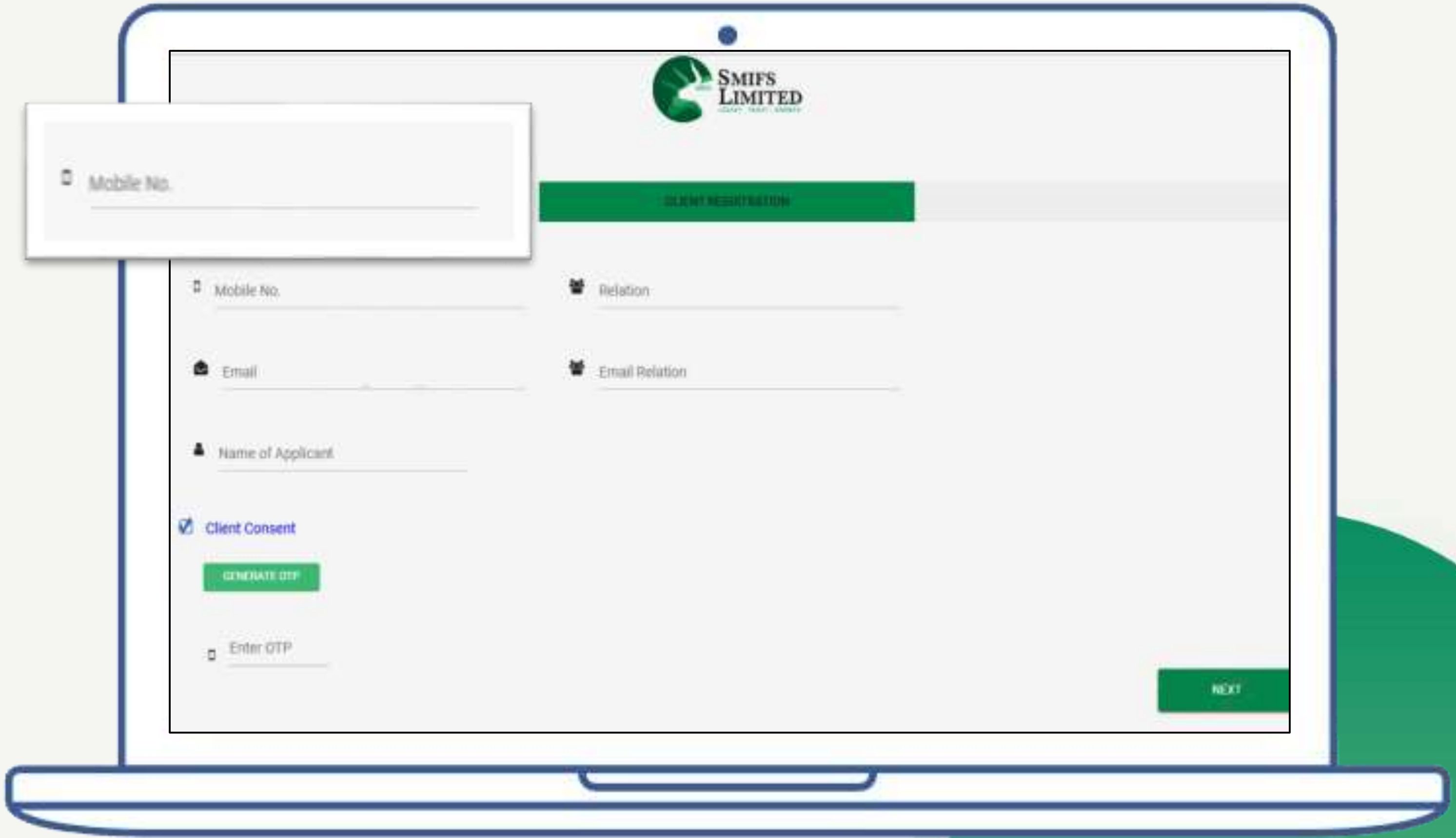
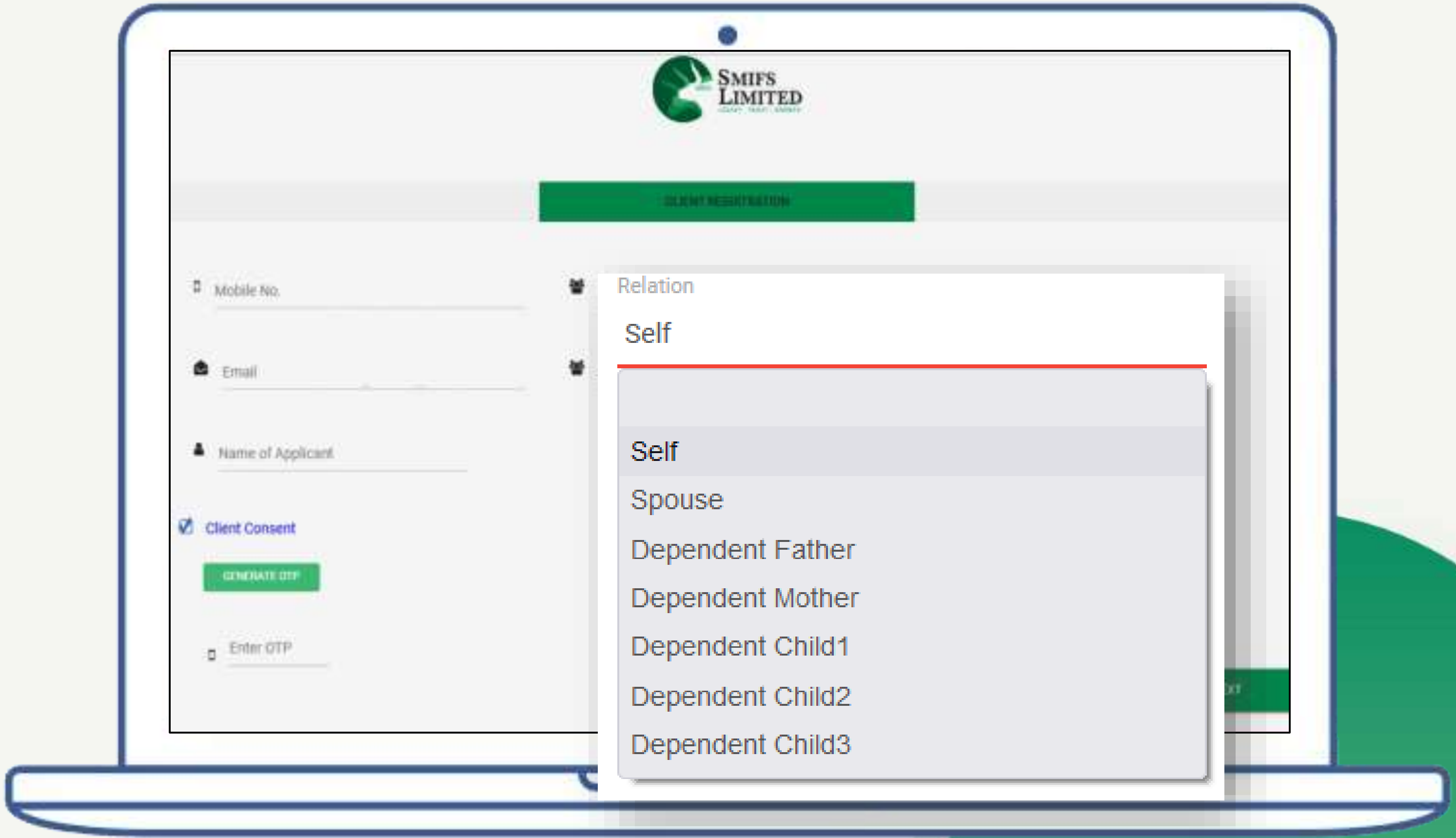


CLIENT REGISTARATION

- Enter Relation. From the dropdown, select ‘Self’ if you are creating the account for self-use. In case of others, select the appropriate option.



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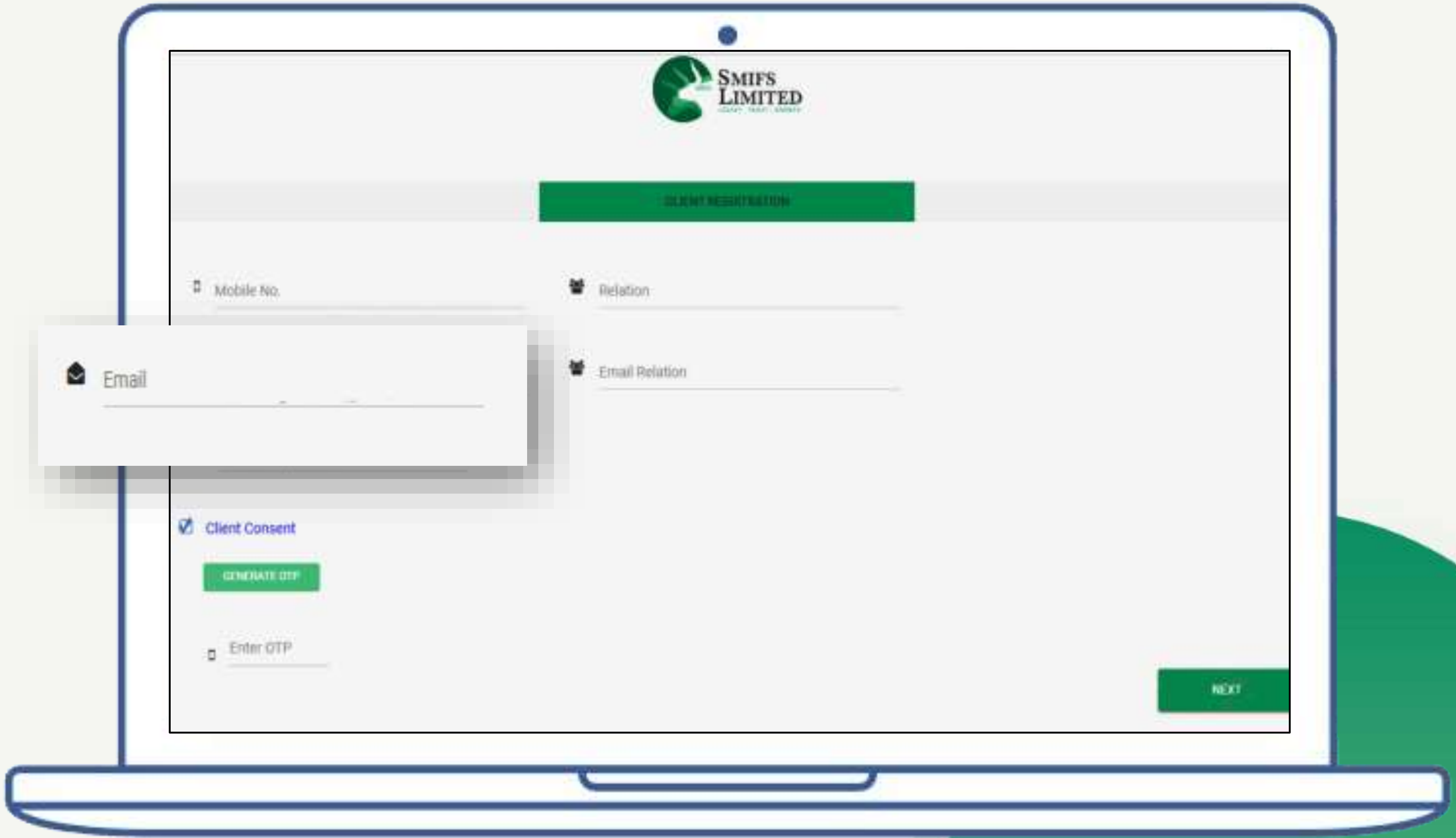
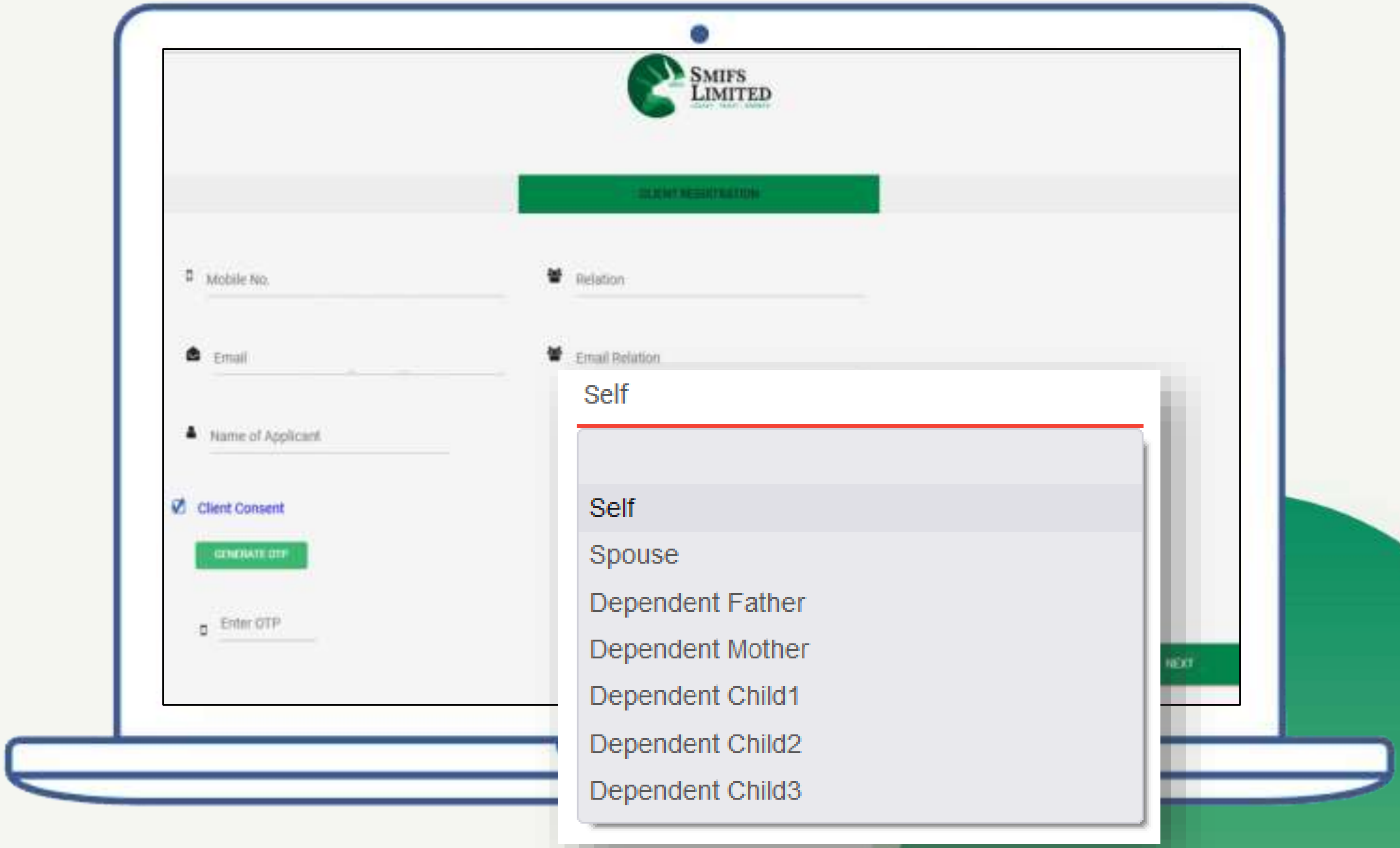
CLIENT REGISTARATION

- Next, enter the email id that is connected with the given mobile number.



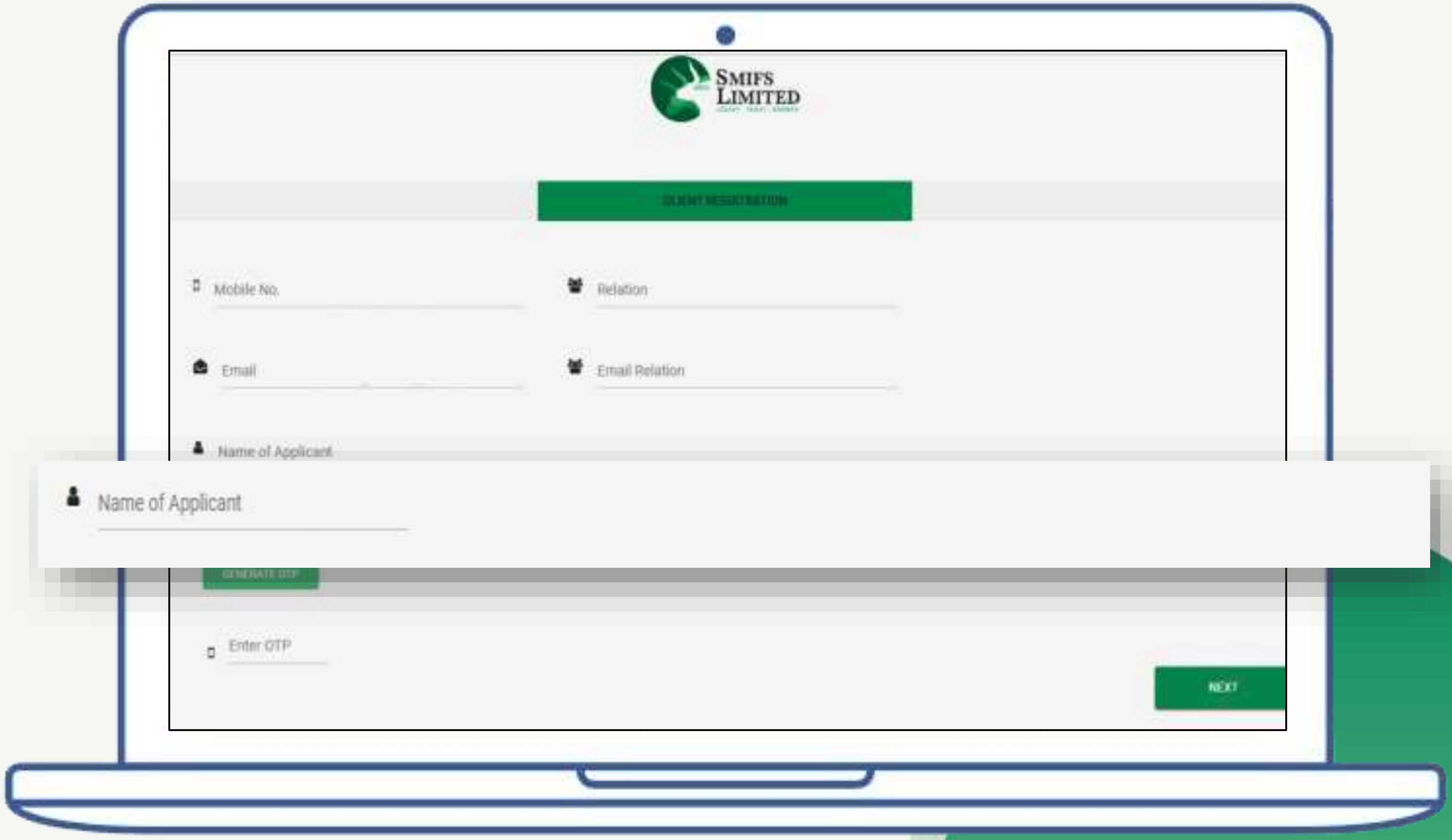
CLIENT REGISTARATION

- From the dropdown menu, select the ‘Email Relation’ option which you had selected in the ‘Relation’ column.



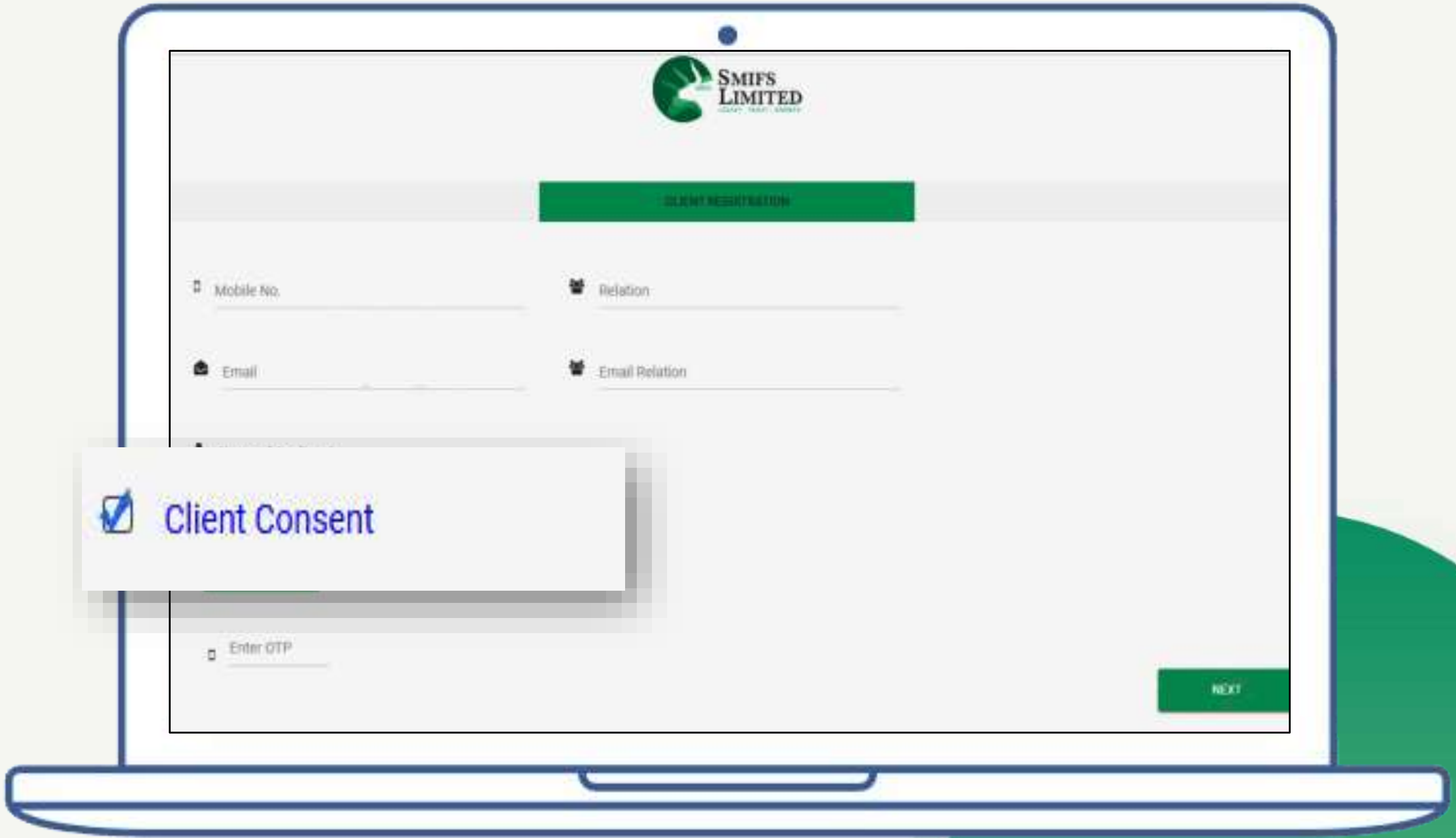
CLIENT REGISTARATION

- Enter name of the applicant.



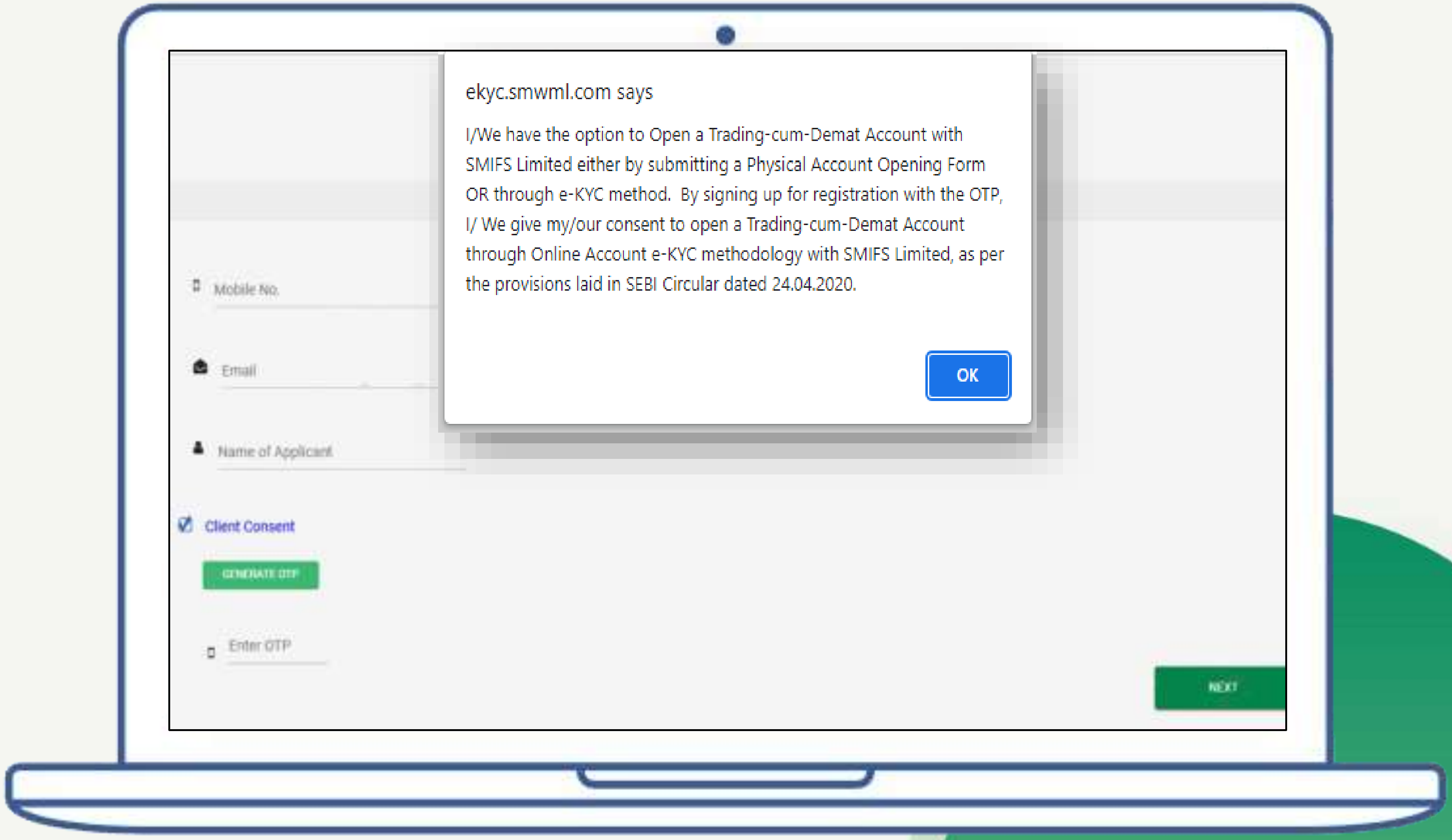
CLIENT REGISTARATION

- Click on the client consent to generate OTP.



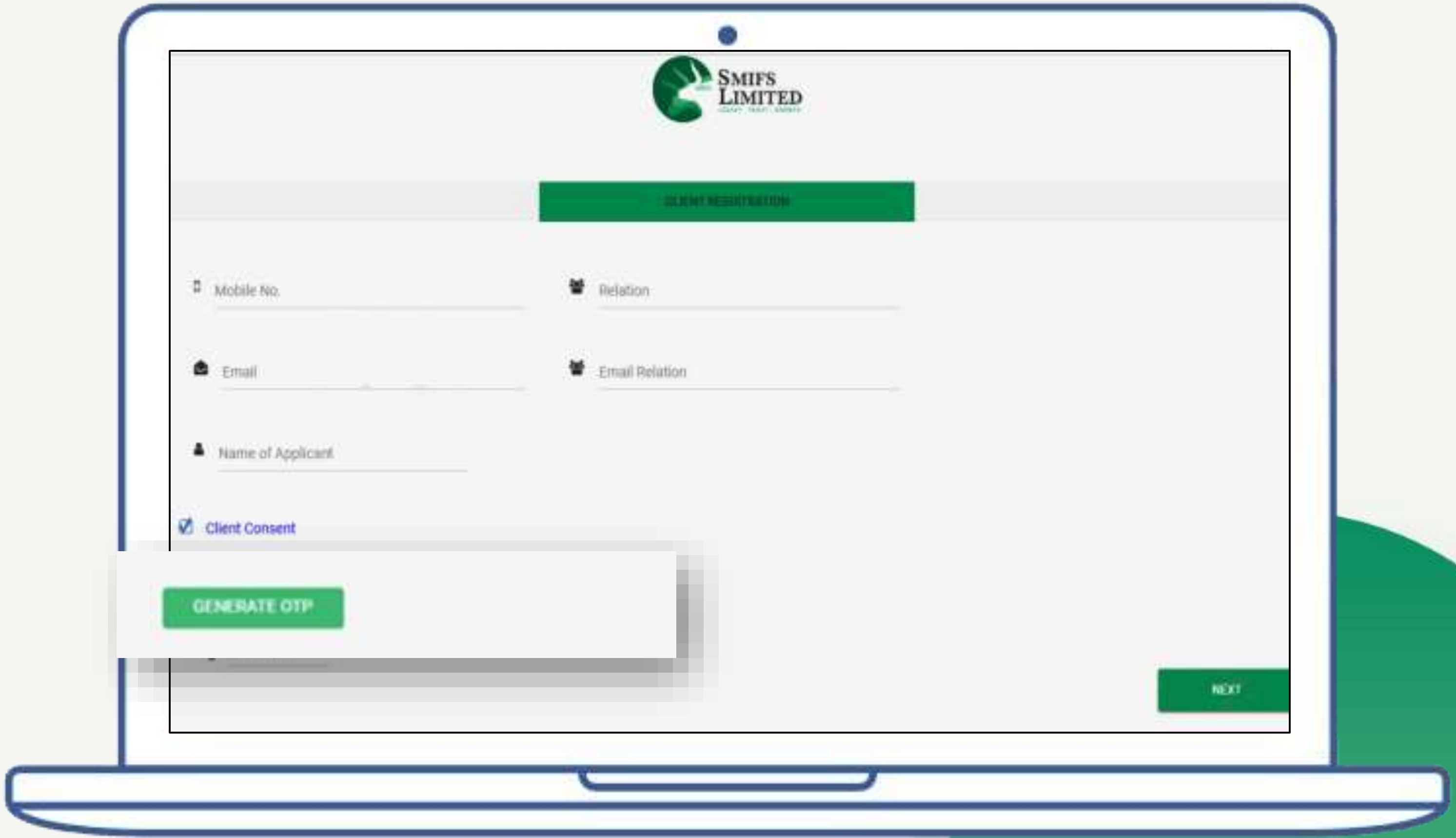
CLIENT REGISTARATION

- A POP UP message asking for your consent to open your Demat account will be shown. Press ‘OK’ to continue.



CLIENT REGISTARATION

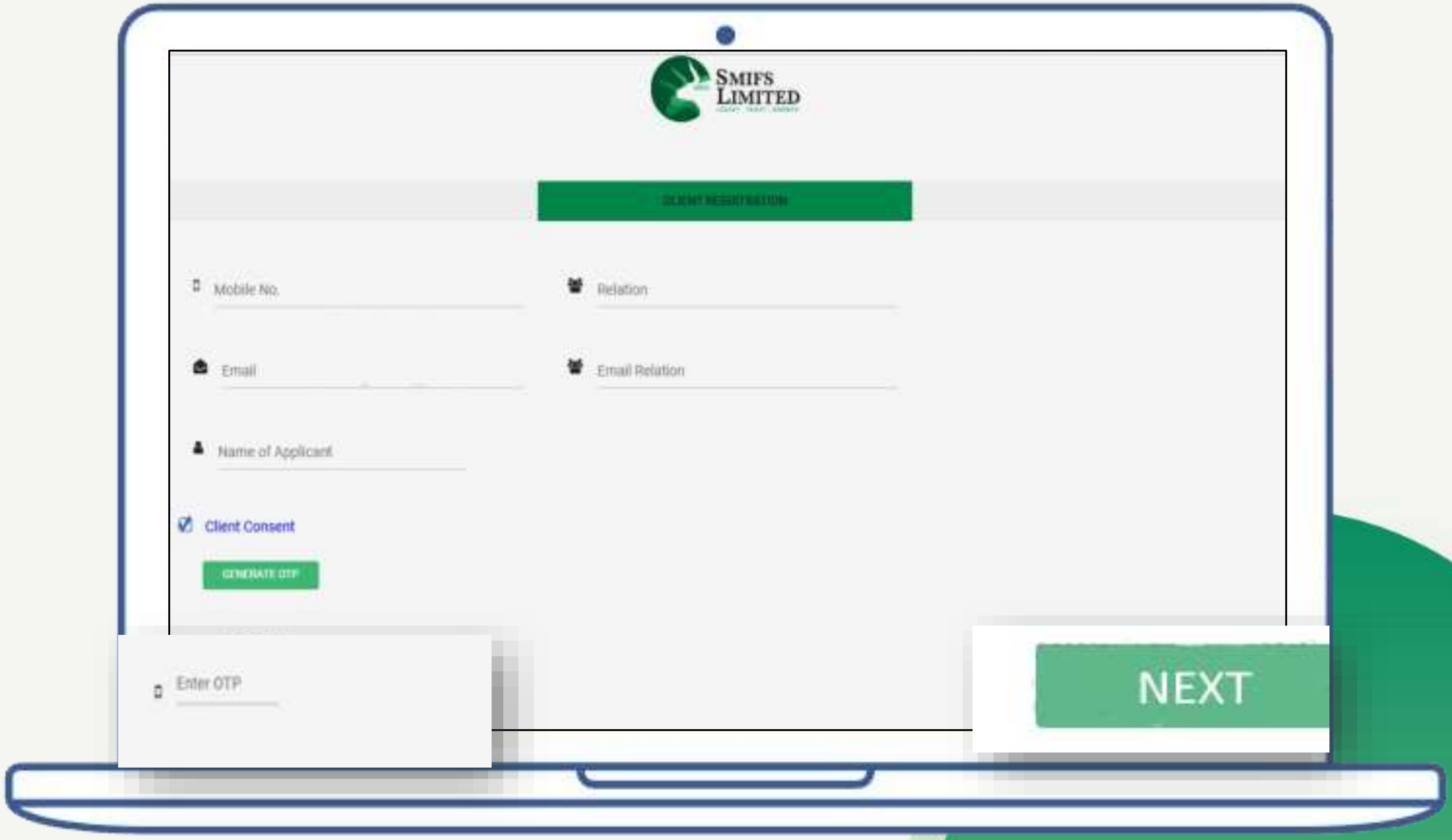
- Click on ‘Generate OTP’.
- A 6-digit OTP will be sent to you.
- The first 3 digits will be sent on your given **mobile number** and the last 3 digits will be sent on your given **E-mail ID**.



CLIENT REGISTARATION

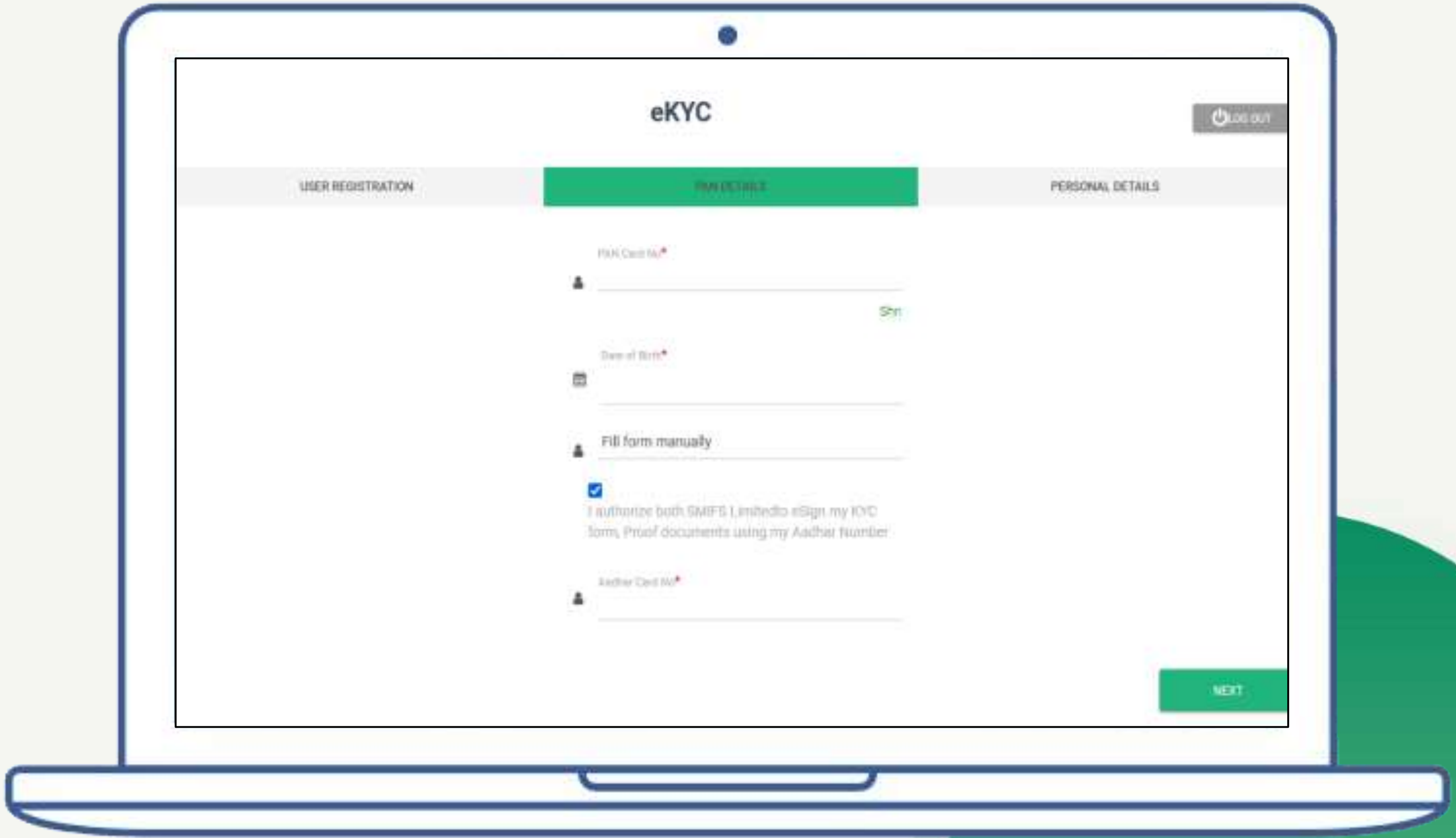
- ENTER OTP.
- Press ‘**NEXT**’ to continue.

NOTE: Do not fill in separate details for the same person



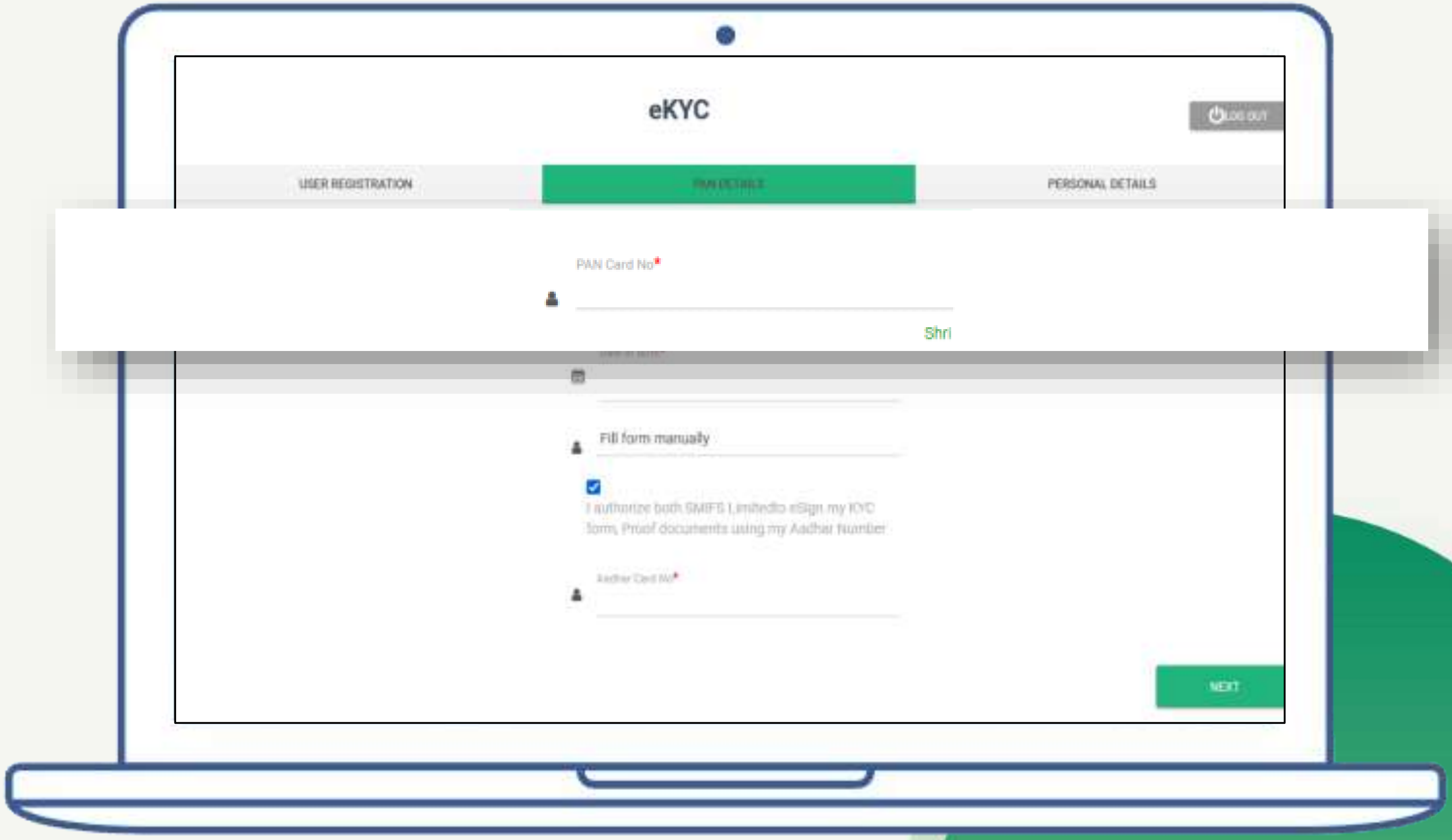
STEP 2

PAN DETAILS



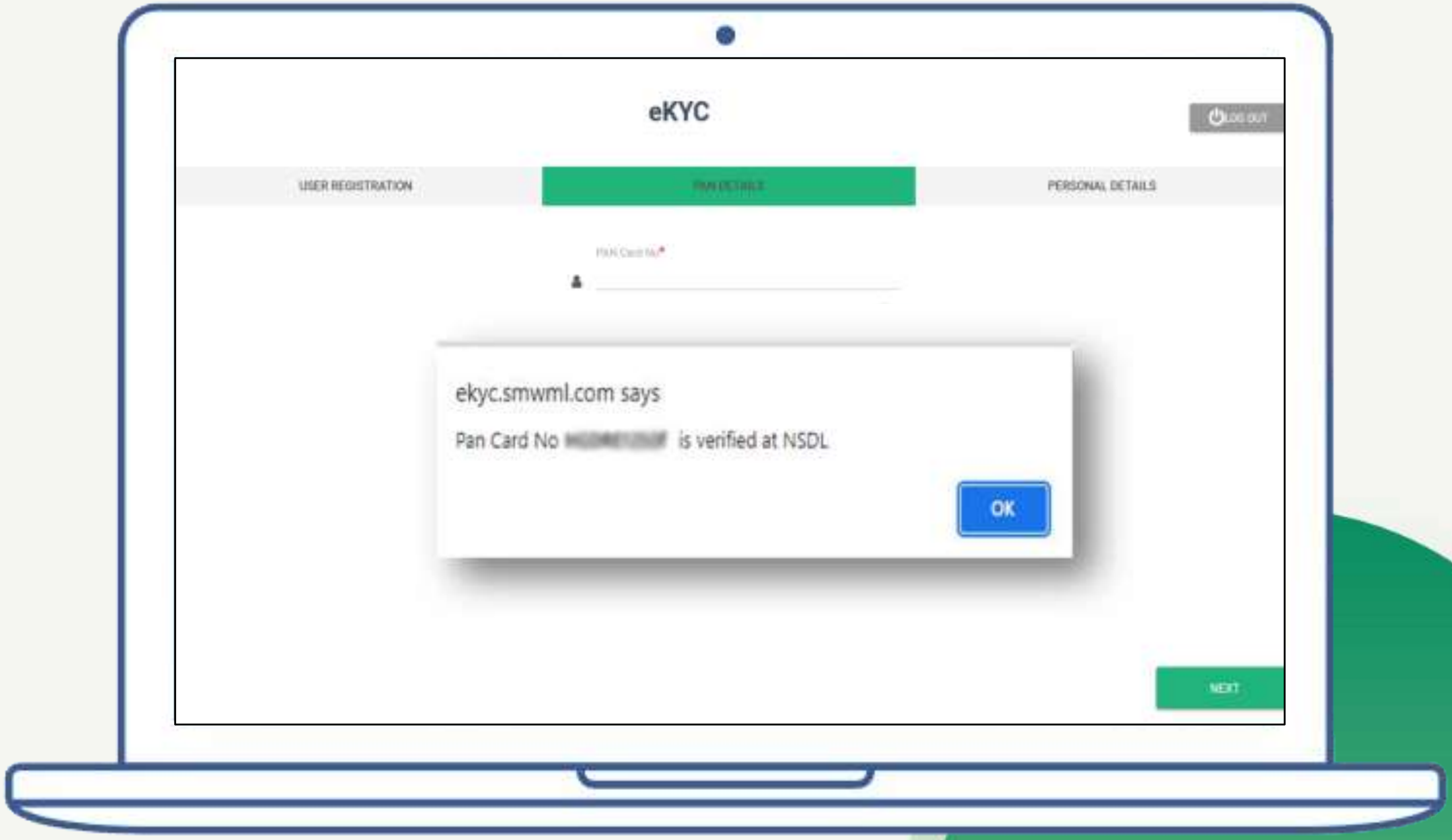
PAN DETAILS

- Enter your PAN number.



PAN DETAILS

- Once verified, NSDL will confirm you. Press ‘OK’ to continue.

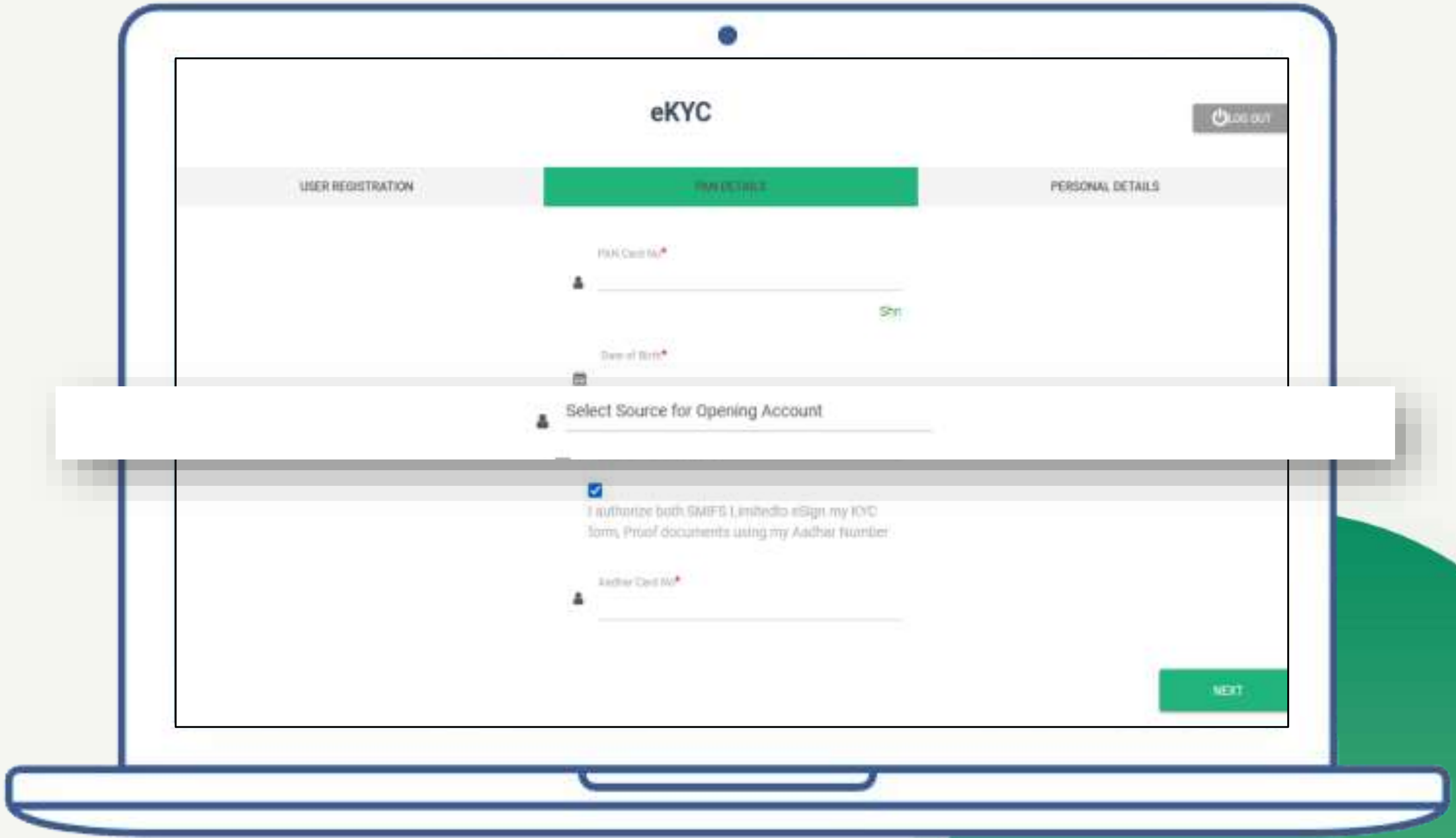


PAN DETAILS

- Enter your Date of Birth.

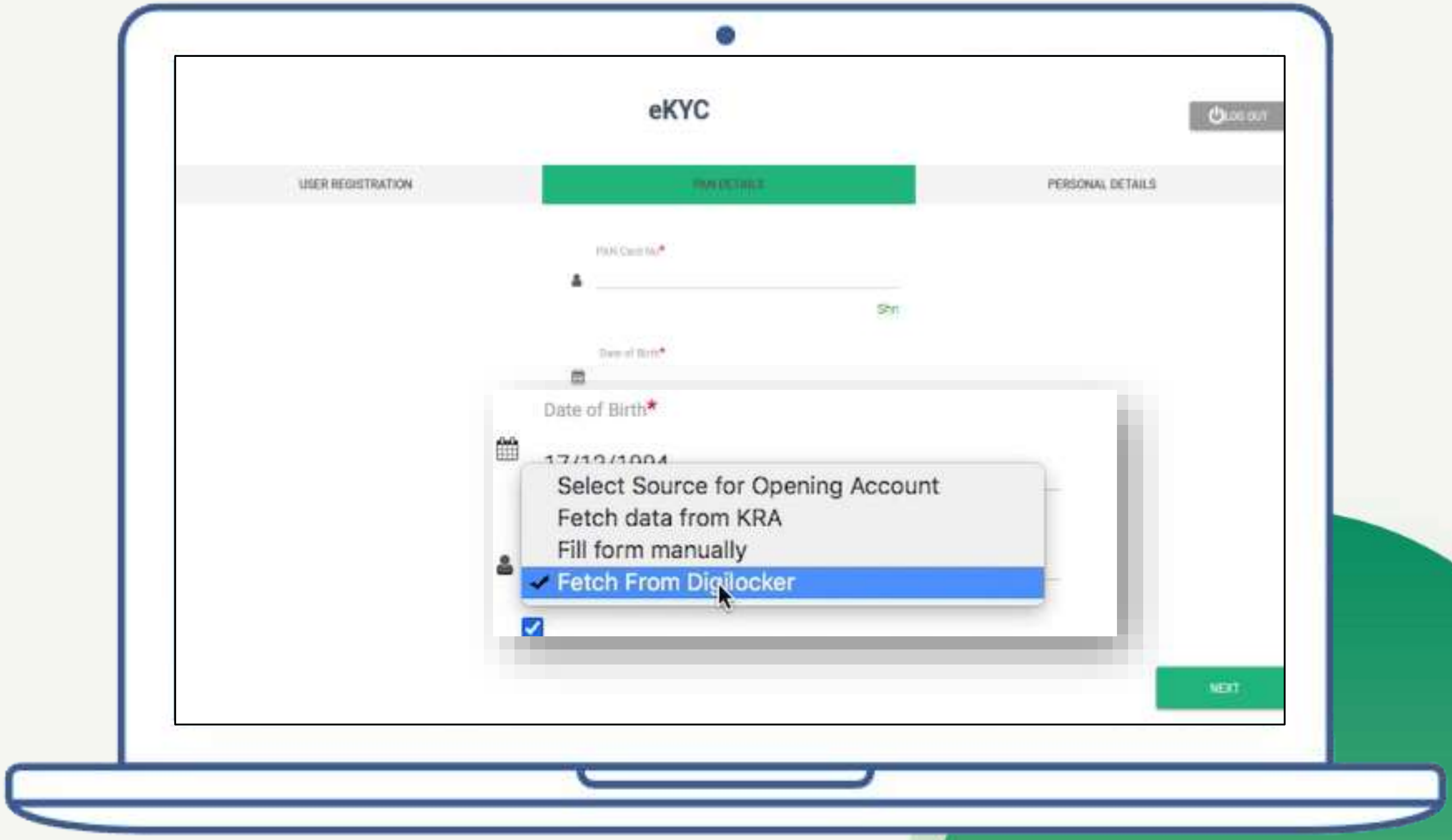
PAN DETAILS

- Select the source for opening your account.



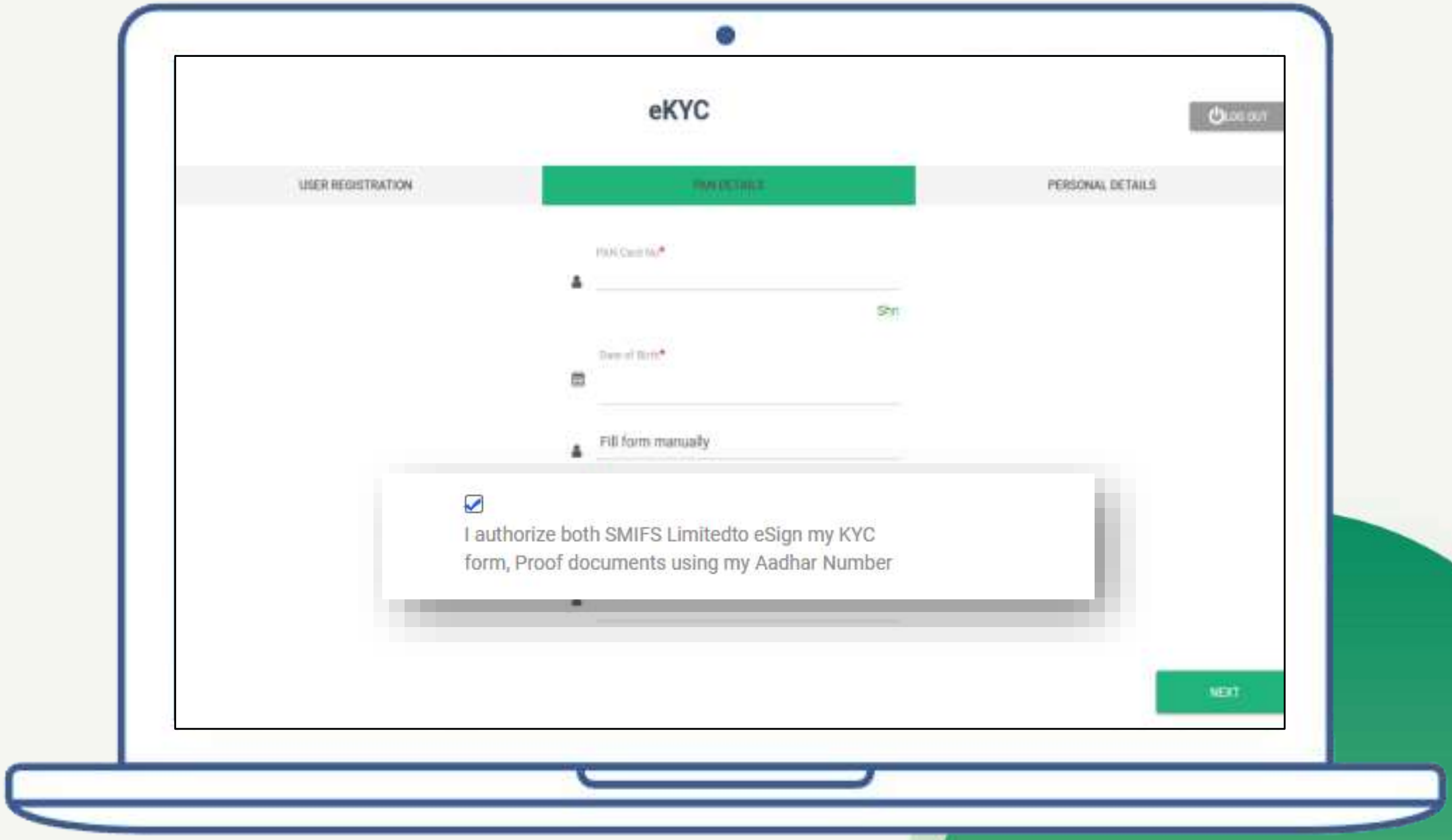
PAN DETAILS

- There are three options as given in below screenshot. In this example, we shall show how to fill the form using “Fetch From Digilocker” option, which is the preferable option.



PAN DETAILS

- Click on the box to authorize SMIFS to use your given documents for e-KYC form.



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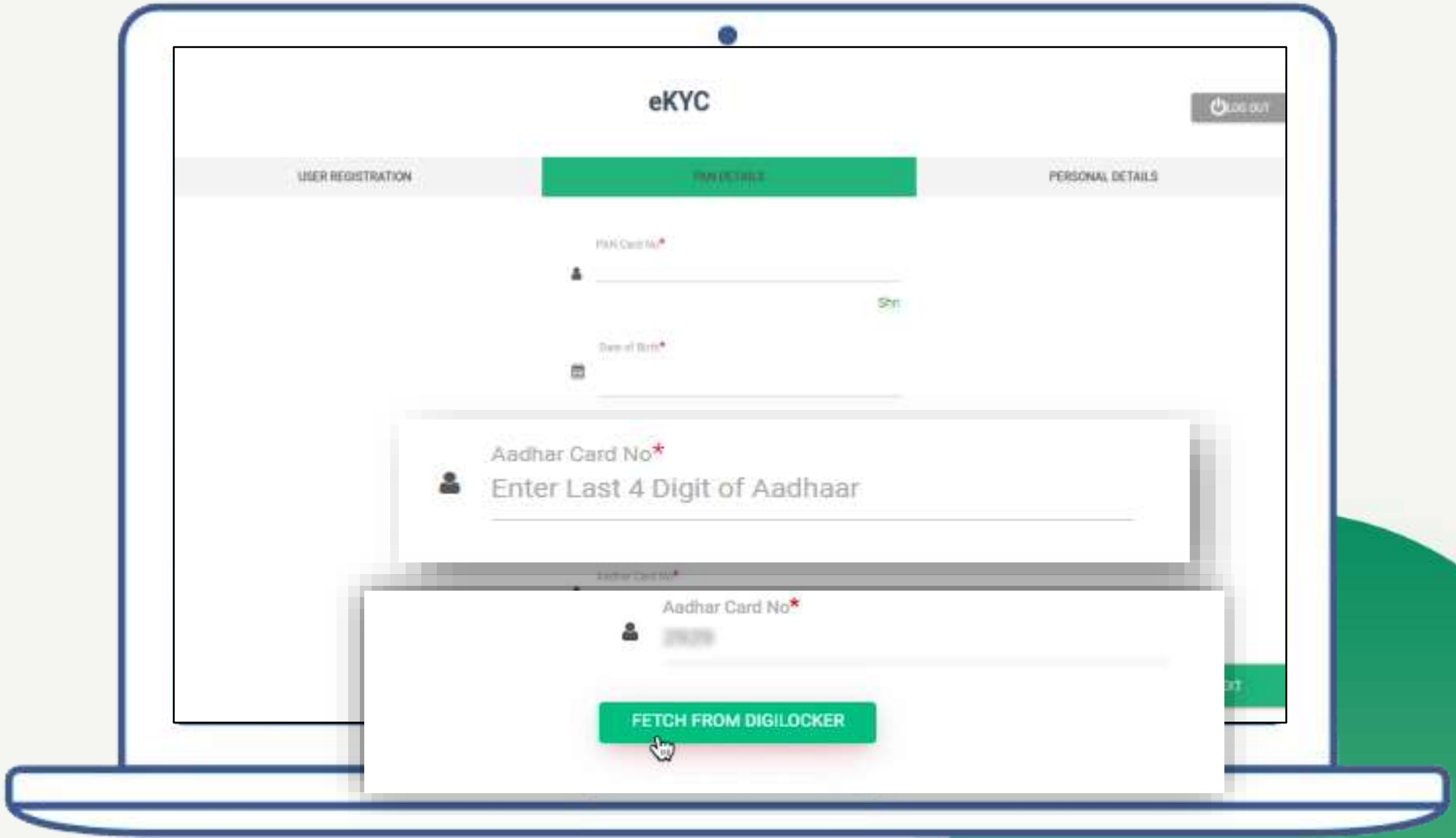
PAN DETAILS

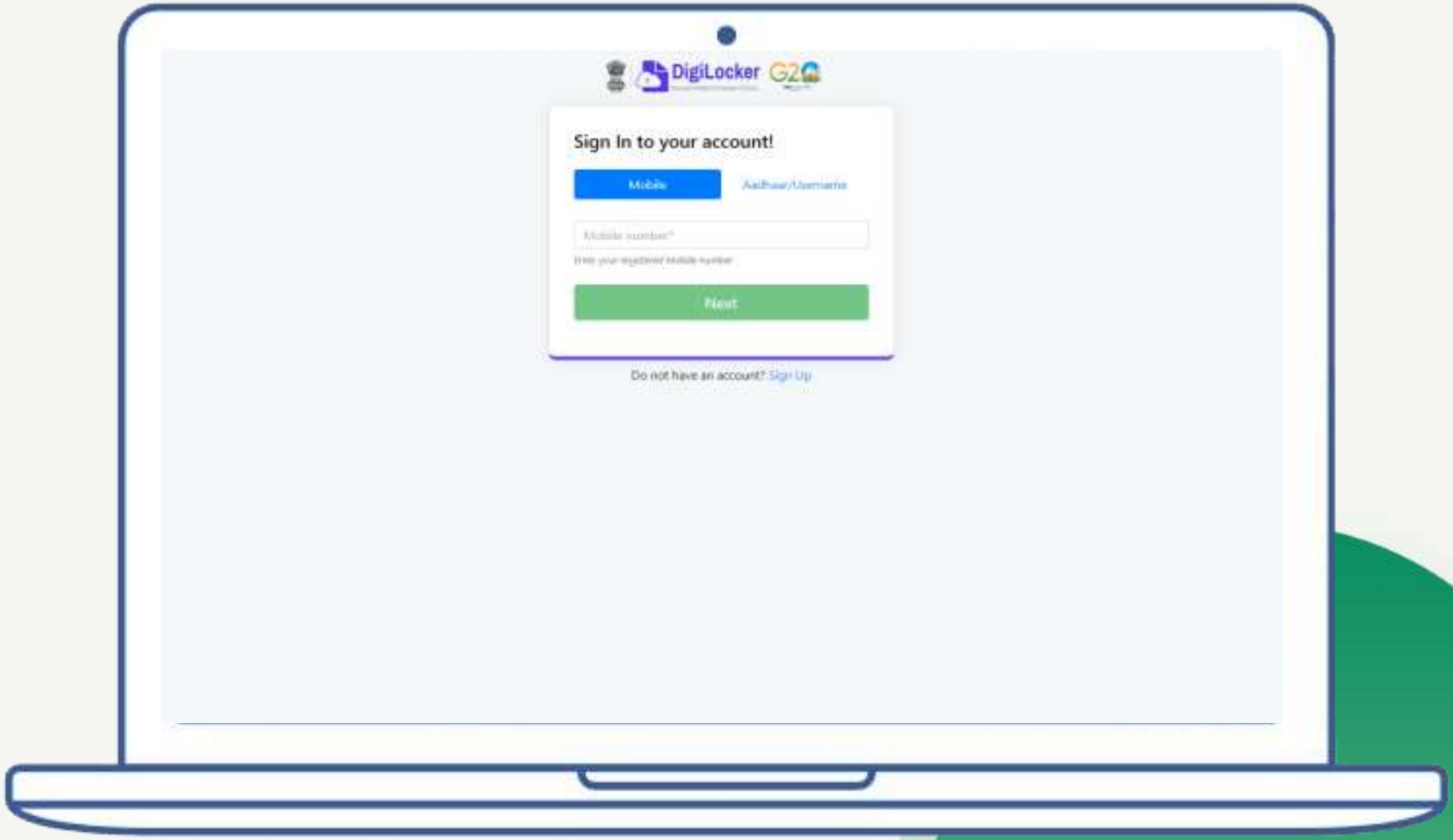
- Enter the last four digits of your Aadhaar card.
- Click ‘Fetch from DigiLocker’.



PAN DETAILS

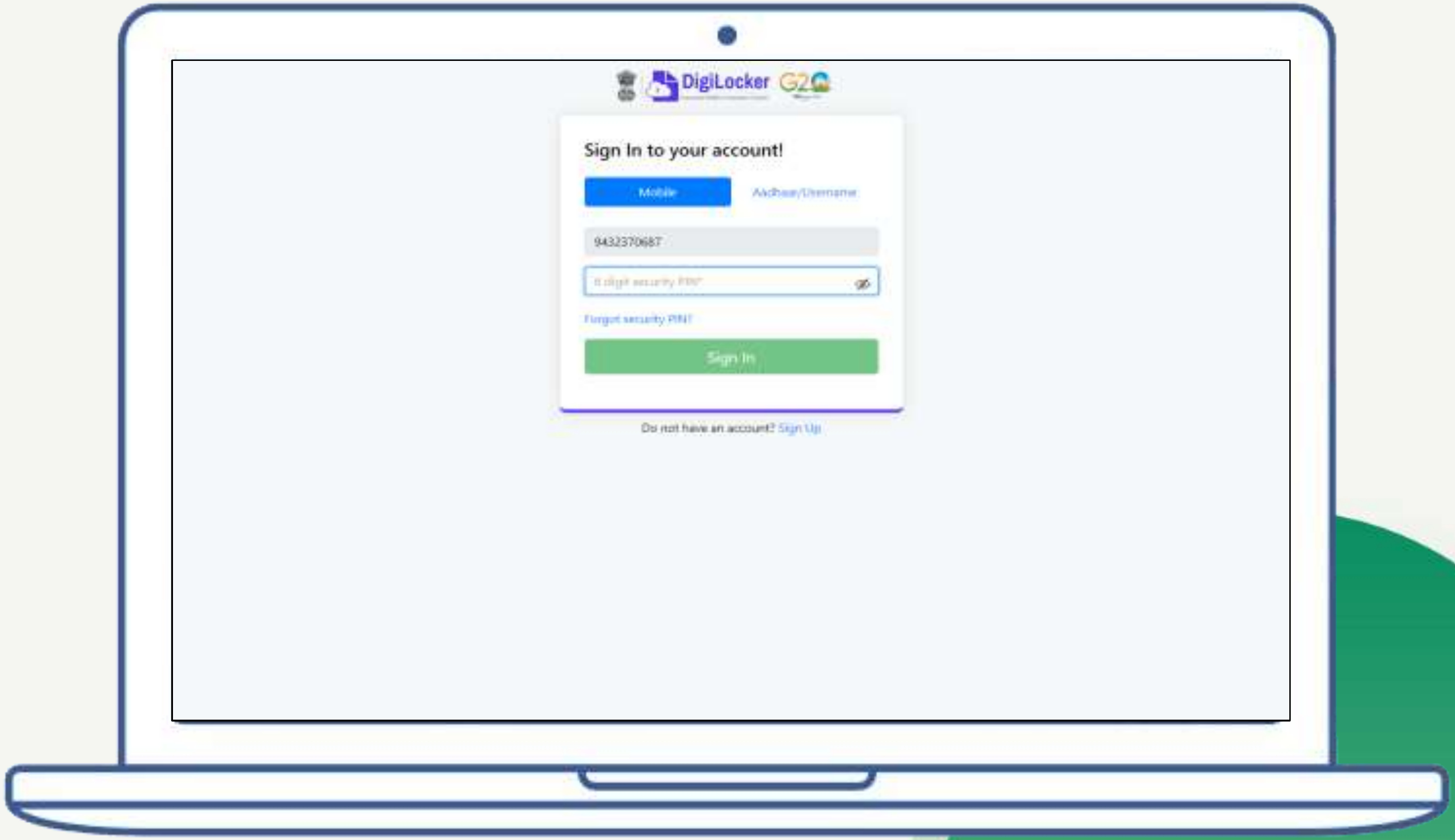
- Enter your Mobile number or Aadhaar number. If you have an existing DigiLocker account, you can also put your username. Click on ‘Next’.

*Before using Digilocker, please ensure that you have already authorised your mobile no., email ID and Aadhaar document in DigiLocker site by logging into: www.digilocker.gov.in



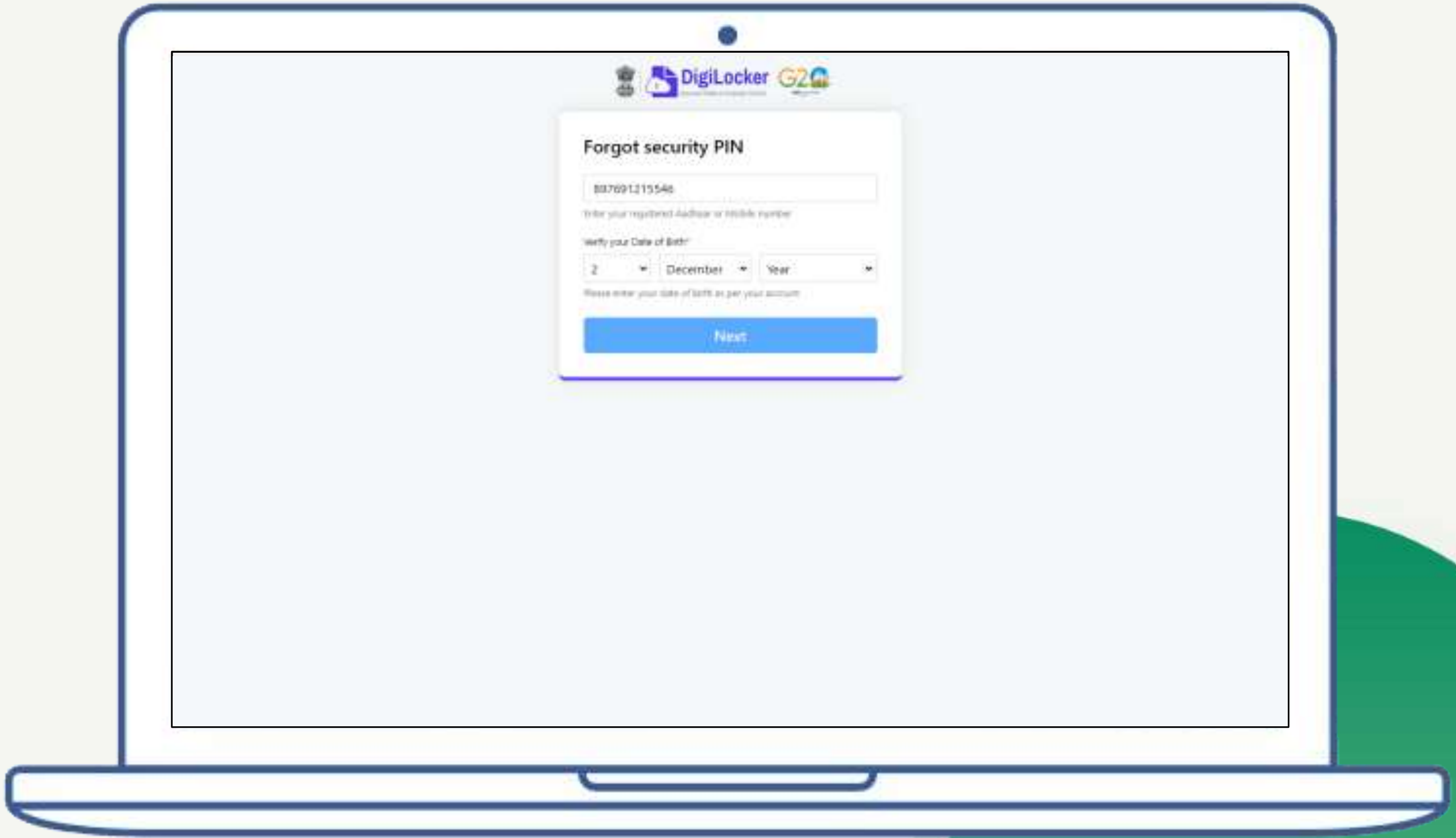
PAN DETAILS

- Enter the six-digit security PIN and click on “Sign In”.
- If you do not remember your security PIN, then click on “Forgot Security PIN?”



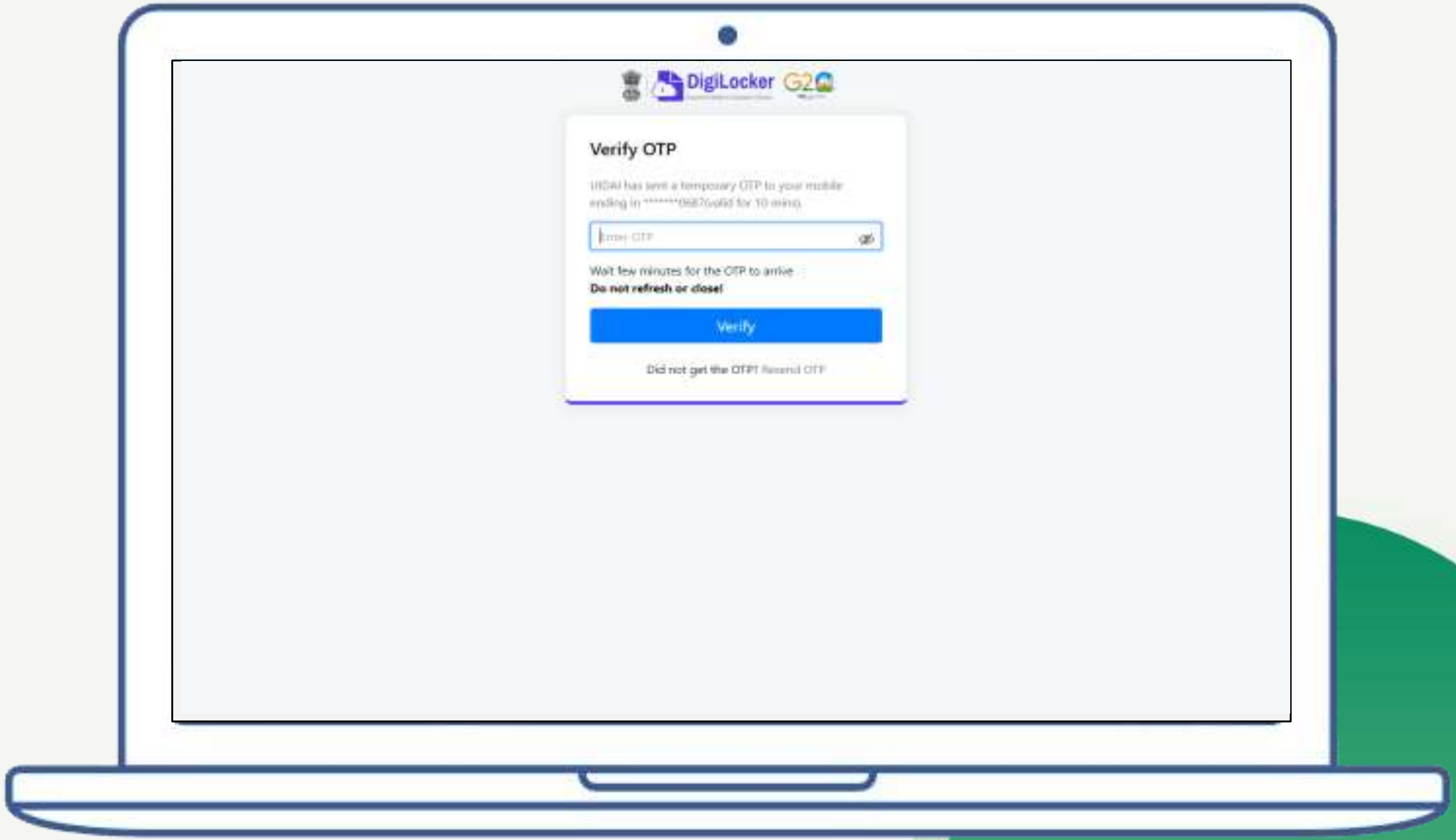
PAN DETAILS

- Enter your Aadhaar or Mobile no.
- Then enter your date of birth and click on “Next”



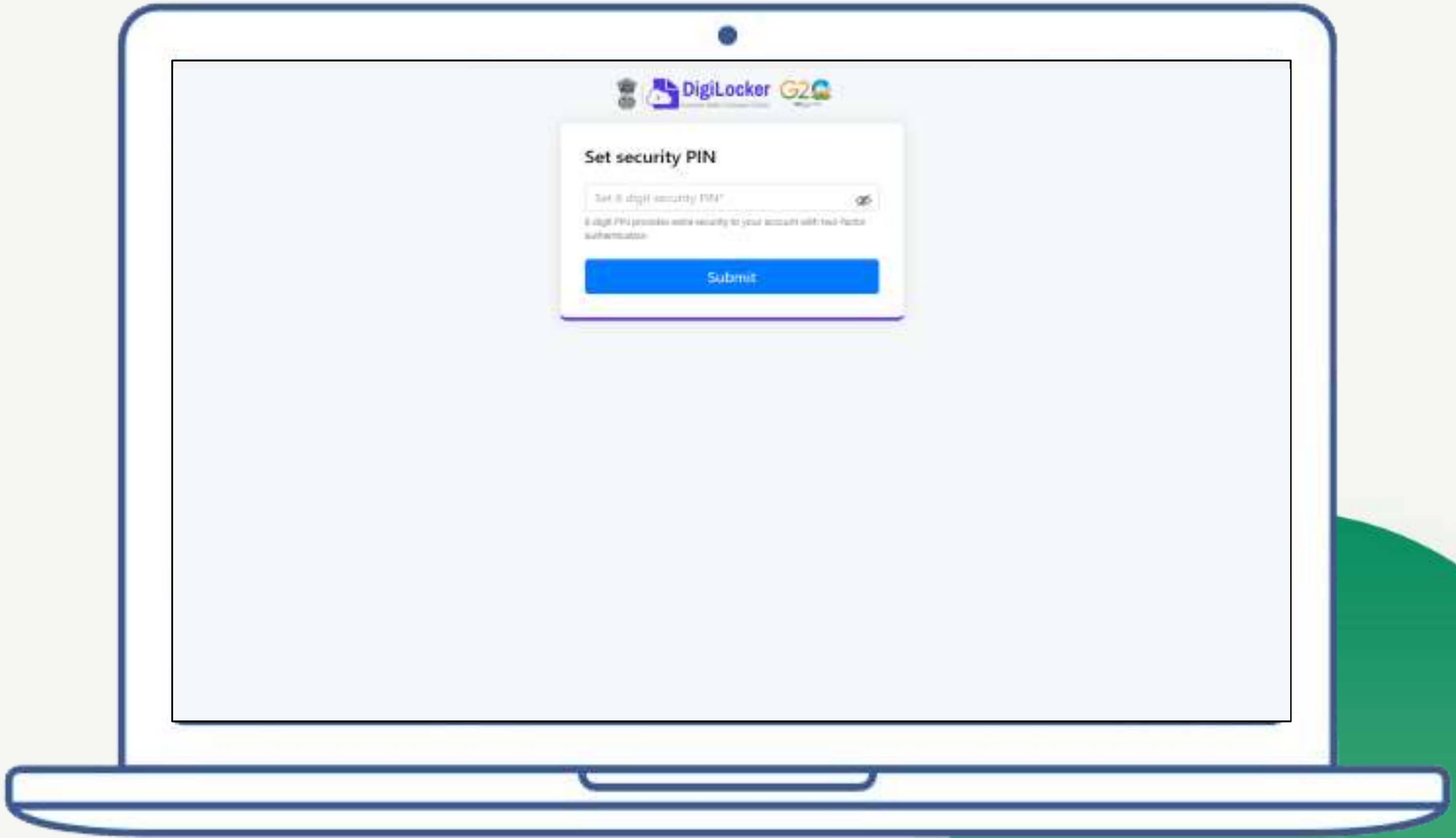
PAN DETAILS

- Enter the “OTP” and click on “Verify”



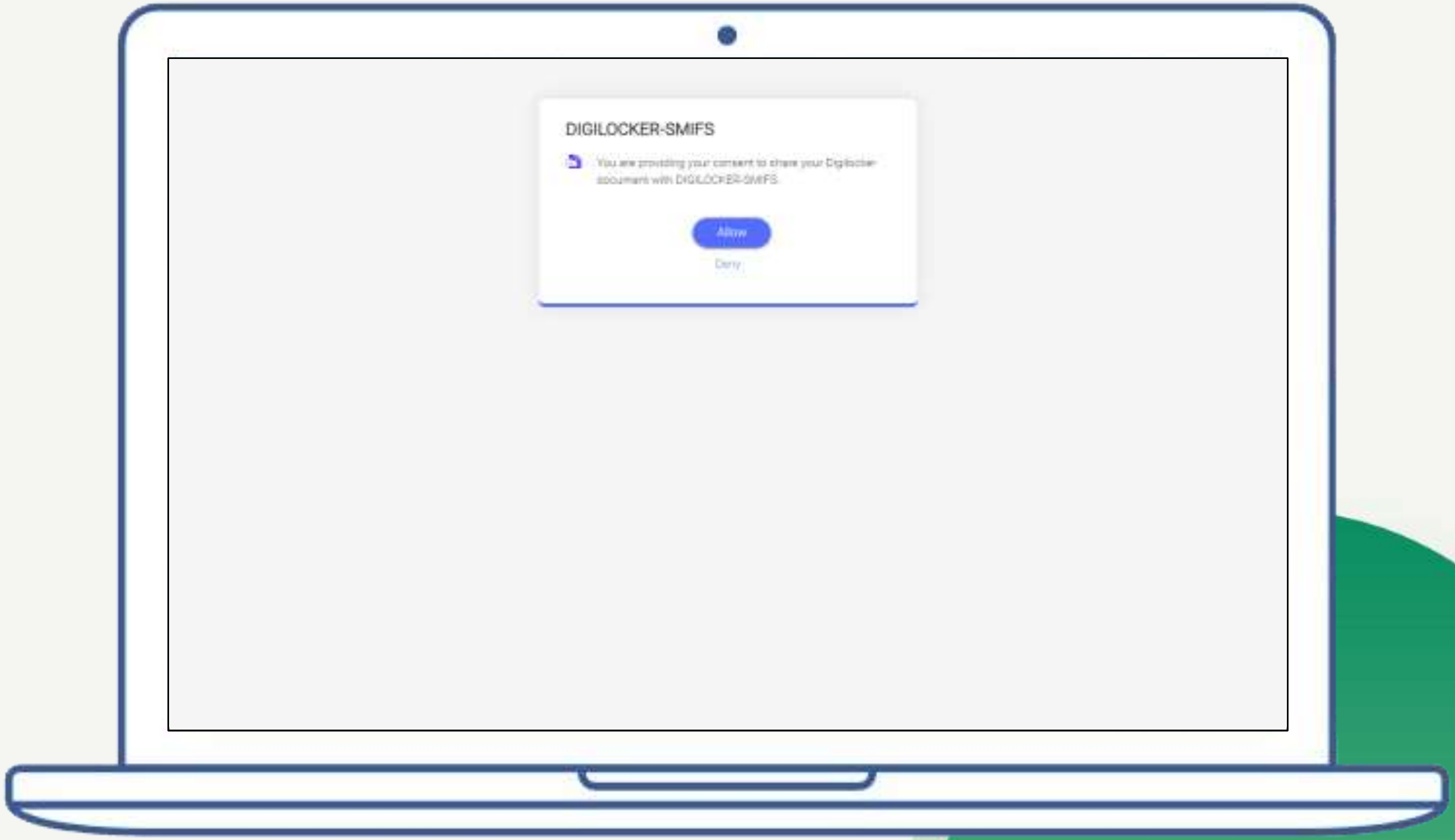
PAN DETAILS

- Now set the new 6-digit security PIN and click “Submit”.



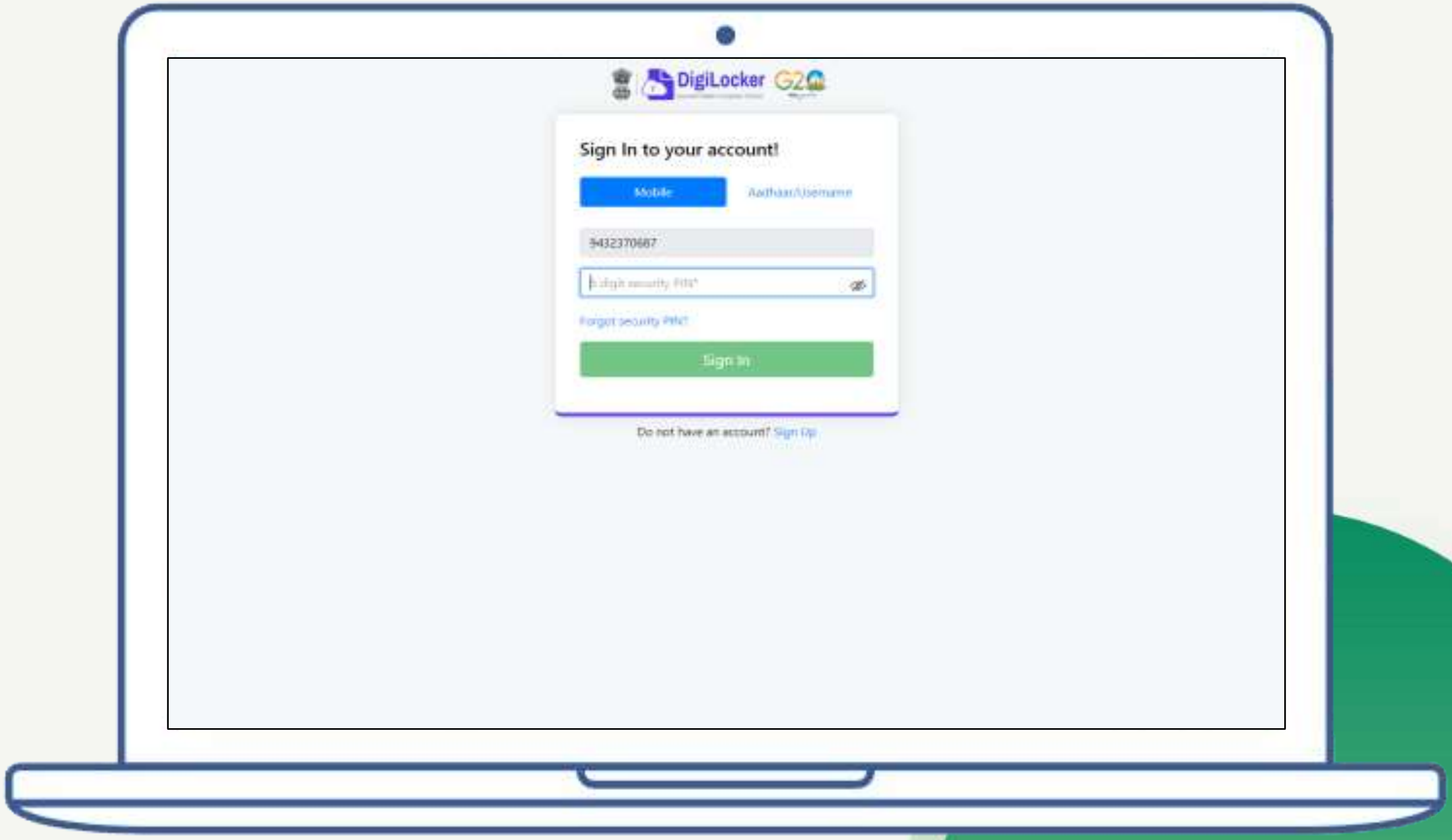
PAN DETAILS

- DIGILOCKER-SMIFS will ask you for access to use your documents.
- Press ‘Allow’ to continue.



PAN DETAILS

- Now enter the new 6-digit security PIN and click on "Sign-In".

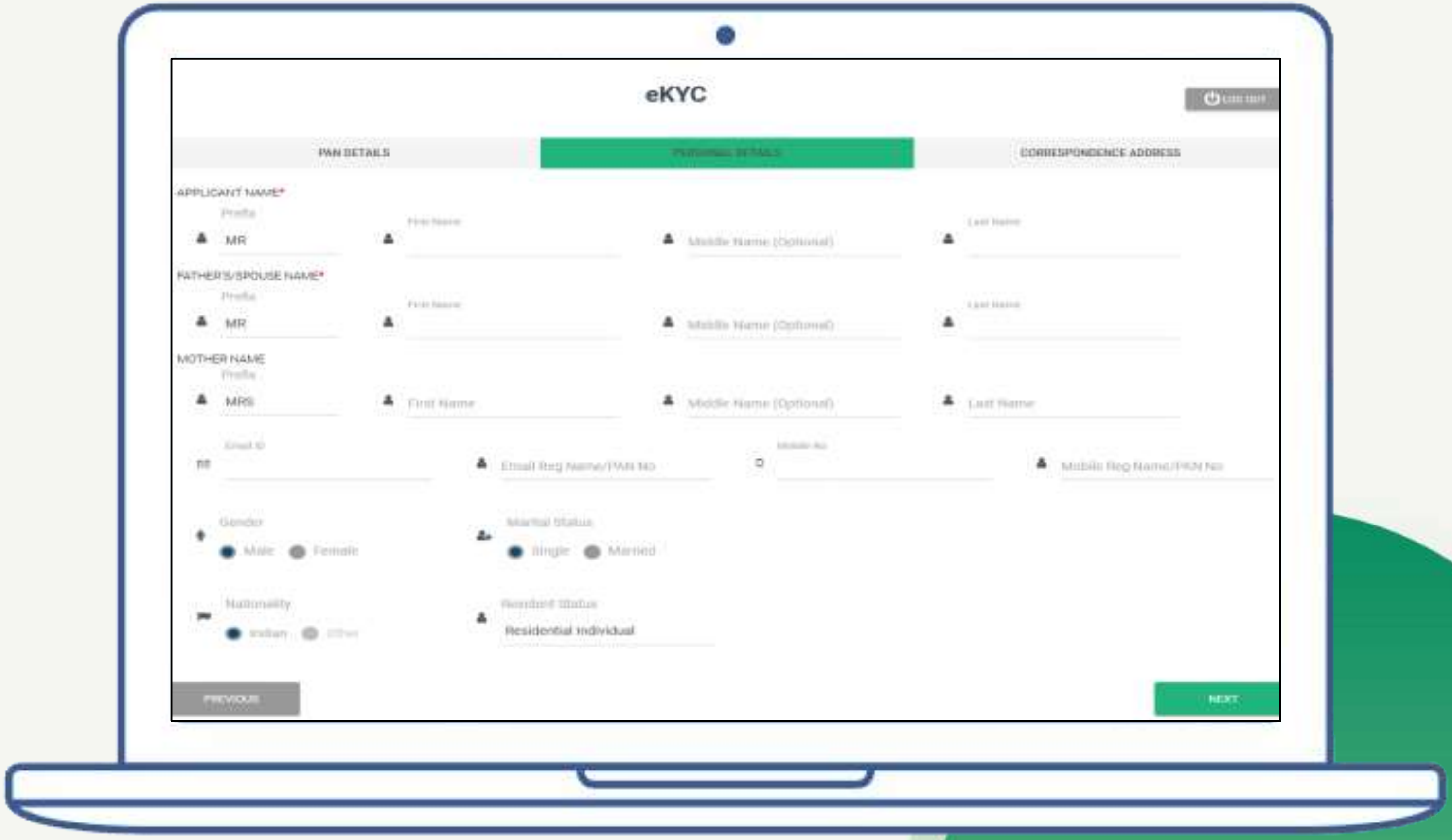


PAN DETAILS

- A pop-up will come showing your Aadhaar details including gender, email-id, etc.
- Press ‘OK’ to continue.

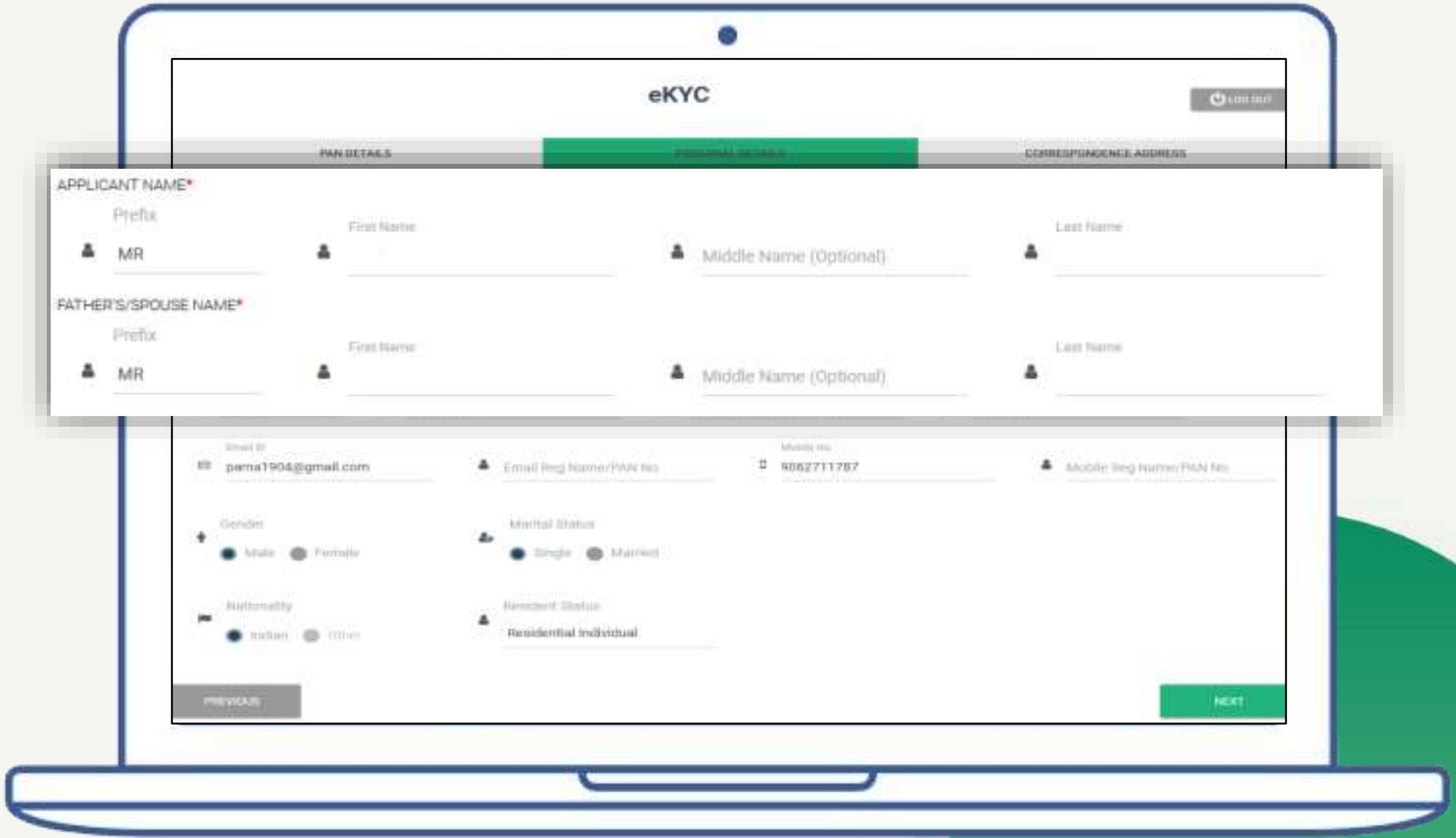
STEP 3

PERSONAL DETAILS



PERSONAL DETAILS

- Enter your personal details.
- Columns with ‘*’ are mandatory to fill.



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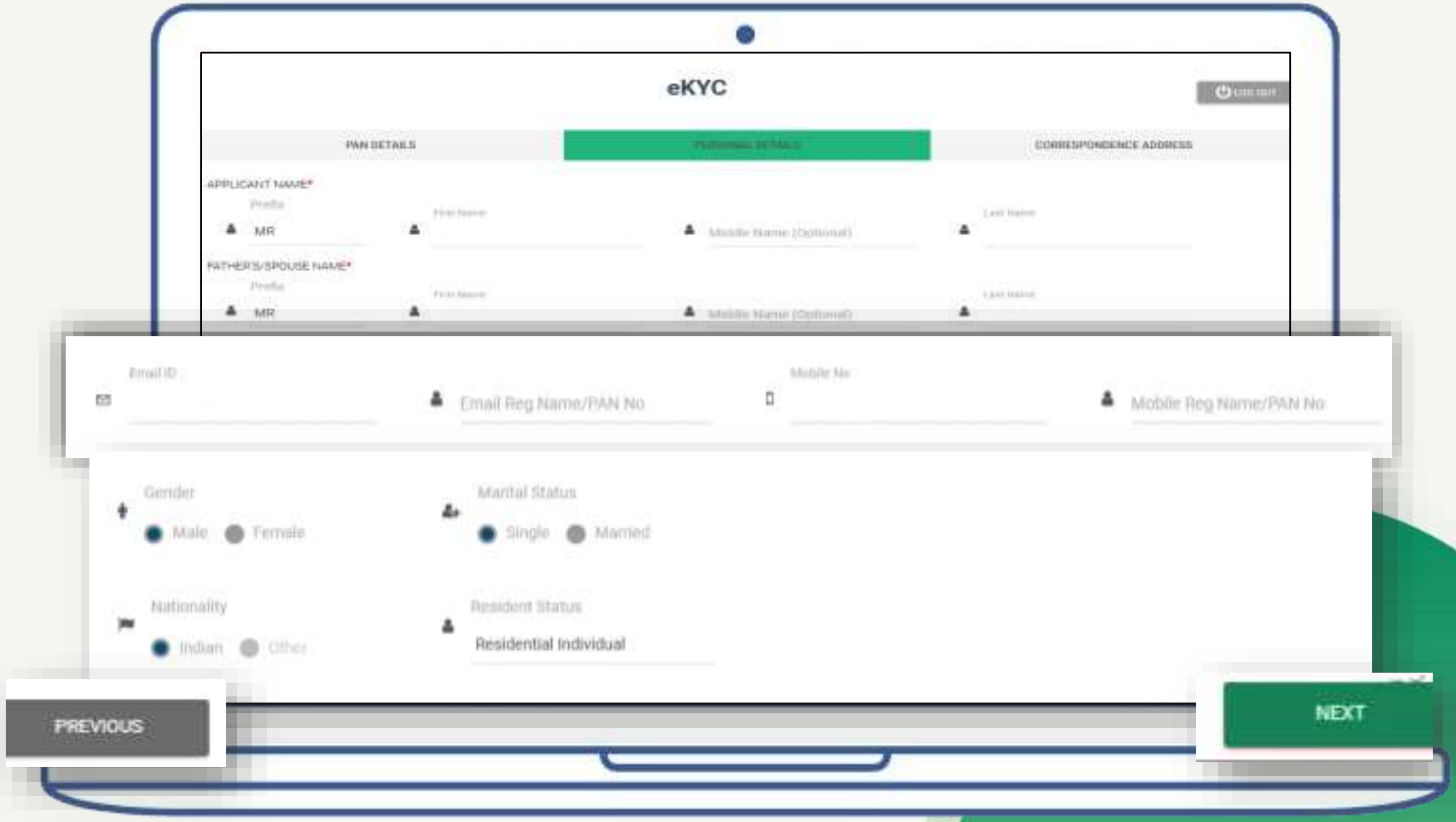
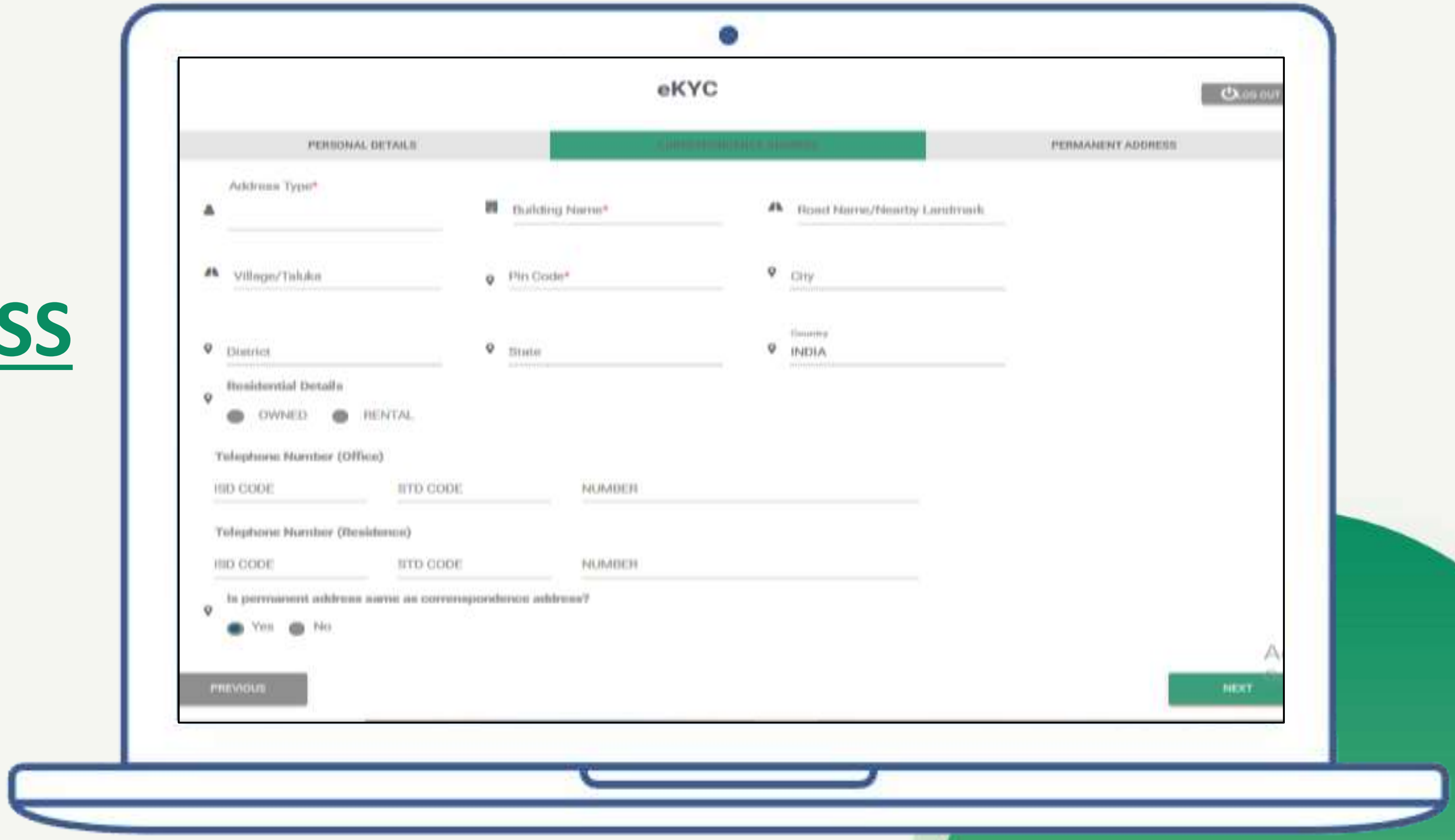
PERSONAL DETAILS

- Enter your contact details and PAN No.
- Enter other details.
- Click ‘**PREVIOUS**’ if you want to change anything or click ‘**NEXT**’ to continue.



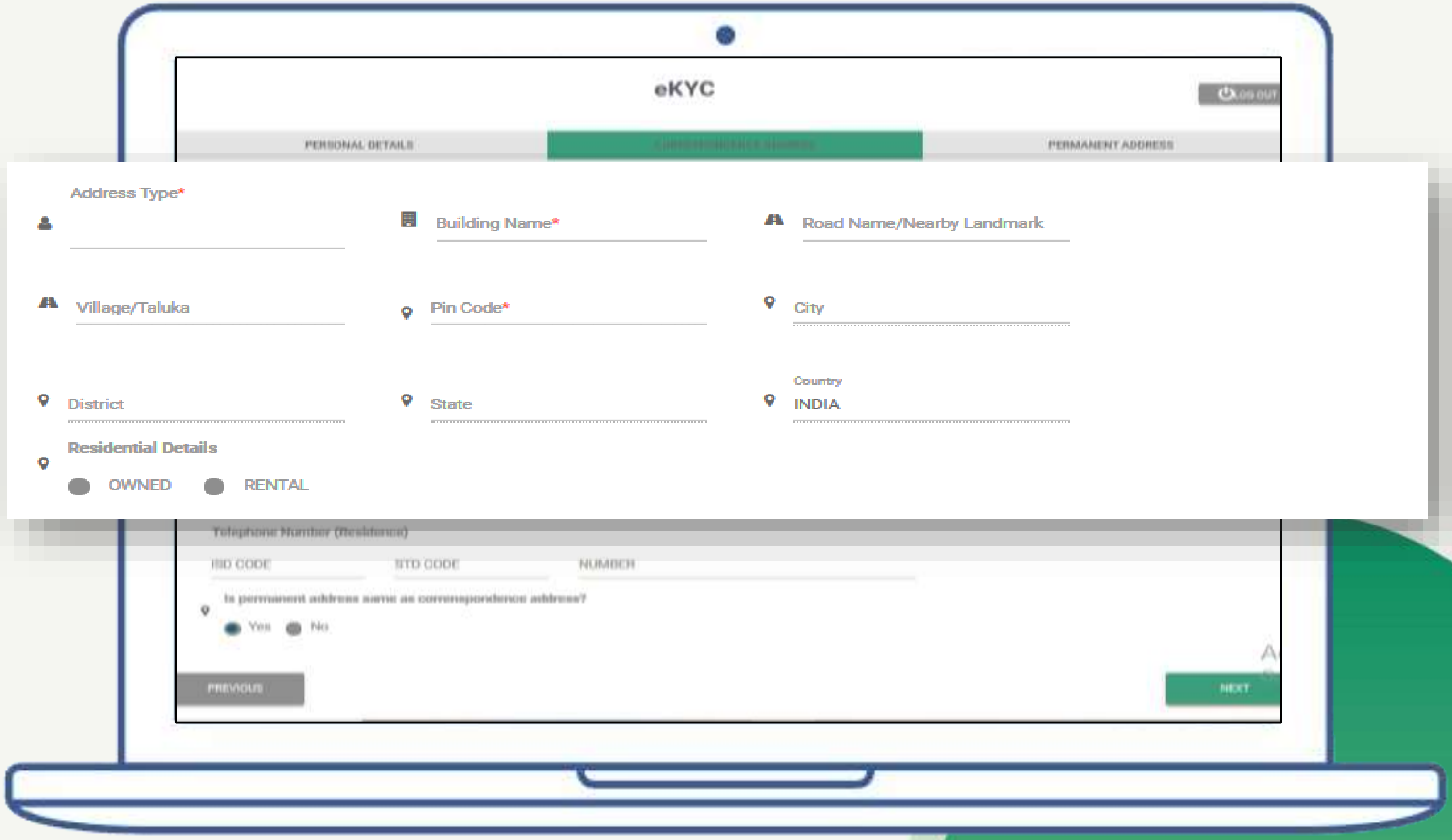
STEP 4

CORRESPONDENCE ADDRESS



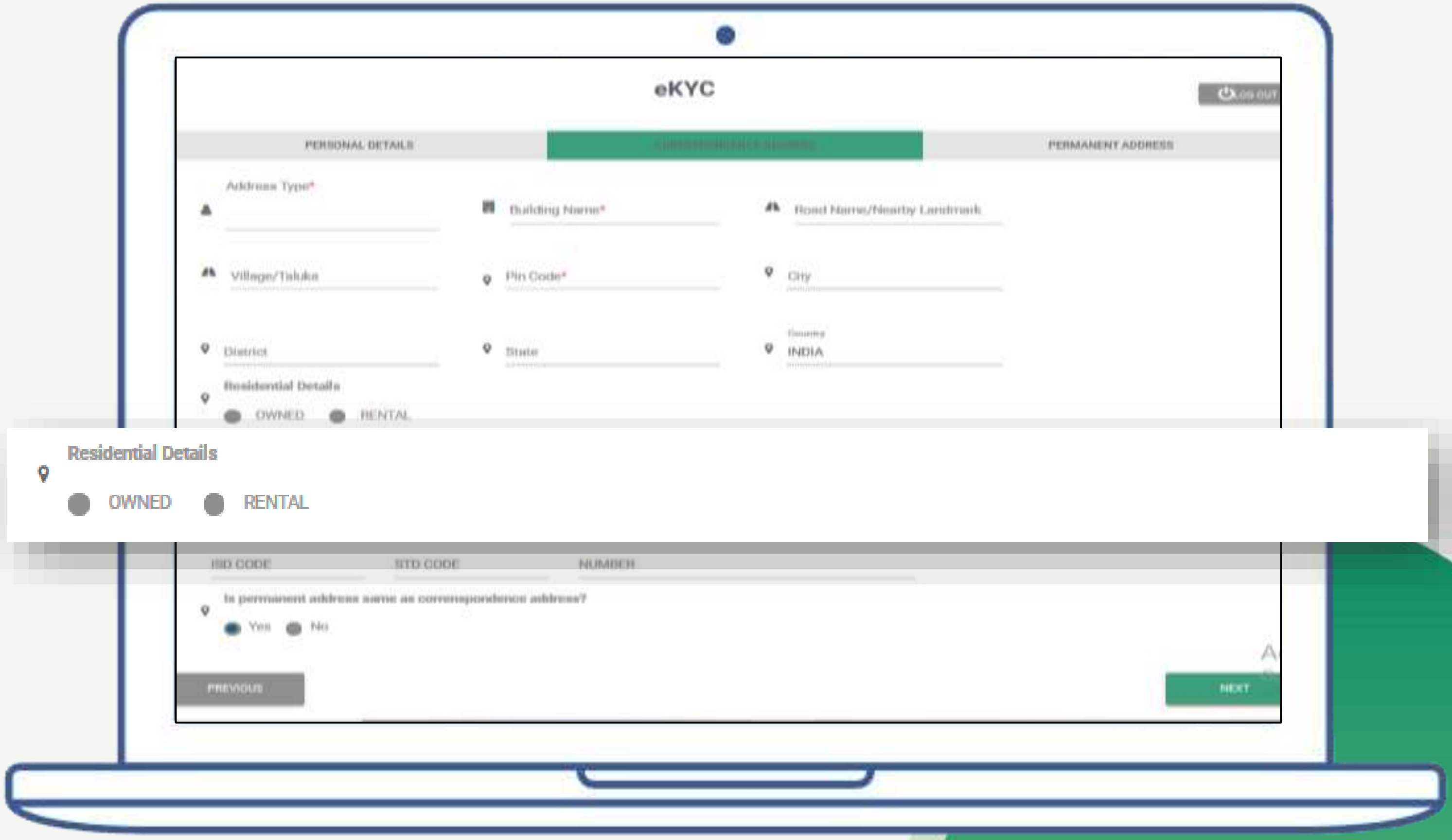
CORRESPONDENCE ADDRESS

- Enter your address details.
- Fields with ‘*’ are mandatory to fill.



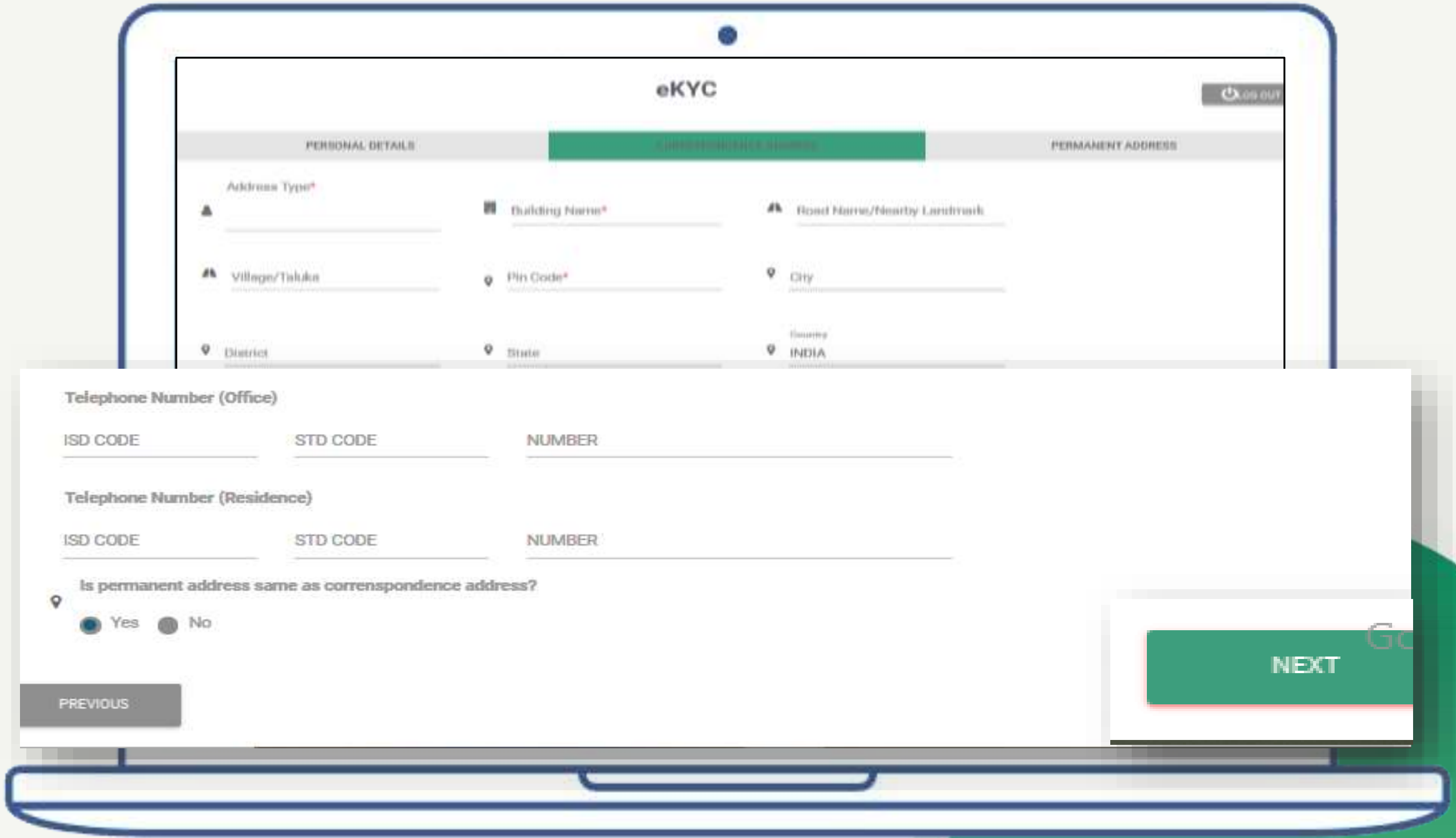
CORRESPONDENCE ADDRESS

- Select address type as per preference.



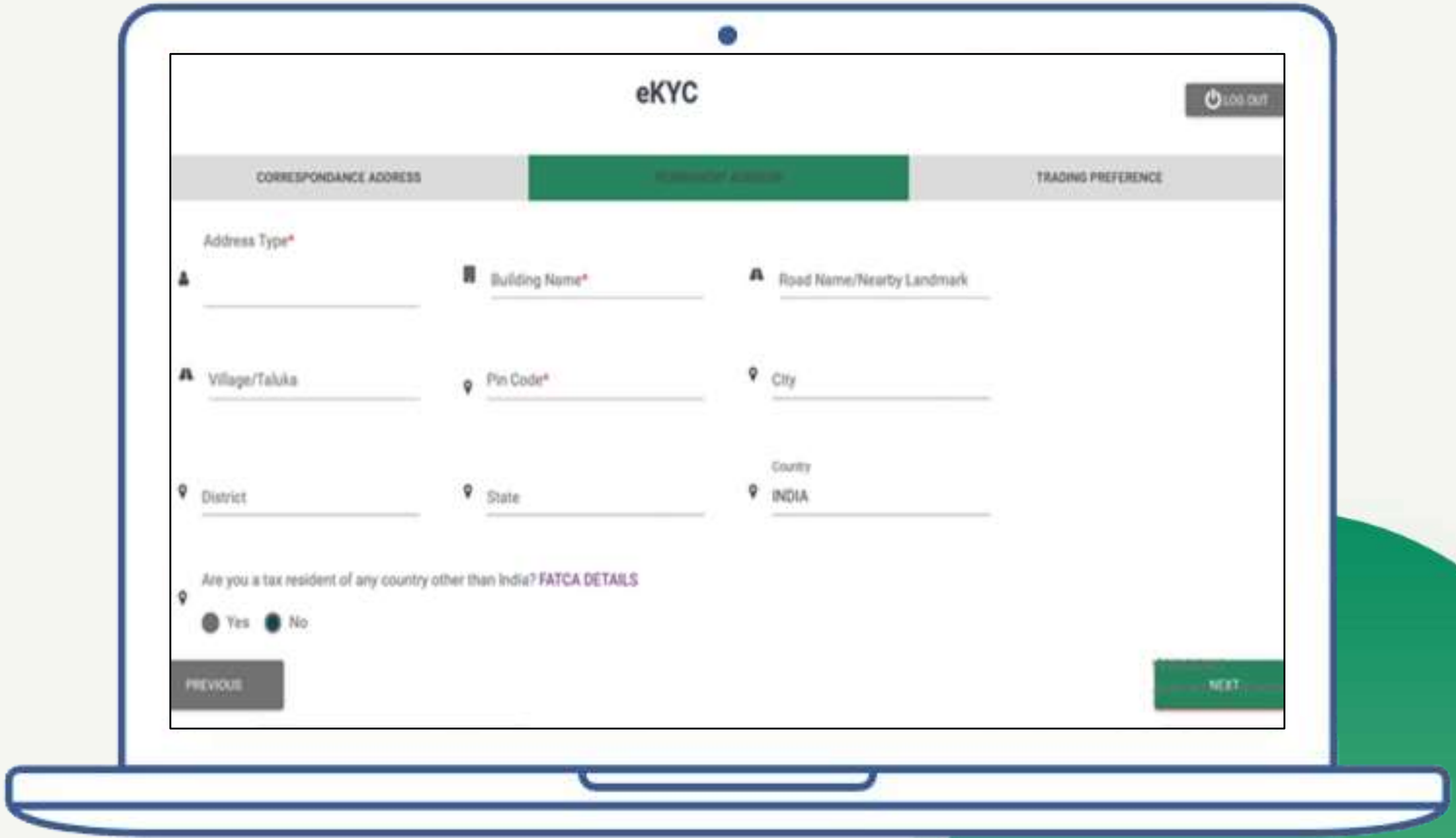
CORRESPONDENCE ADDRESS

- Enter contact details.
- ‘Yes’ if your correspondence address is same as permanent address.
- Press ‘**Next**’.



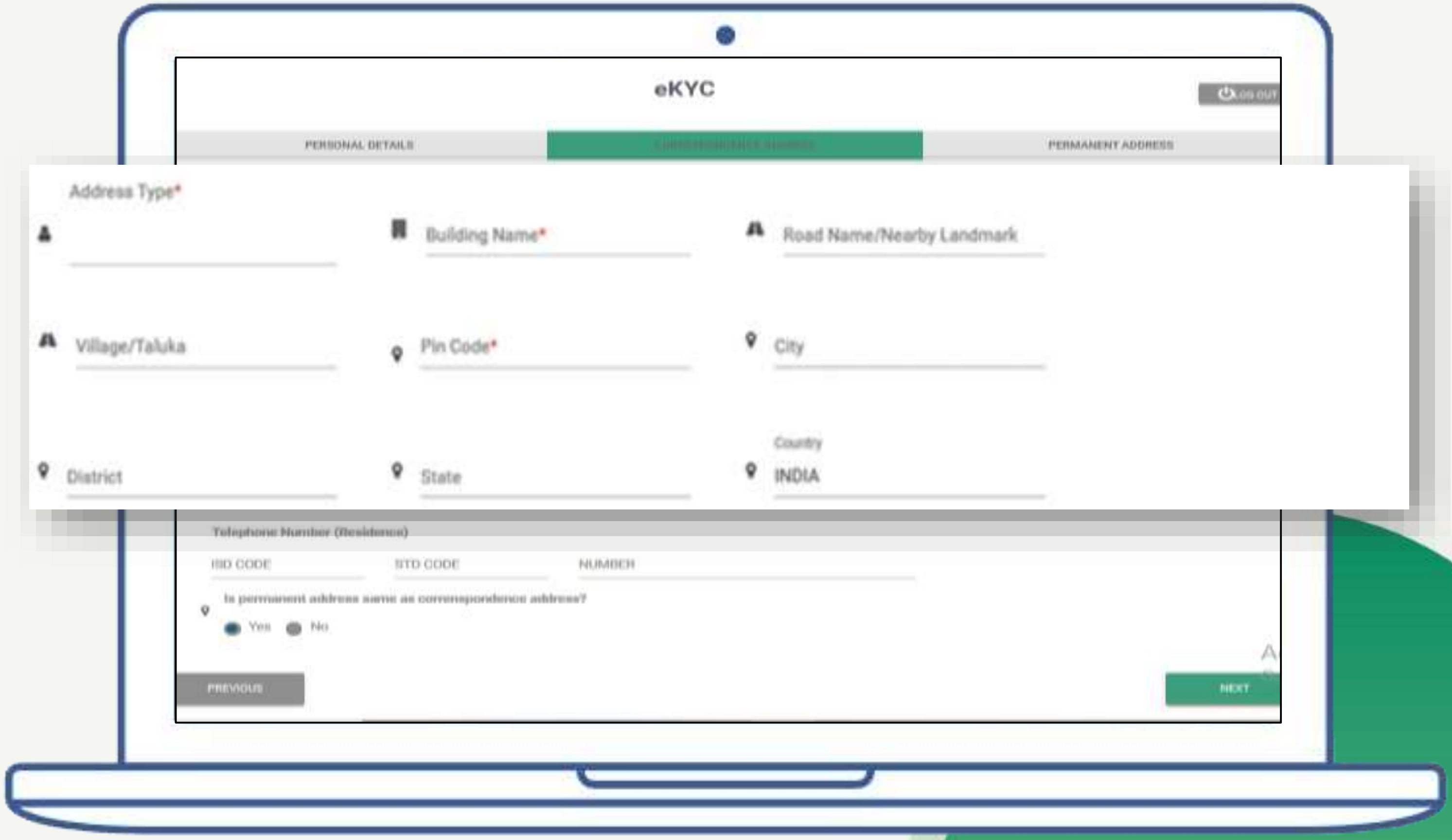
STEP 5

PERMANENT ADDRESS



PERMANENT ADDRESS

- If your correspondence address is not same as permanent address, then fill in your permanent address details.



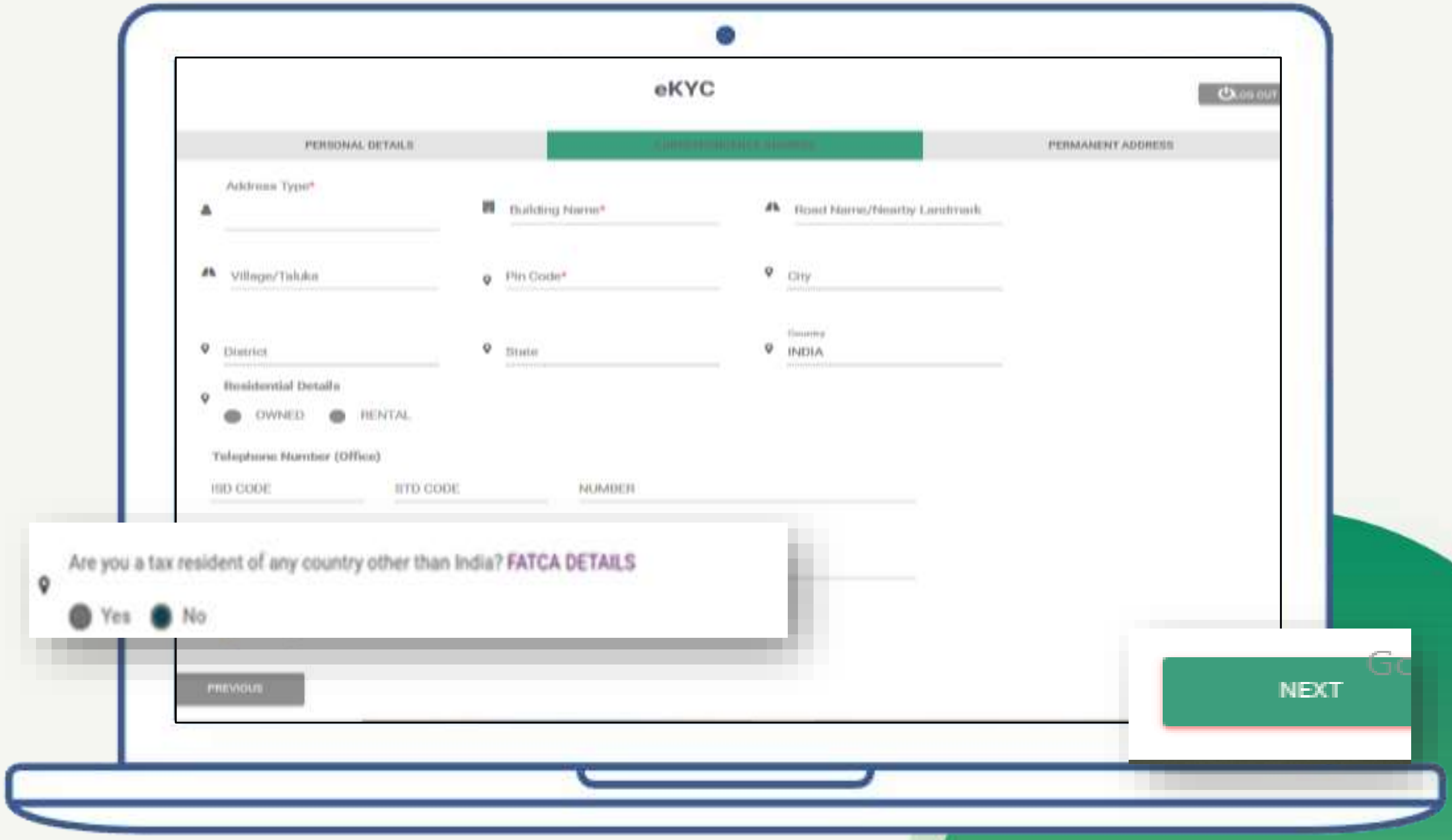
PERMANENT ADDRESS

- Choose :

  a) ‘No’ if you are a tax resident of India

  b) ‘Yes’ if you are a tax resident of any country other than India

- Click ‘**NEXT**’.



STEP 6

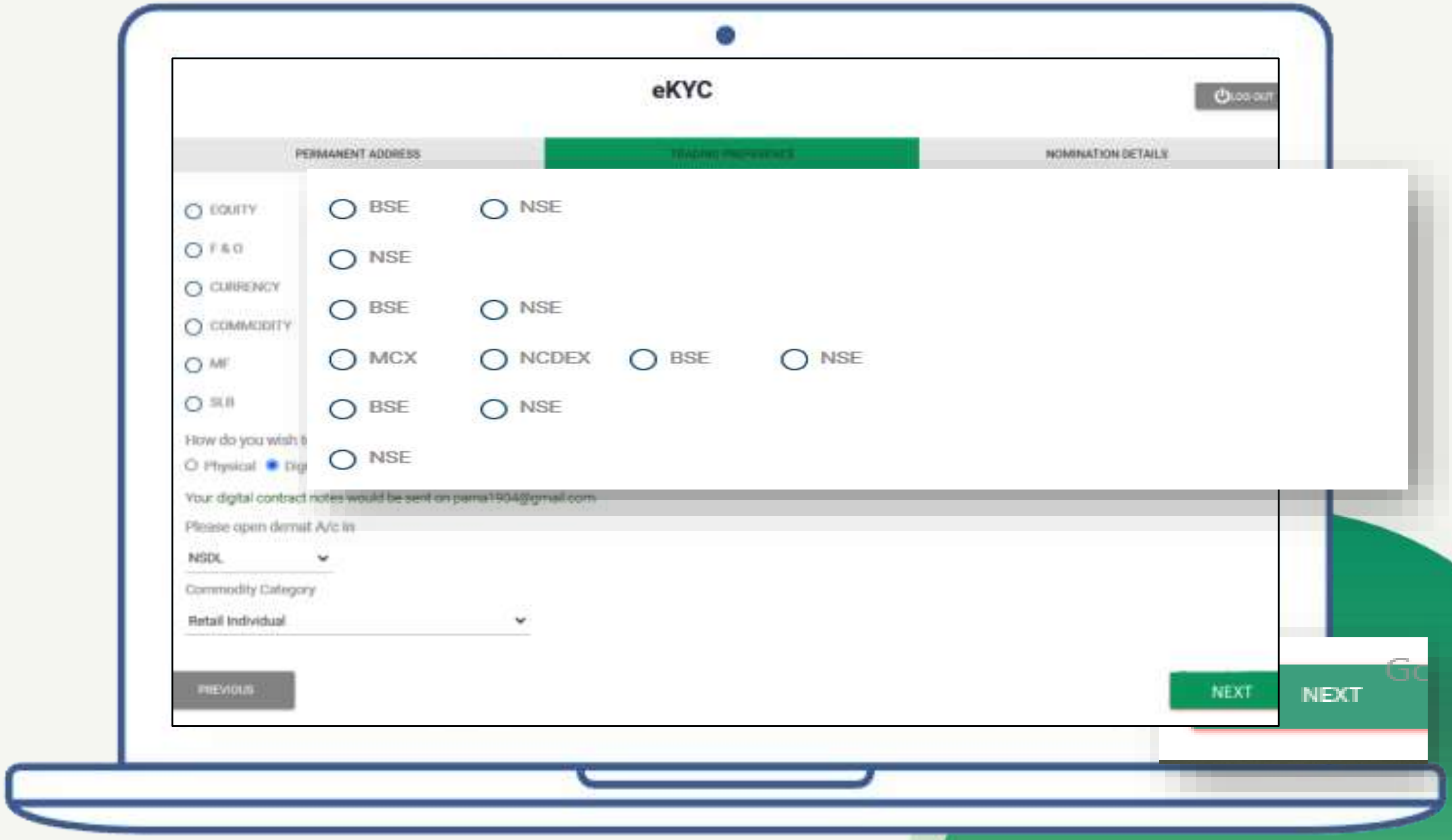
TRADING PREFERENCES

TRADING PREFERENCES

- Choose the trading preference as per your choice.

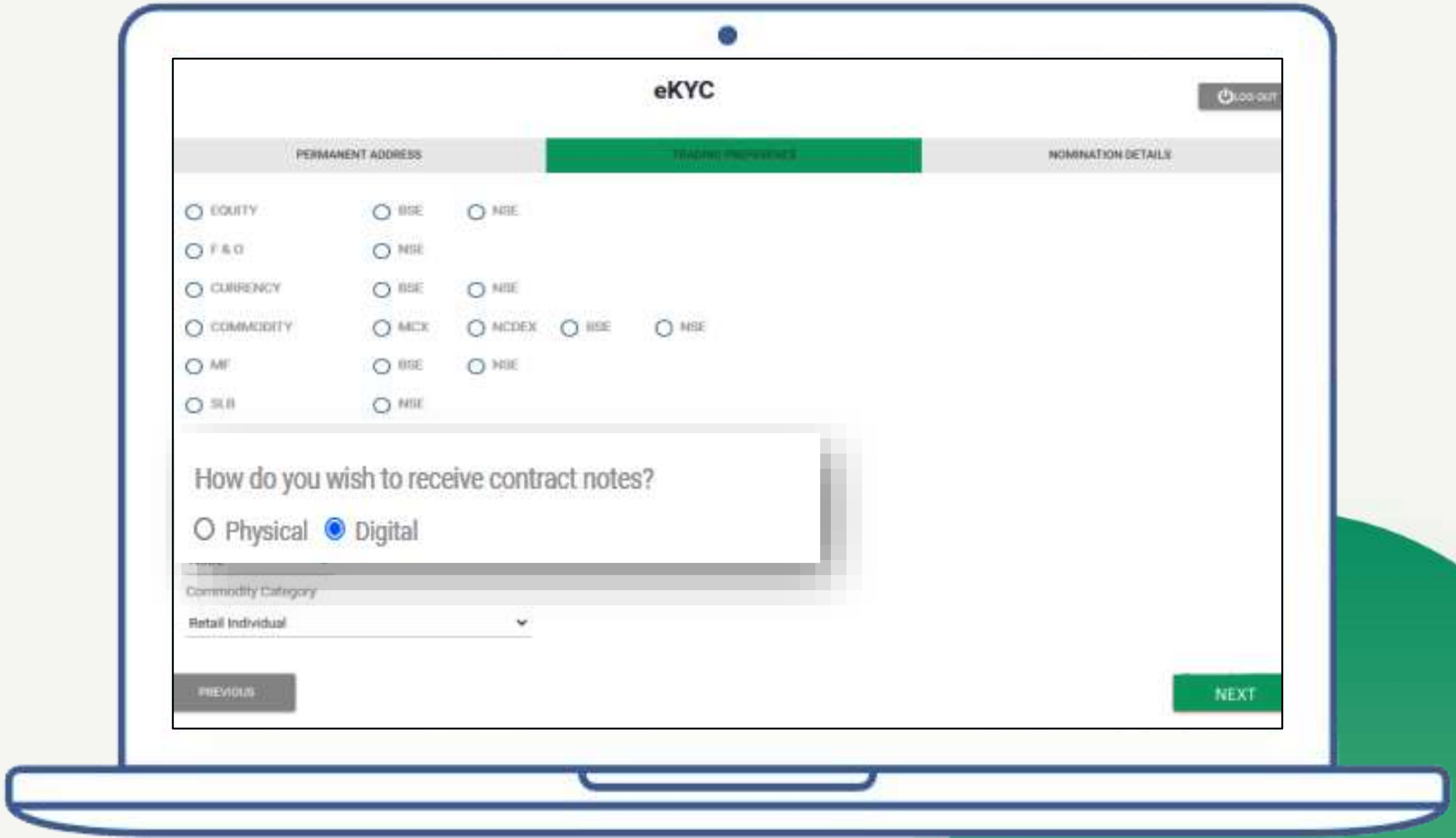
TRADING PREFERENCES

- Choose the exchange with whom you would like to deal with.



TRADING PREFERENCES

- Keep ‘**Digital’** as the preferred mode of receiving contract notes. (will be sent to you via E-mail)



TRADING PREFERENCES

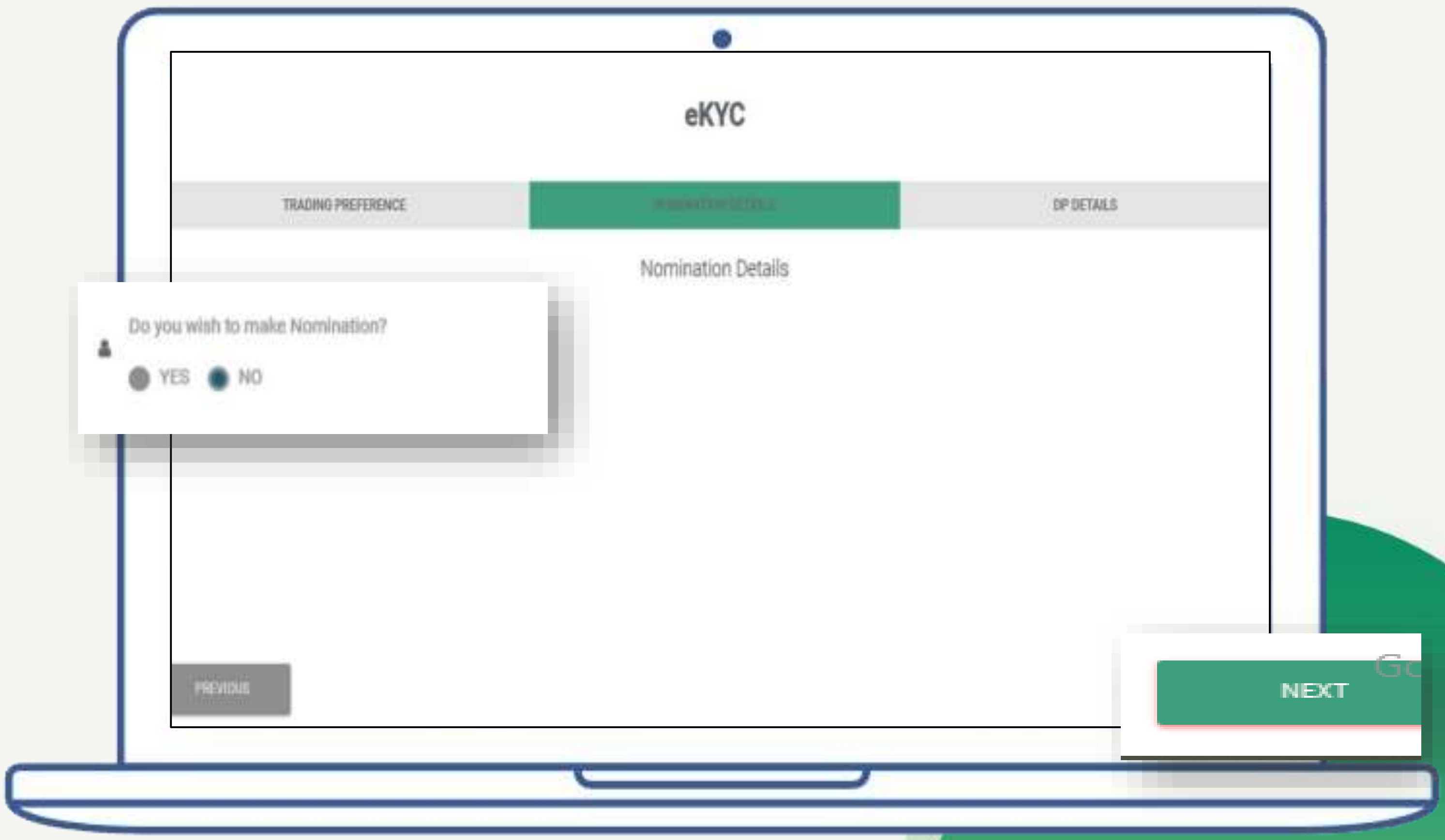
- Choose in which Depository you would like to open your Demat A/C.
- Click ‘**NEXT**’.

STEP 7

NOMINATION DETAILS

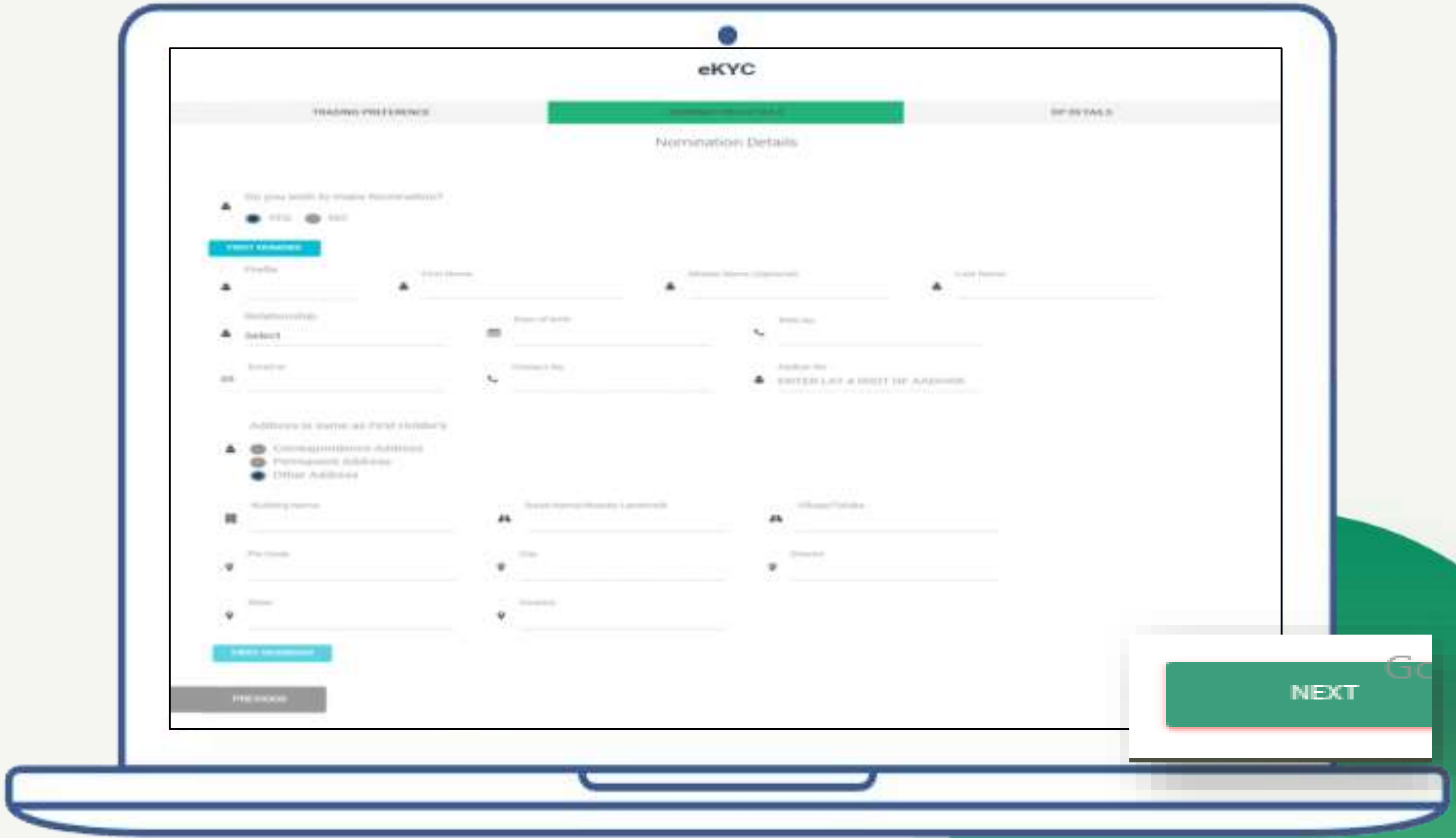
NOMINATION DETAILS

- Fill in your nomination details. According to your preference select ‘**YES**’ or ‘**NO**’
- Click ‘**NEXT**’.



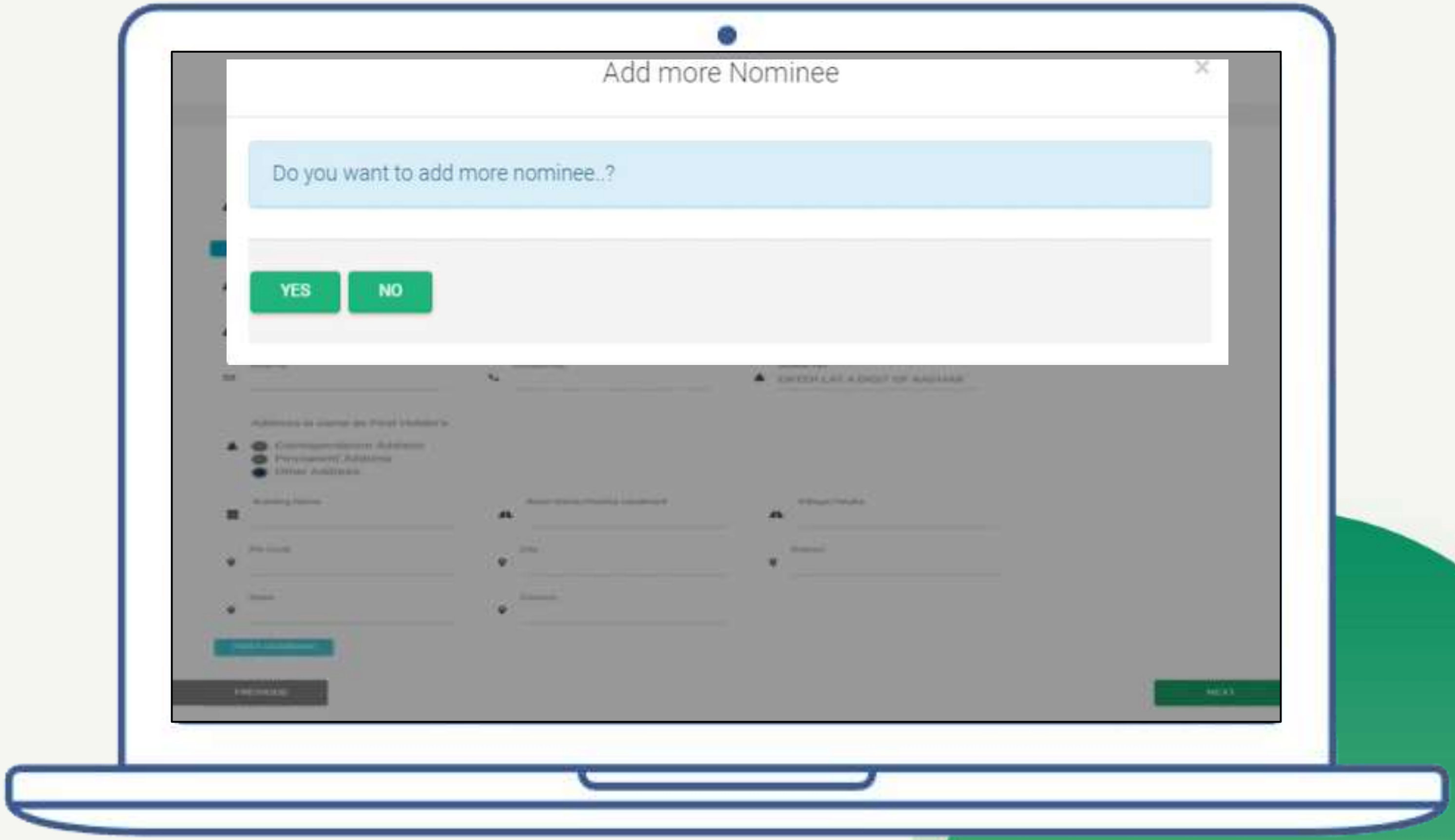
NOMINATION DETAILS

- If you select **'YES',** a set of fields will appear before you, asking you to fill in the details of your nominee.
- Click **'NEXT'.**



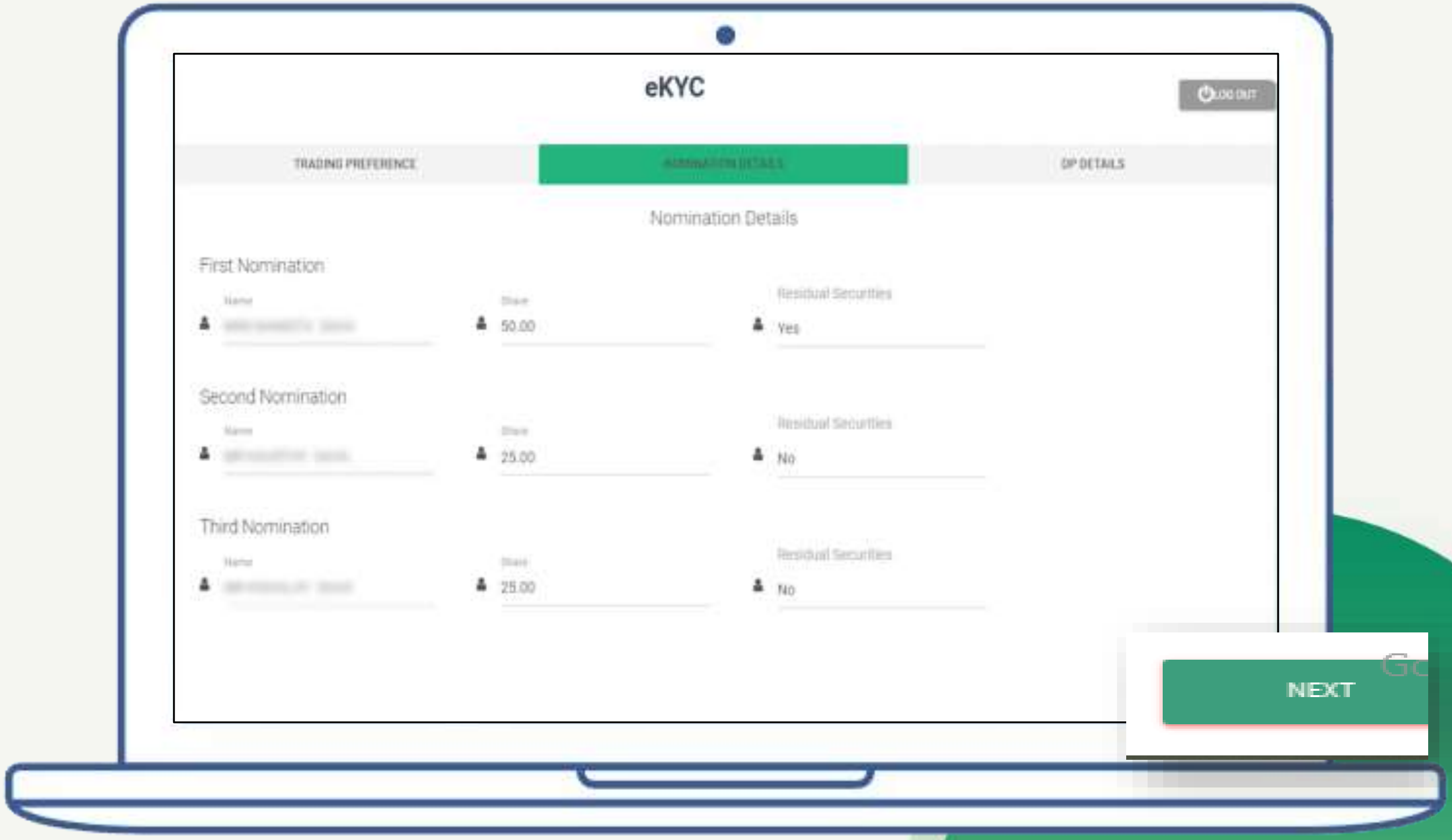
NOMINATION DETAILS

- After this, a pop-up will come on the top of the screen asking if you want to add more nominee. Select **'YES'** or **'NO'** as per your preference.



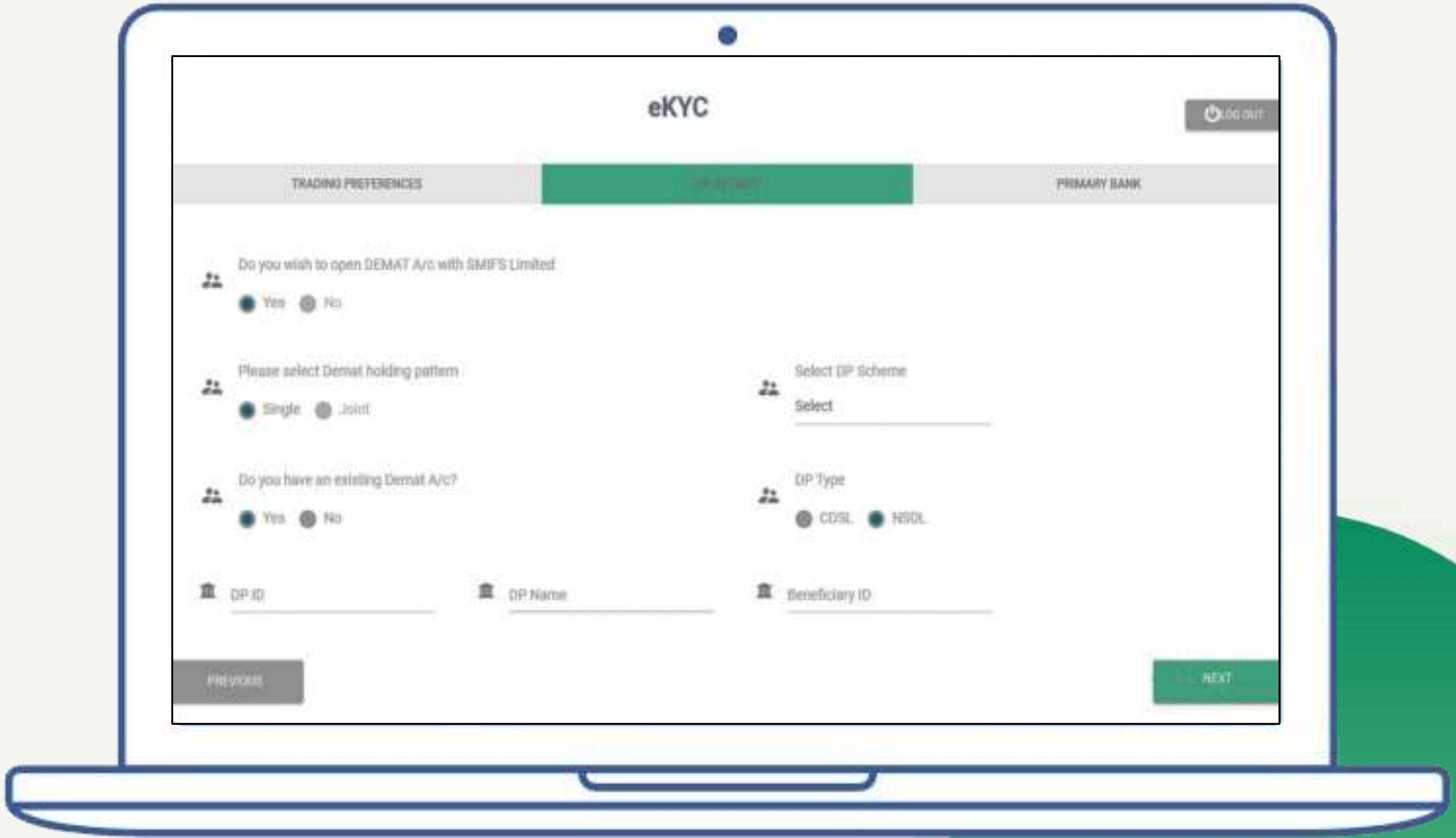
NOMINATION DETAILS

- Next, it will show you the nominee names and you can decide the percentage of shares they will get. The total share of all nominees must be 100%.
- Click **‘NEXT’** to go to the next step.



STEP 8

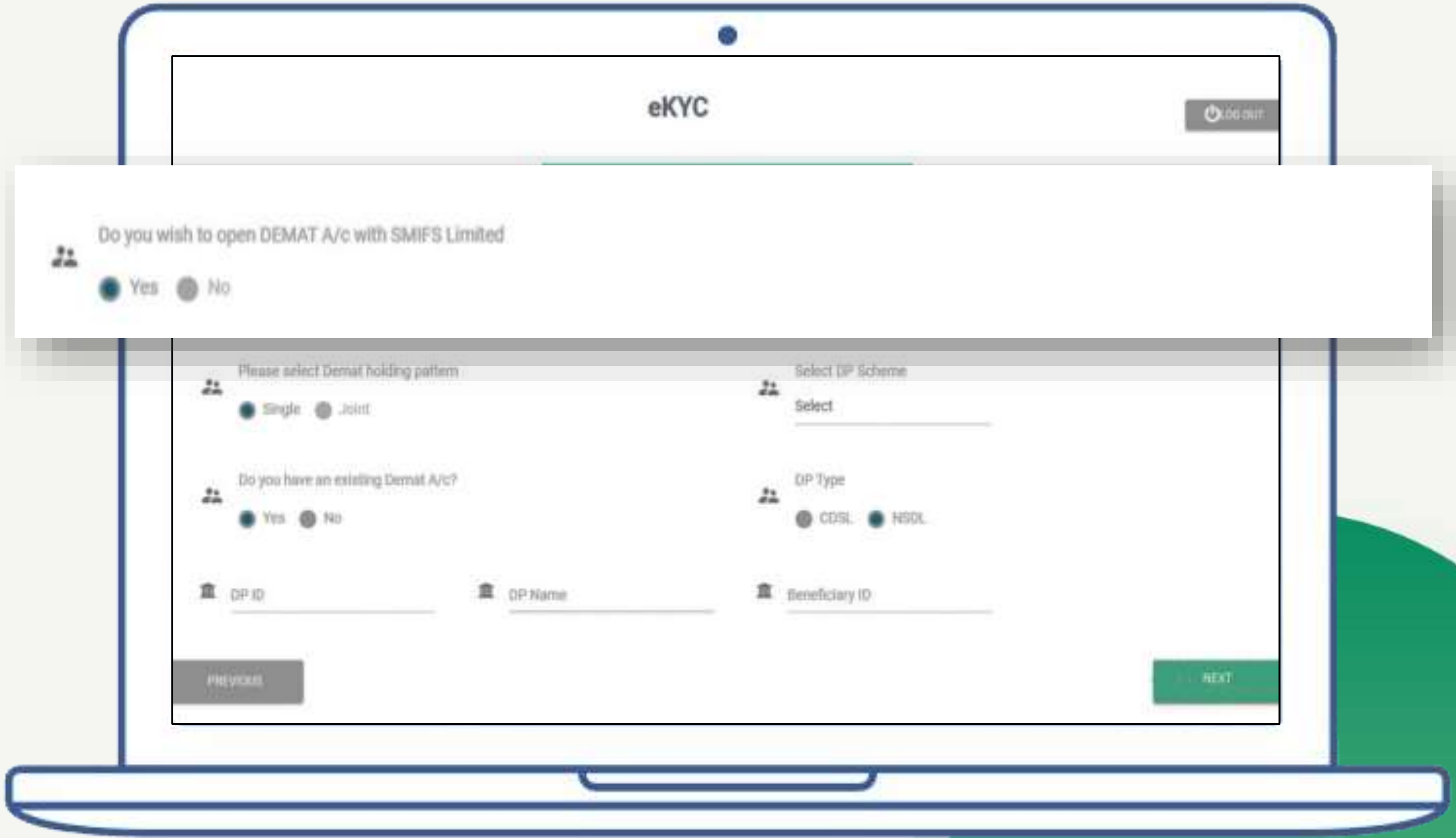
DP DETAILS



DP DETAILS

- Answer the following questions as per your preference.

  Select ‘**YES**’ or ‘**NO**’. By default some options will remain ‘**YES**’.



DP DETAILS

- Enter your DP ID, DP name and beneficiary ID if you have an existing account.
- Select ‘Investor’ as your DP (Depository Participant) scheme.

  (a PDF will open, close it after reading it)
- Choose your DP type.
- Press ‘**NEXT**’.

  NOTE: Since both Demat and trading account are created together, you will not be allowed to open a Demat account individually.

STEP 9

VOLUNTARY DECLARATIONS

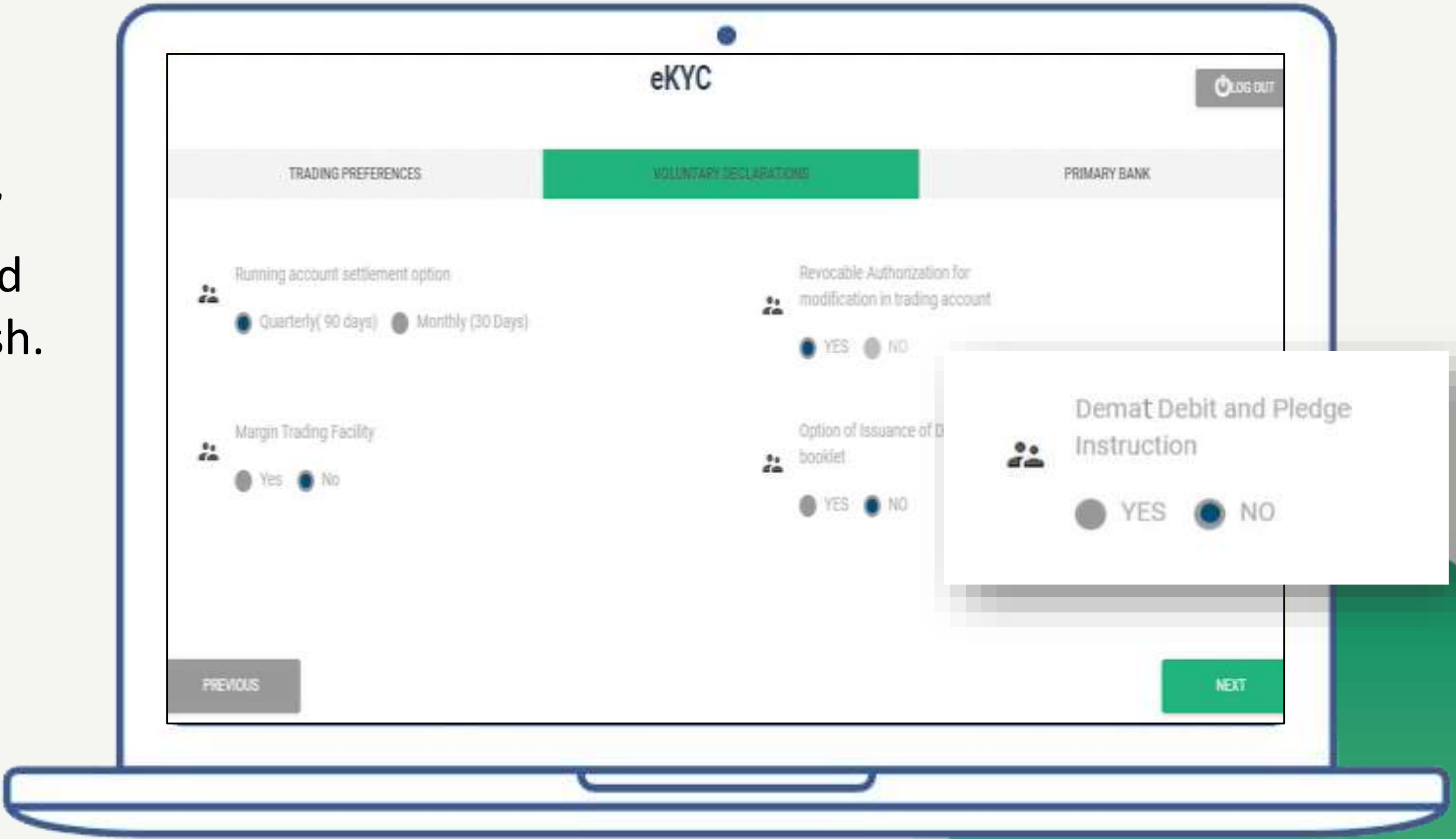
VOLUNTARY DECLARATIONS

- Choose your Running account settlement option.
- Choose **'YES'** for the services you want to avail or else **'NO'.**
- The option for 'Revocable Authorization for Modification in Trading Account' is selected **'YES'** by default and locked.

VOLUNTARY DECLARATIONS

- “Demat Debit and Pledge Instruction” option is selected “YES” by default and you may select “NO” option if you wish.

- Click ‘**NEXT**’.



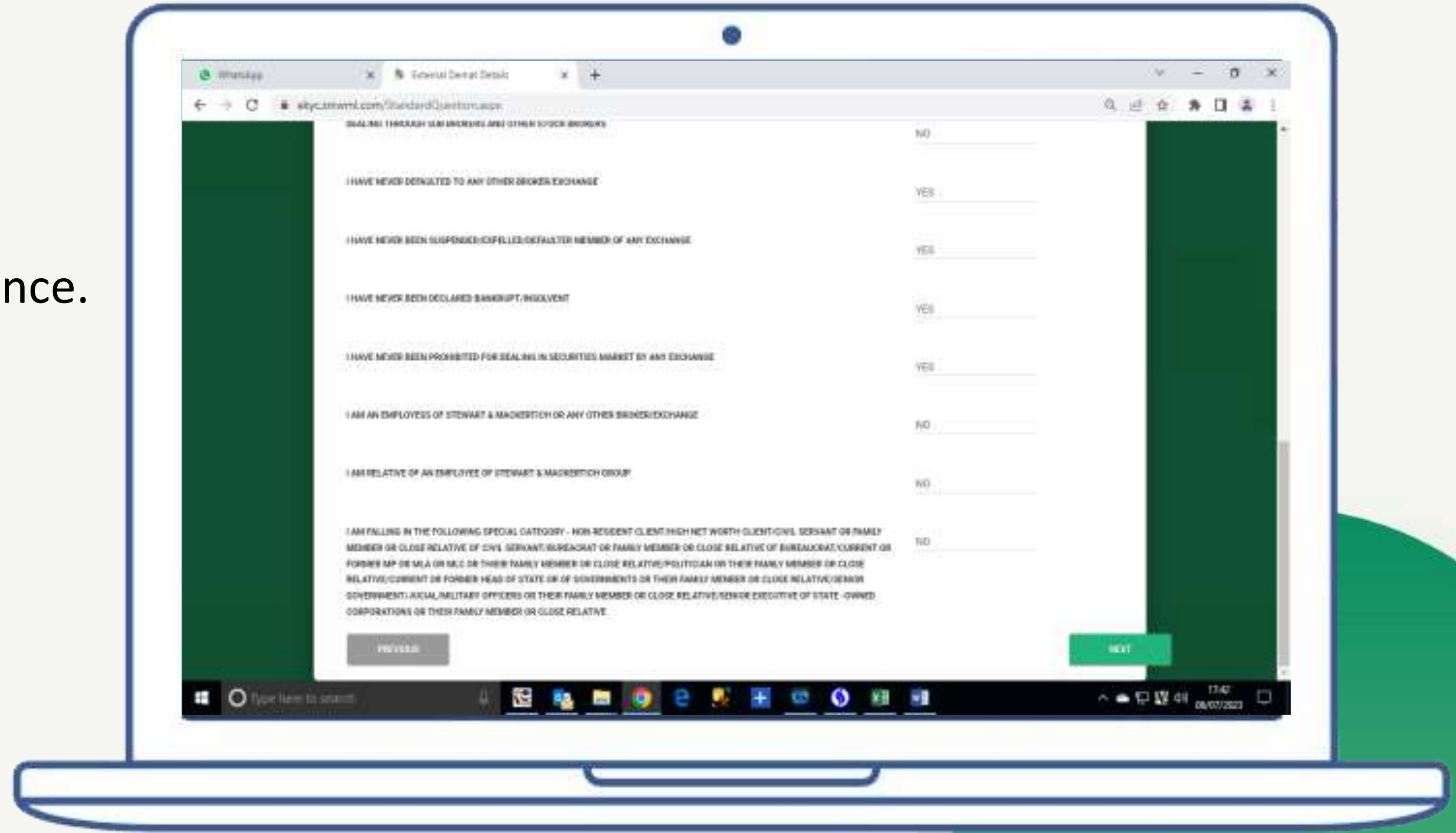
STEP 9

TERMS AND POLICIES

TERMS AND POLICIES

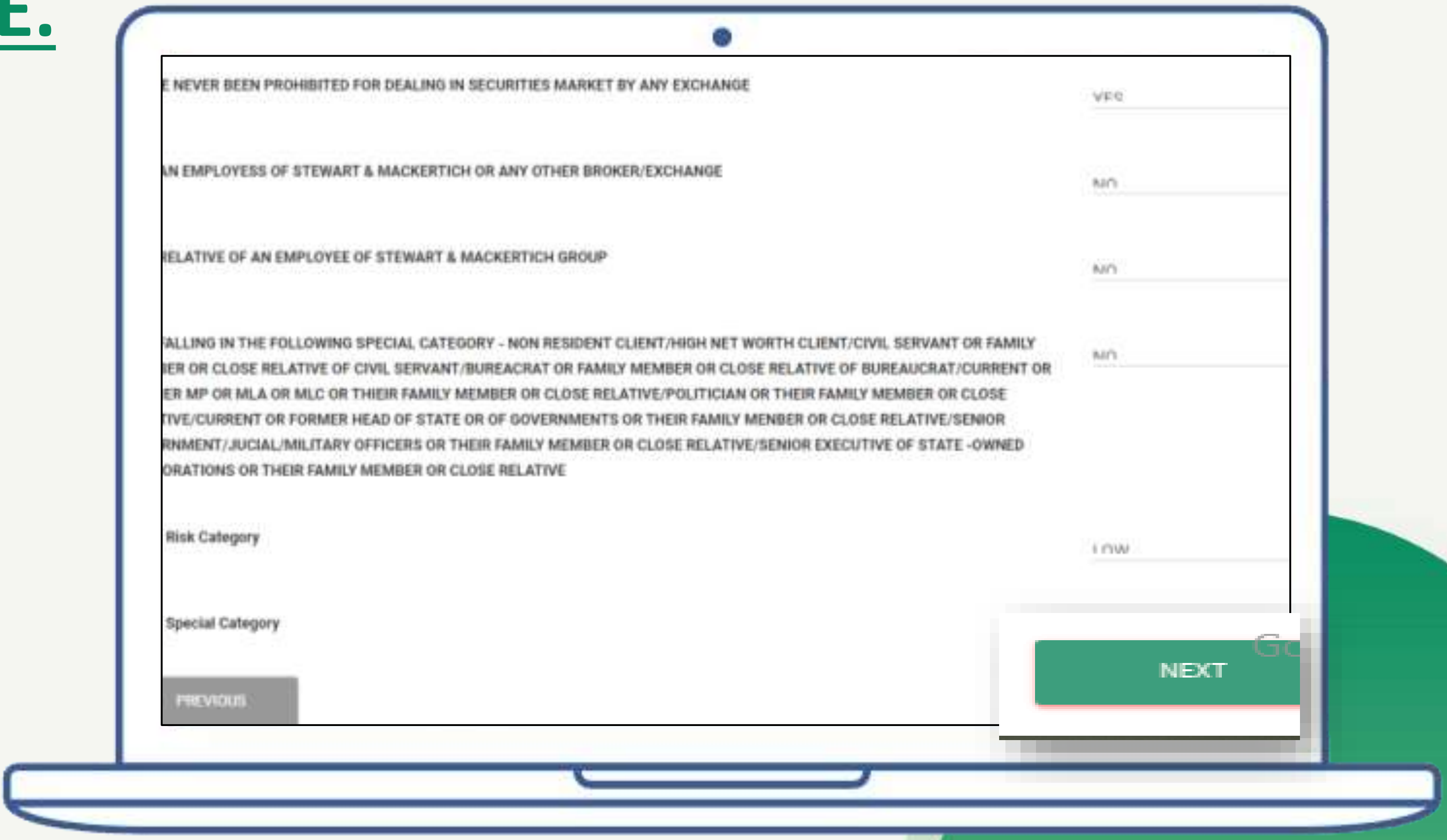
- Go through all the terms and policies once.

- Click '**NONE OF THE ABOVE**' for Client Special Category.



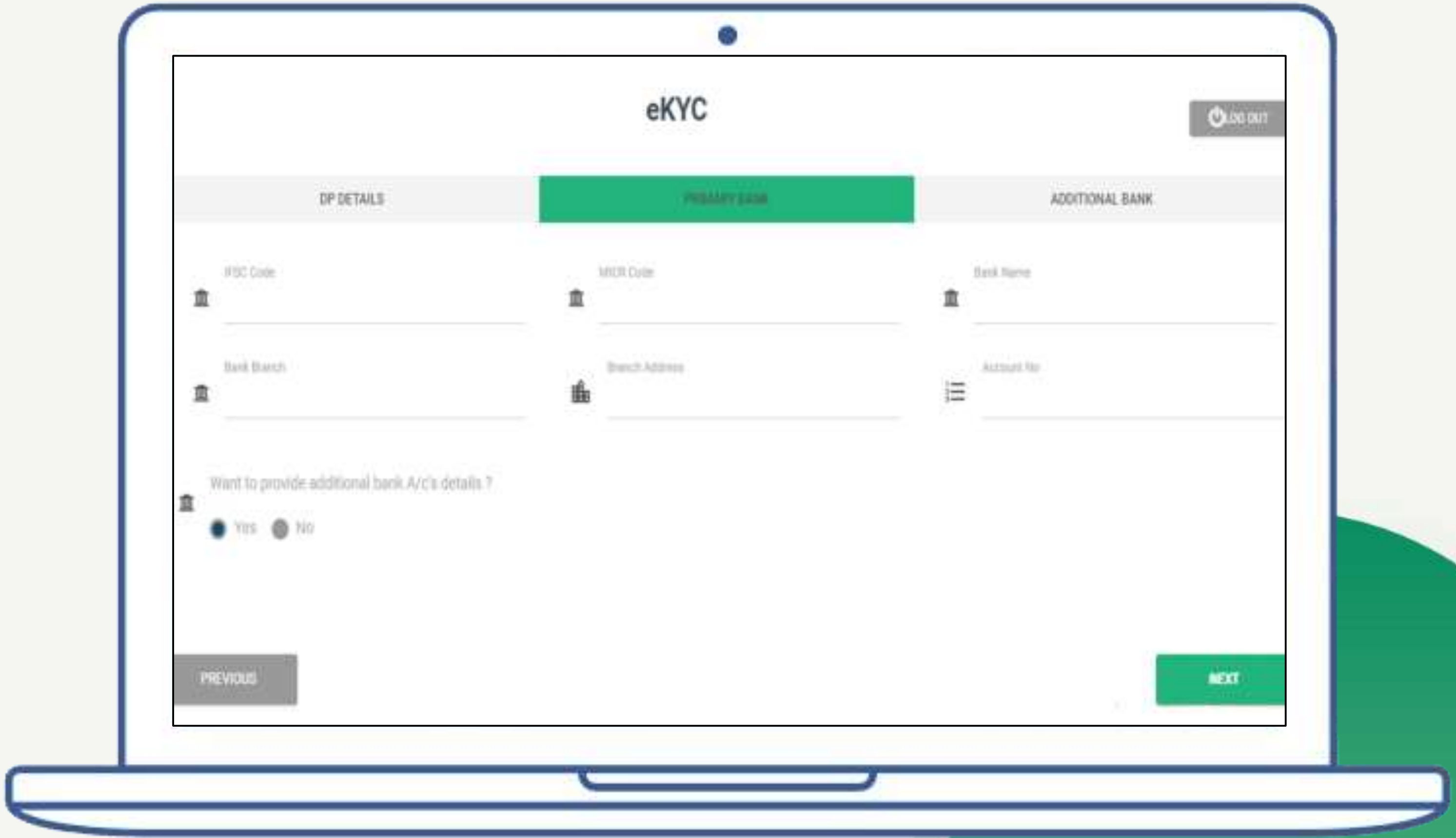
GO THROUGH ALL THE TERMS AND POLICIES ONCE.

- Press ‘**NEXT**’ to continue.



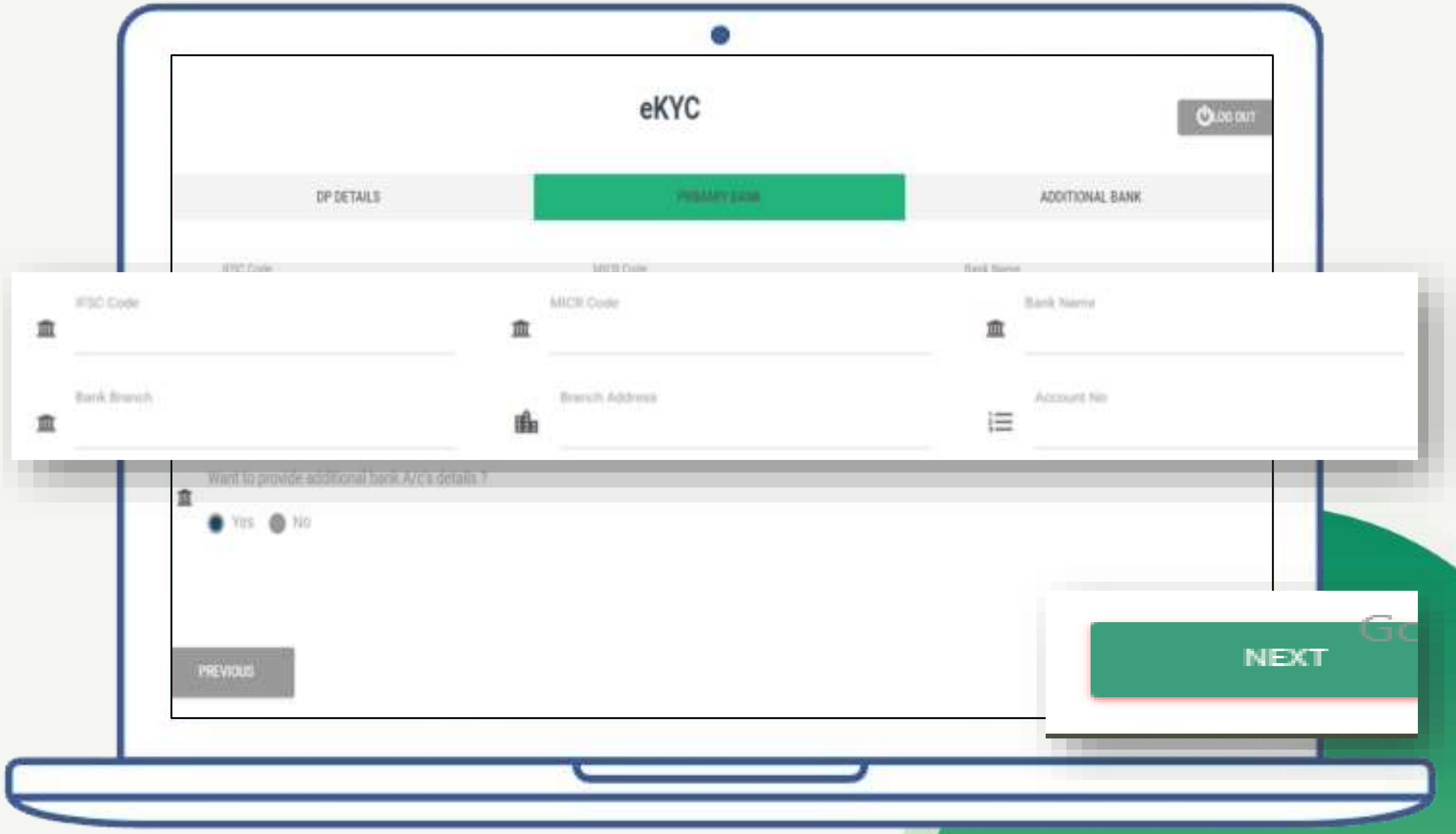
STEP 10

PRIMARY BANK



PRIMARY BANK

- Fill in your primary bank details from where you would like to add funds for trading or investing.

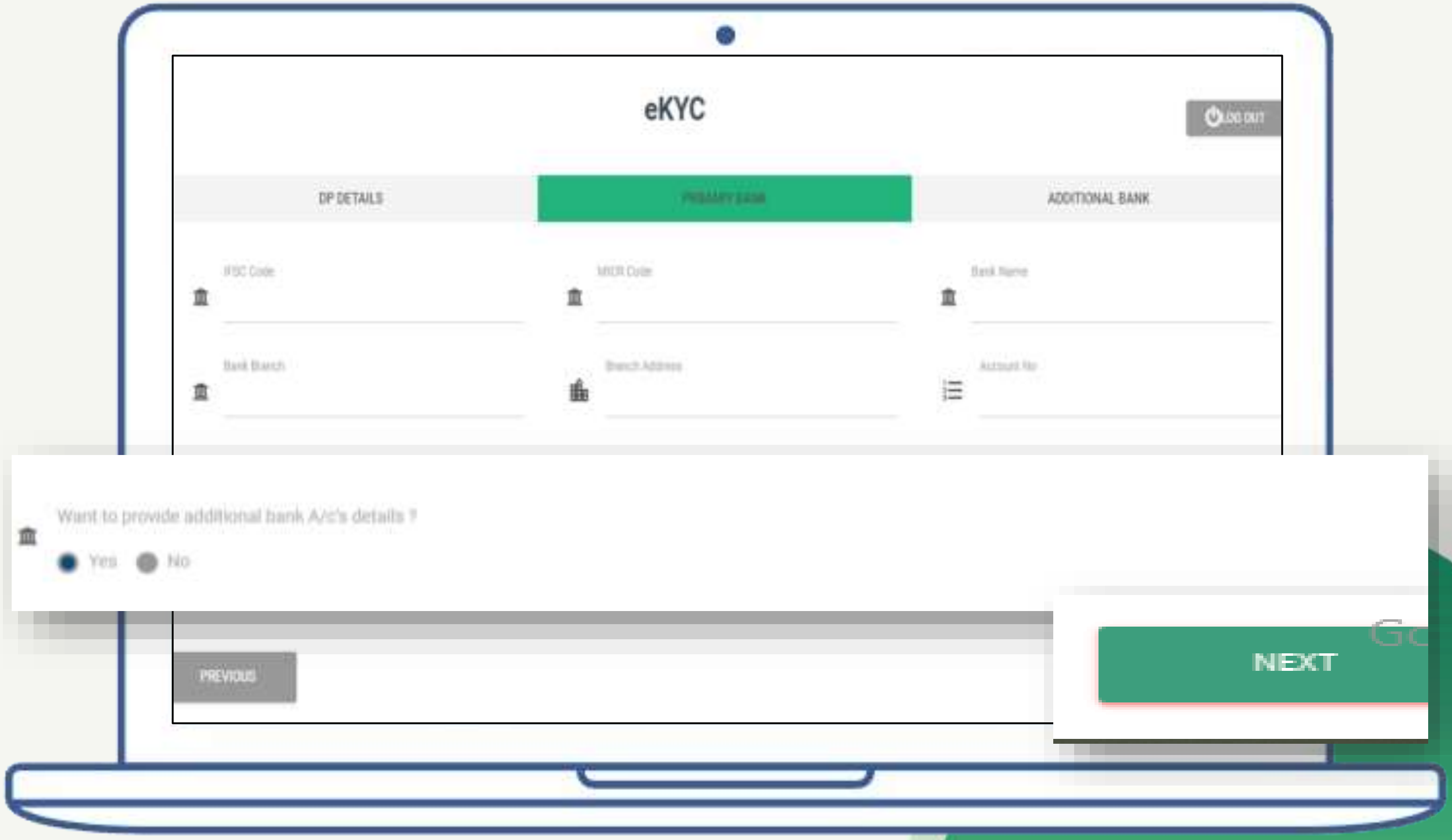


PRIMARY BANK

- Select:

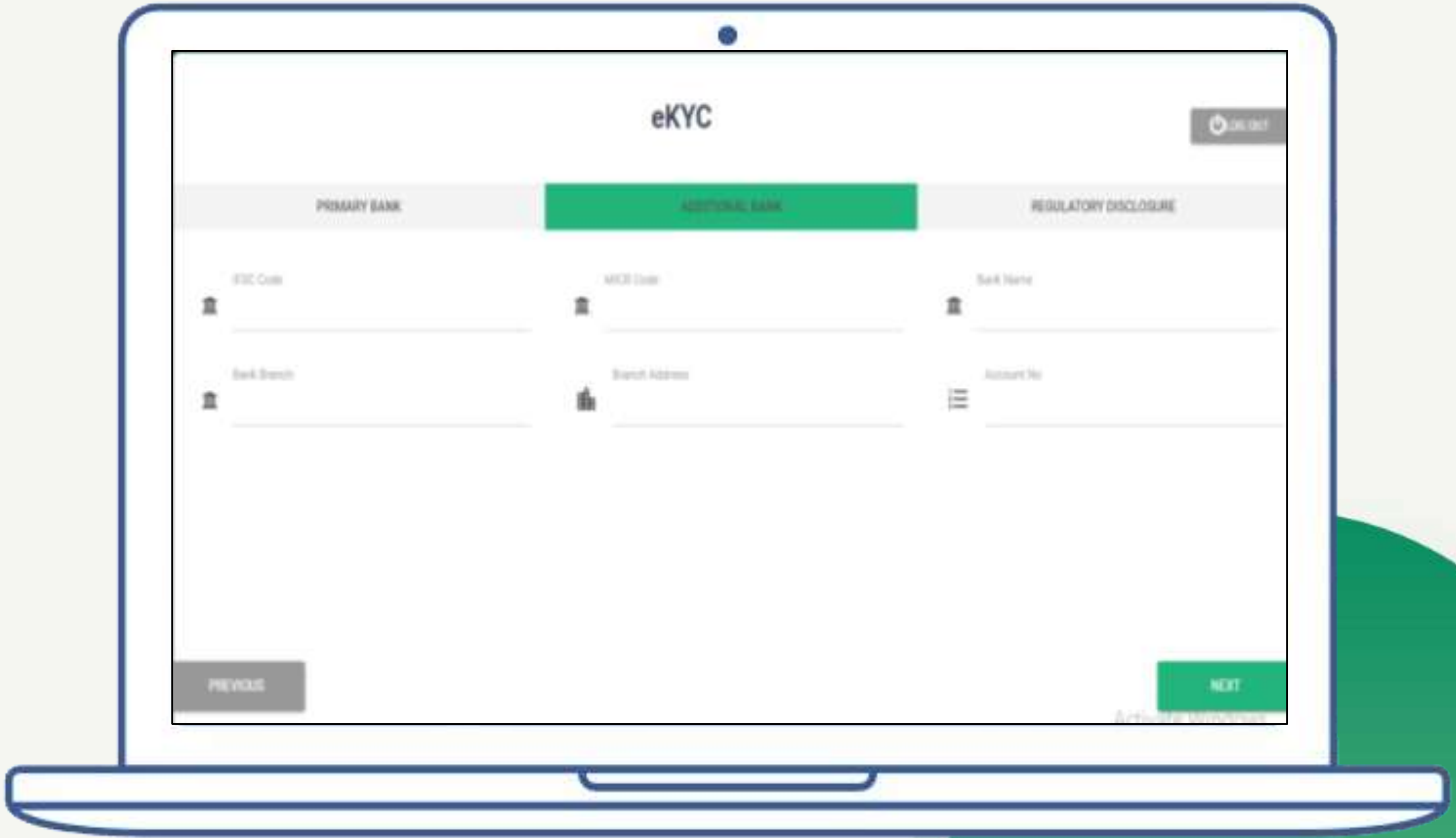
  a) ‘**YES**’ if you want to provide additional bank A/C details.

  b) ‘**NO**’ if you do not want to.
- Press ‘**NEXT**’ to continue.



STEP 11

ADDITIONAL BANK



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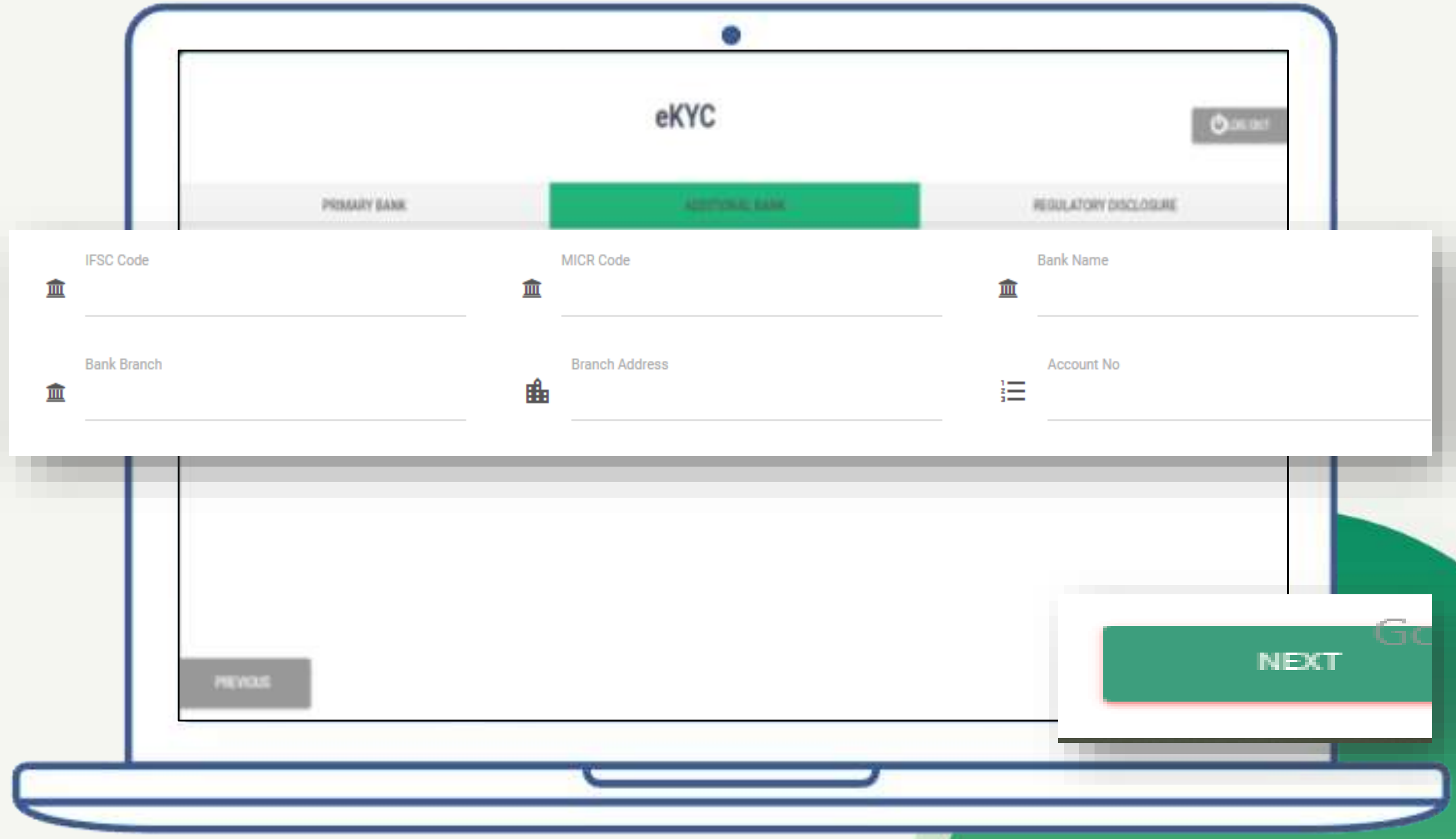
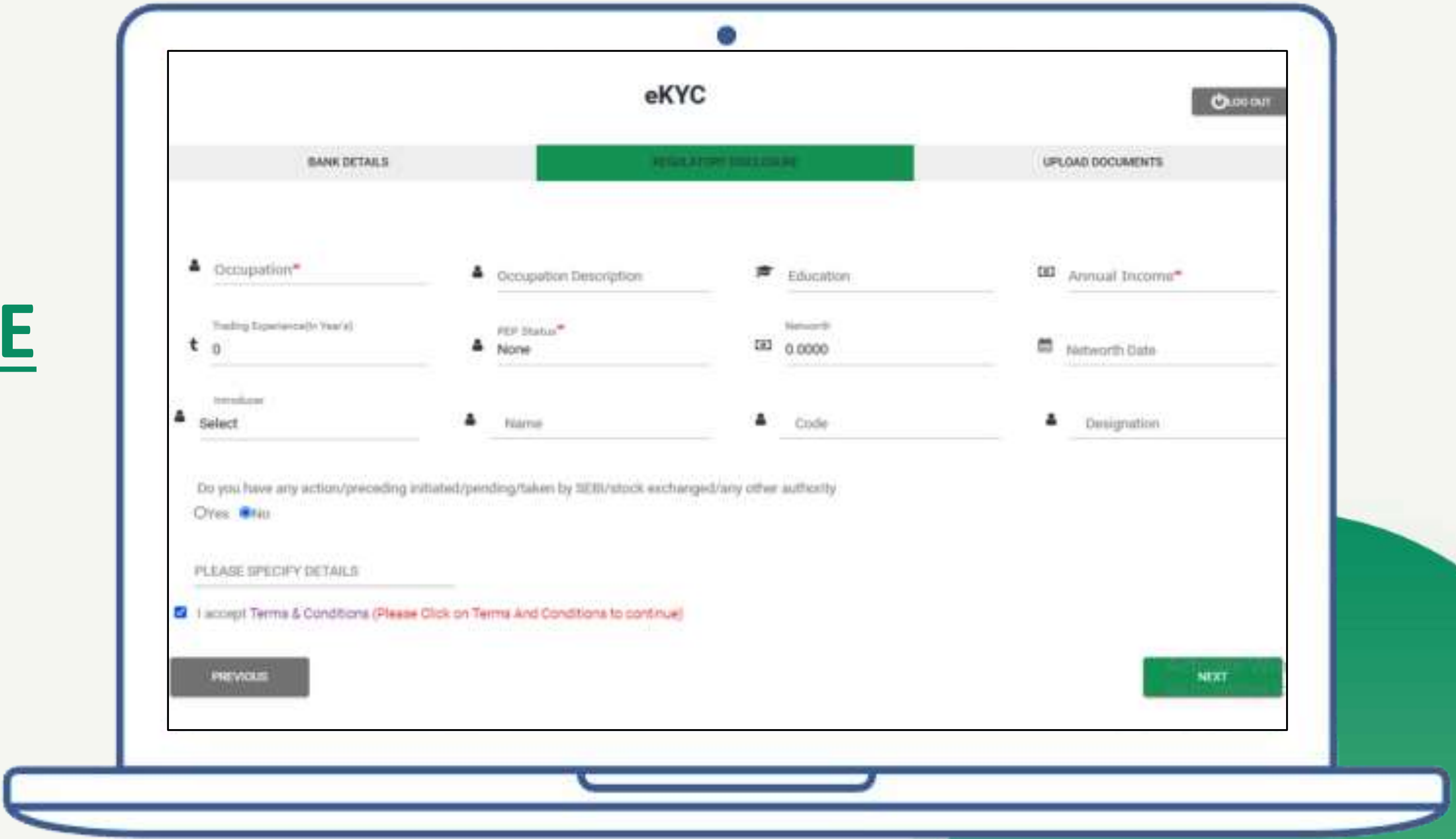
ADDITIONAL BANK

- Enter your additional bank details, if any.
- Press ‘**NEXT**’ to continue.



STEP 12

REGULATORY DISCLOSURE



REGULATORY DISCLOSURE

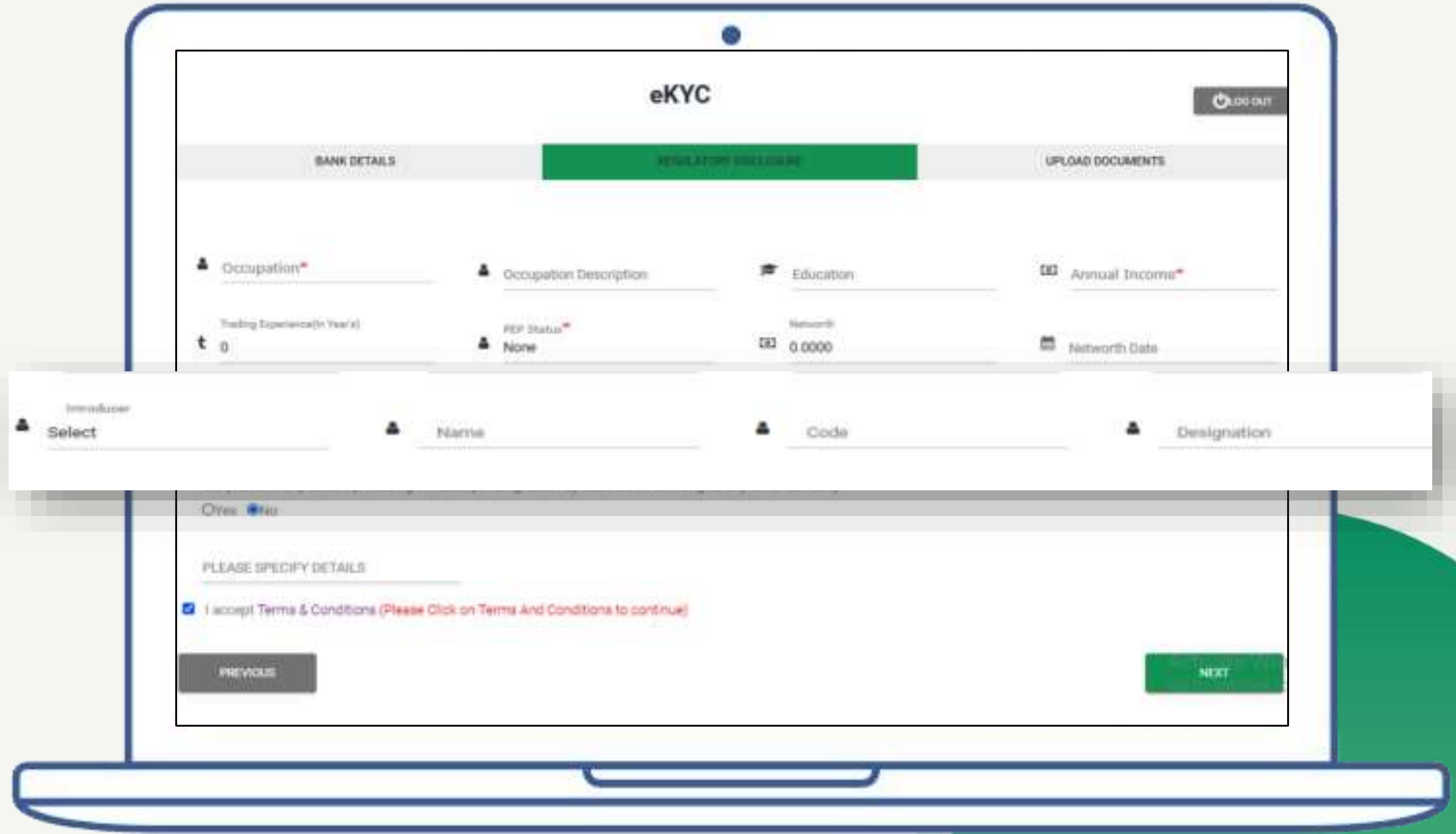
- Fields with ‘*’ are mandatory to fills.
- Select your occupation details and provide annual income from the dropdown.

REGULATORY DISCLOSURE

- Fill in your trading experience and the PEP status.

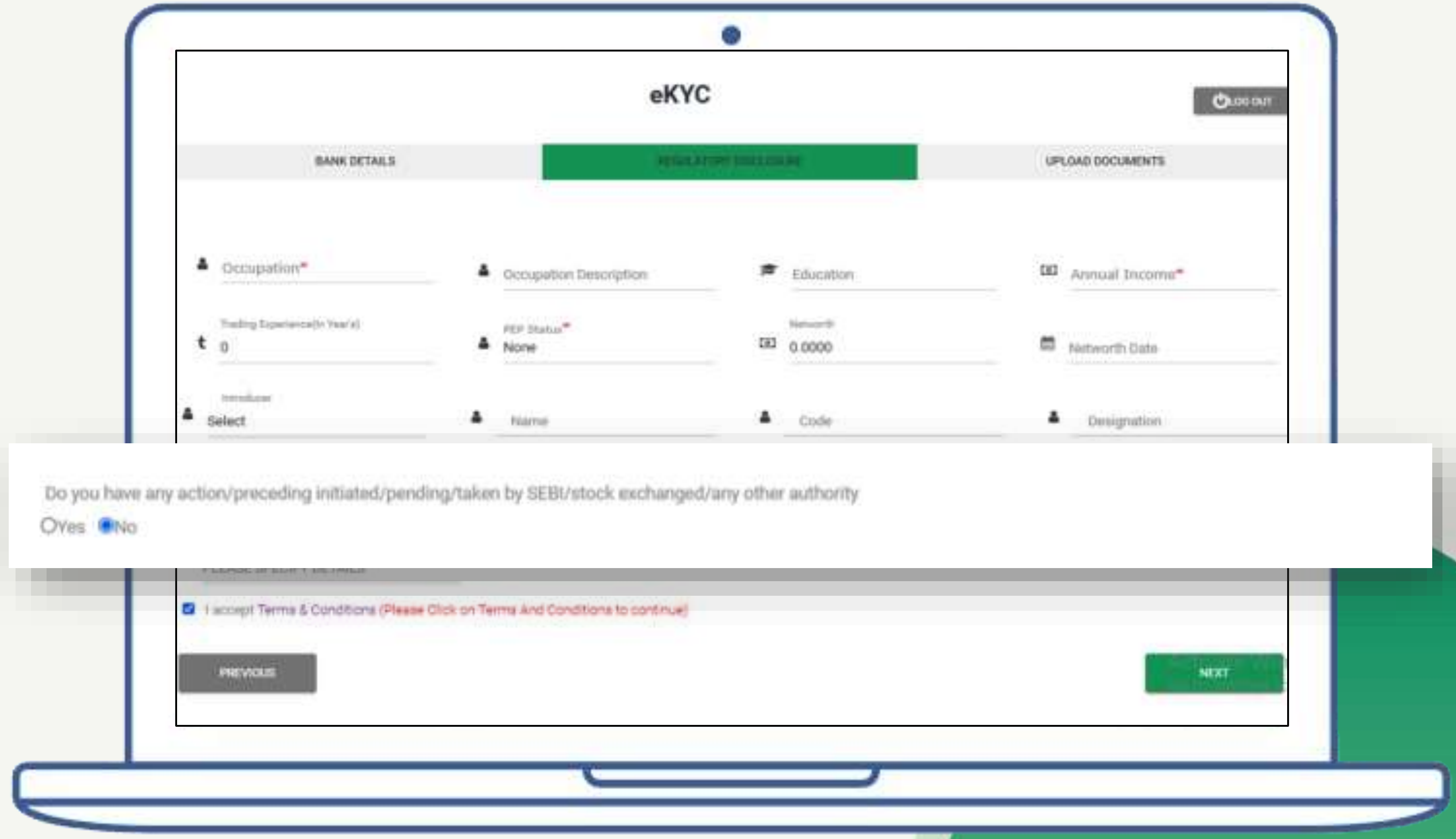
REGULATORY DISCLOSURE

- Enter details of the introducer, if you have any.



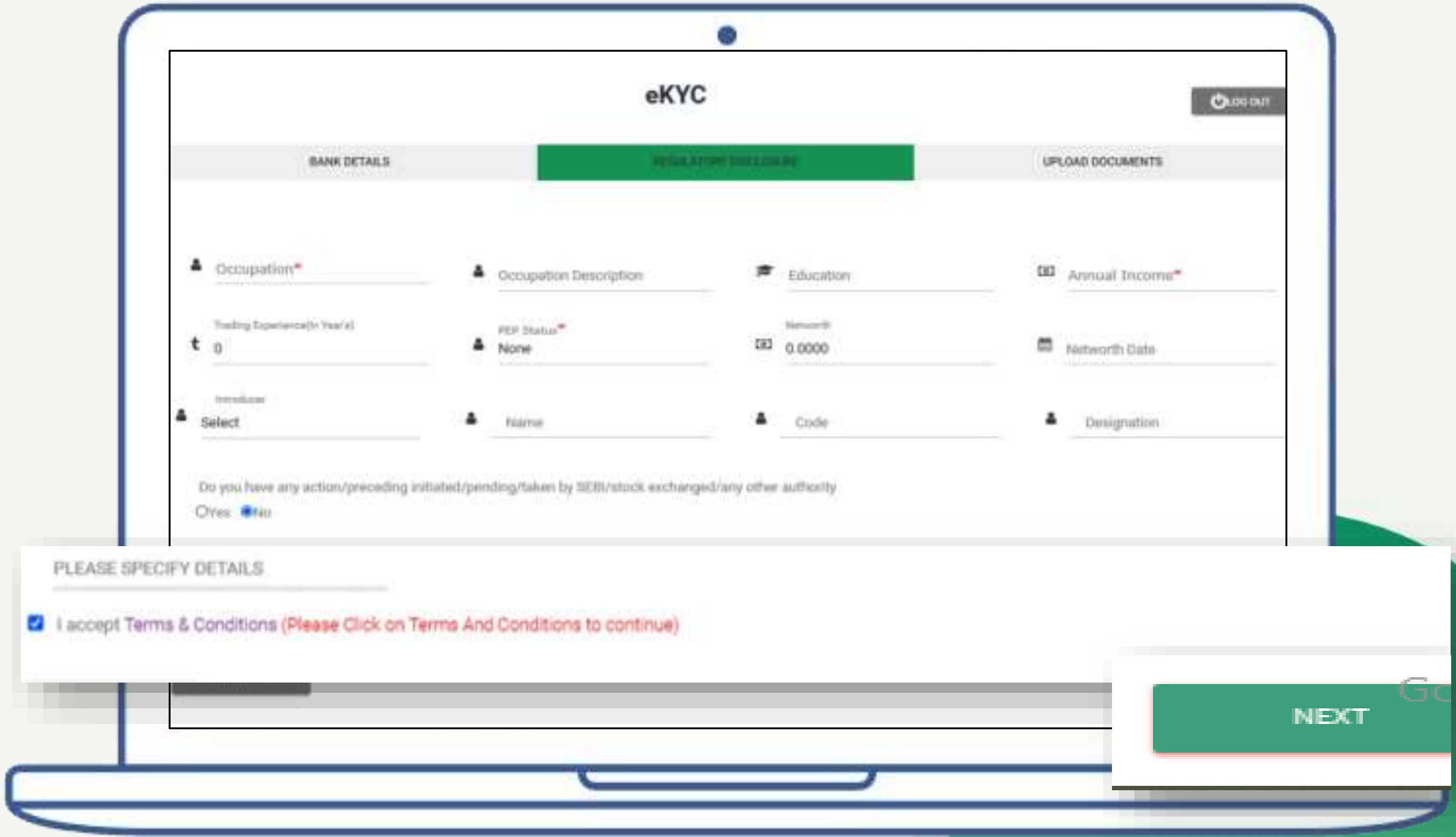
REGULATORY DISCLOSURE

- Select:
  - a) ‘**YES**’ if you have any pending action.
  - b) ‘**NO**’ if you don’t have any pending action.



REGULATORY DISCLOSURE

- Select ‘I accept Terms and Condition’.
- Press ‘**NEXT**’ to continue.



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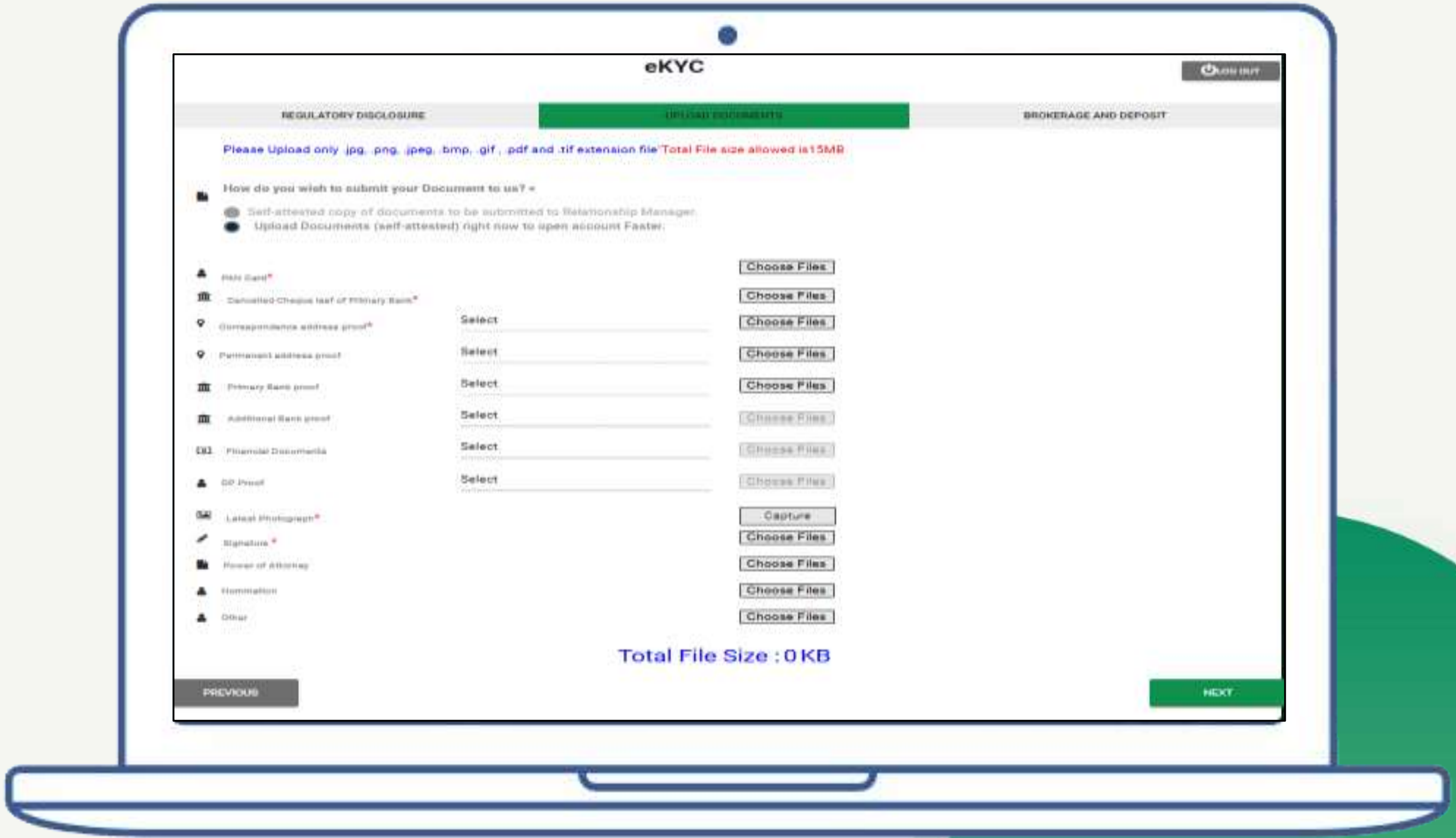
STEP 13

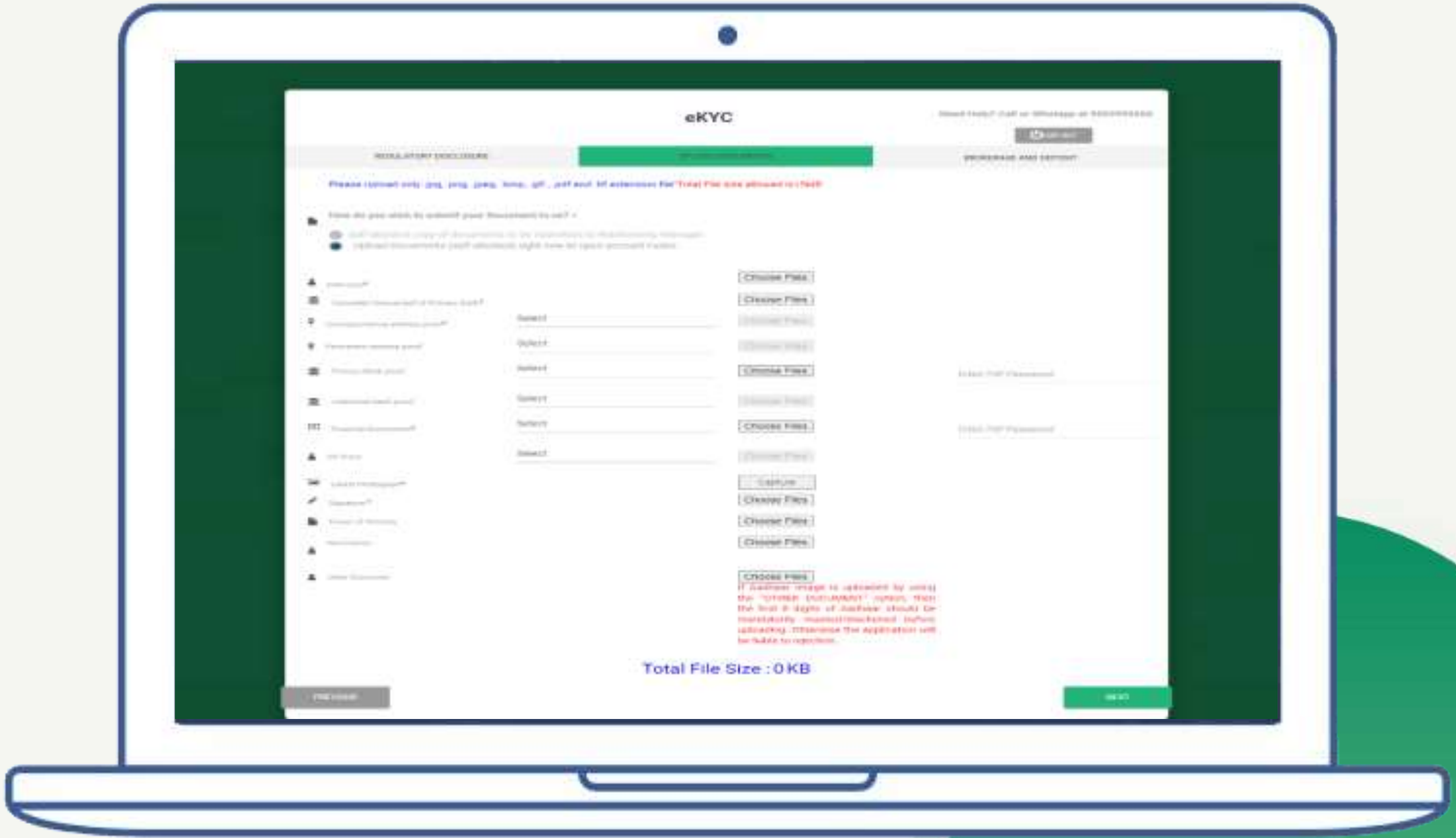
UPLOAD DOCUMENTS



UPLOAD DOCUMENTS

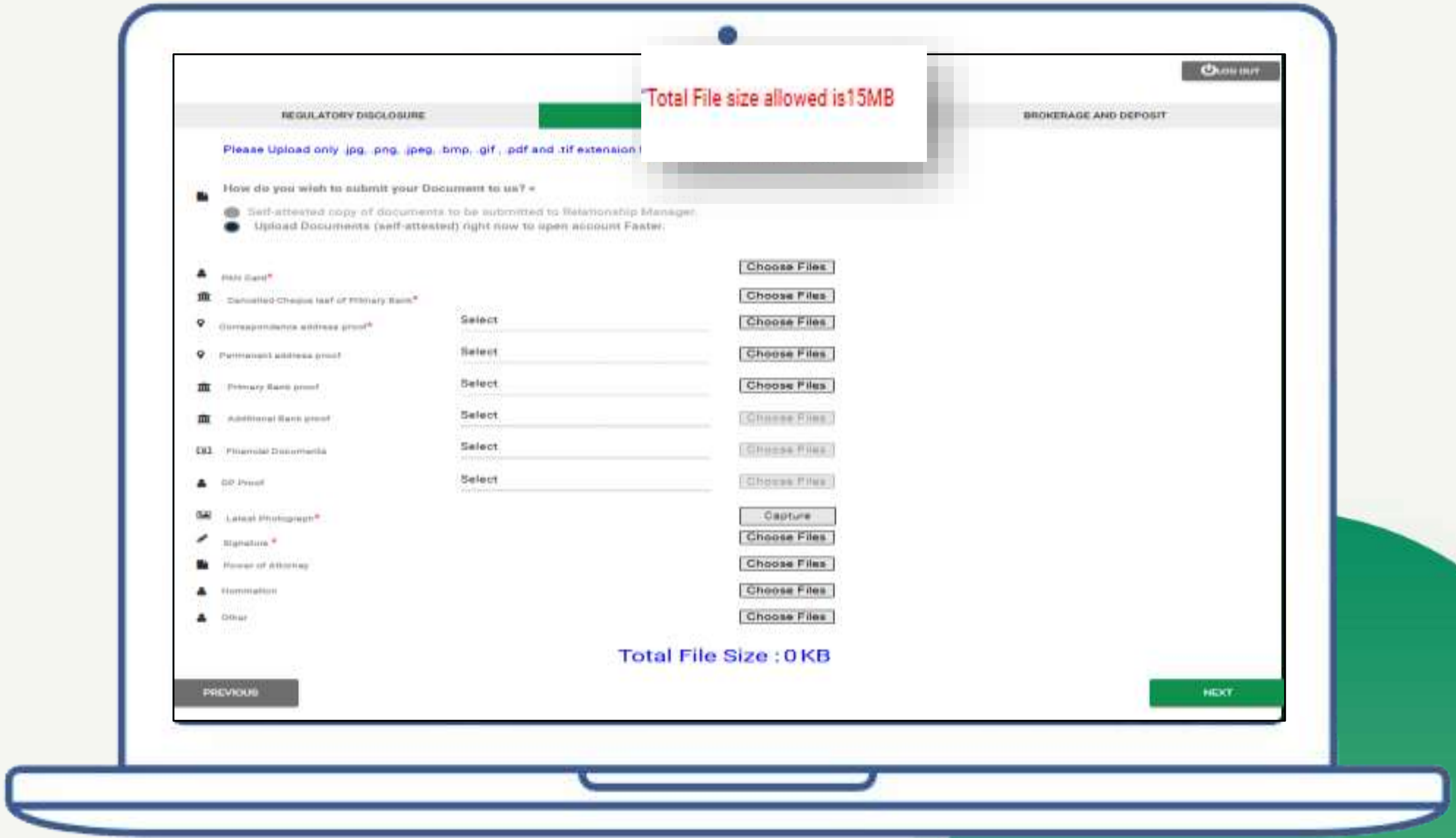
- For this step, you will need the following documents:

1. Pan Card.
2. Cancelled cheque of
3. Primary bank.
4. Correspondence address proof. (not required if you have fetched data from "DigiLocker"
5. Latest photograph.
6. Signature.
7. Last 6 months bank statement is required if you have chosen "Derivatives" segment.



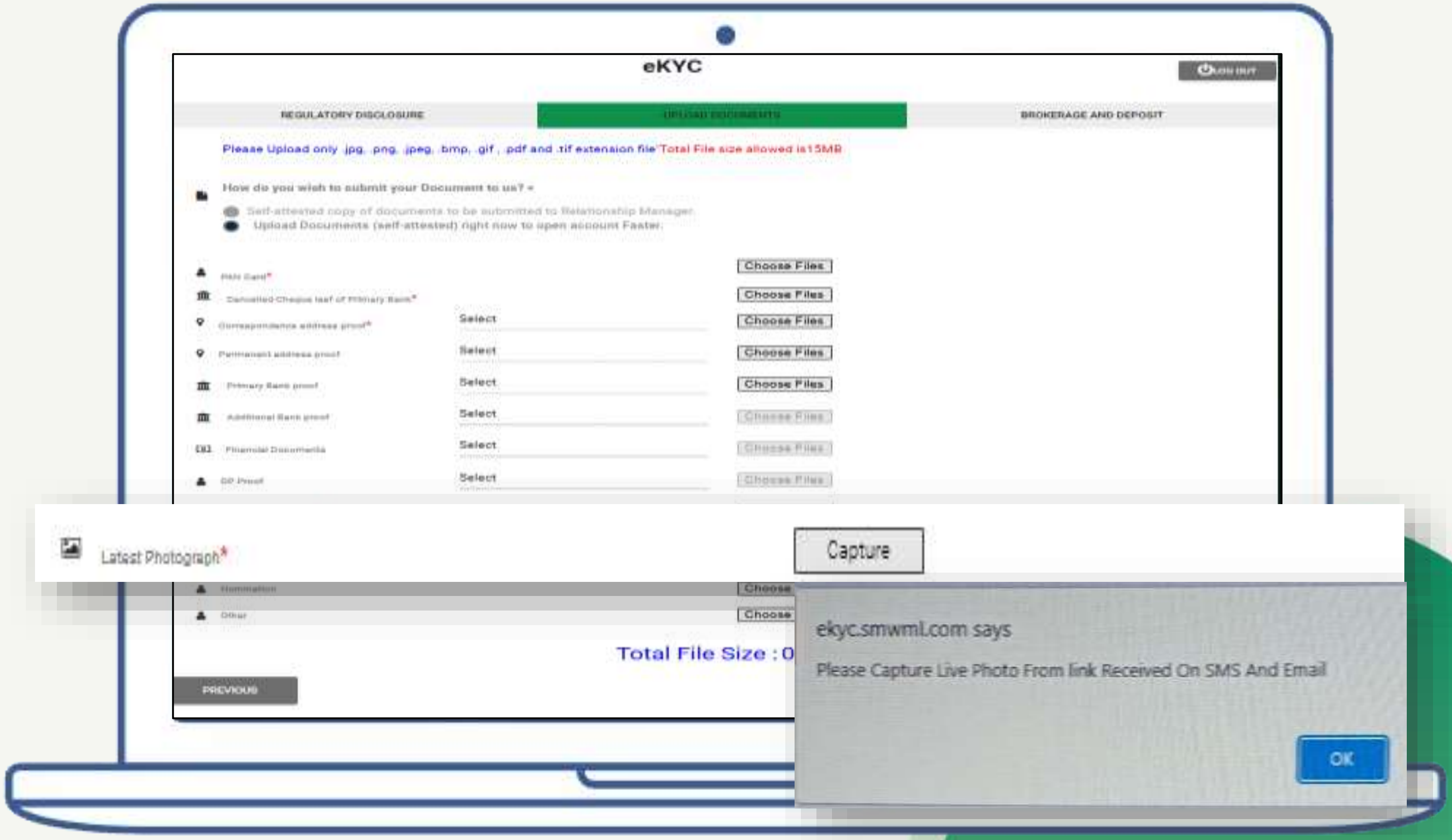
UPLOAD DOCUMENTS

- NOTE: All documents should be within 15MB.
- Fields with ‘*’ are mandatory to fill.



UPLOAD DOCUMENTS

- For the latest photograph column, SMIFS is going to capture your live picture.
  If you will ask for permission to use your live cam. In case you are using your mobile, a link will be sent to your registered mobile number and email id to capture your picture.



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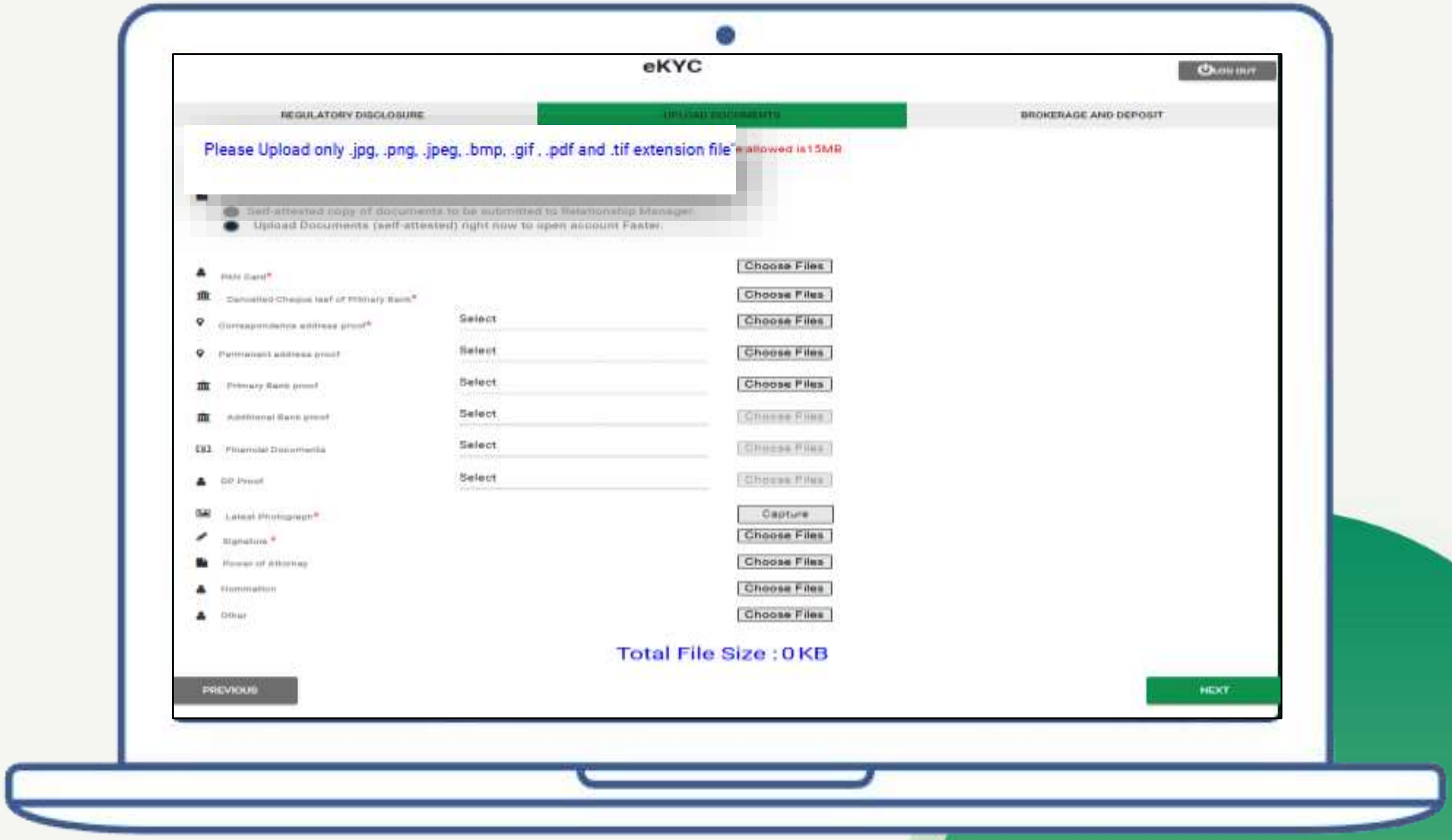
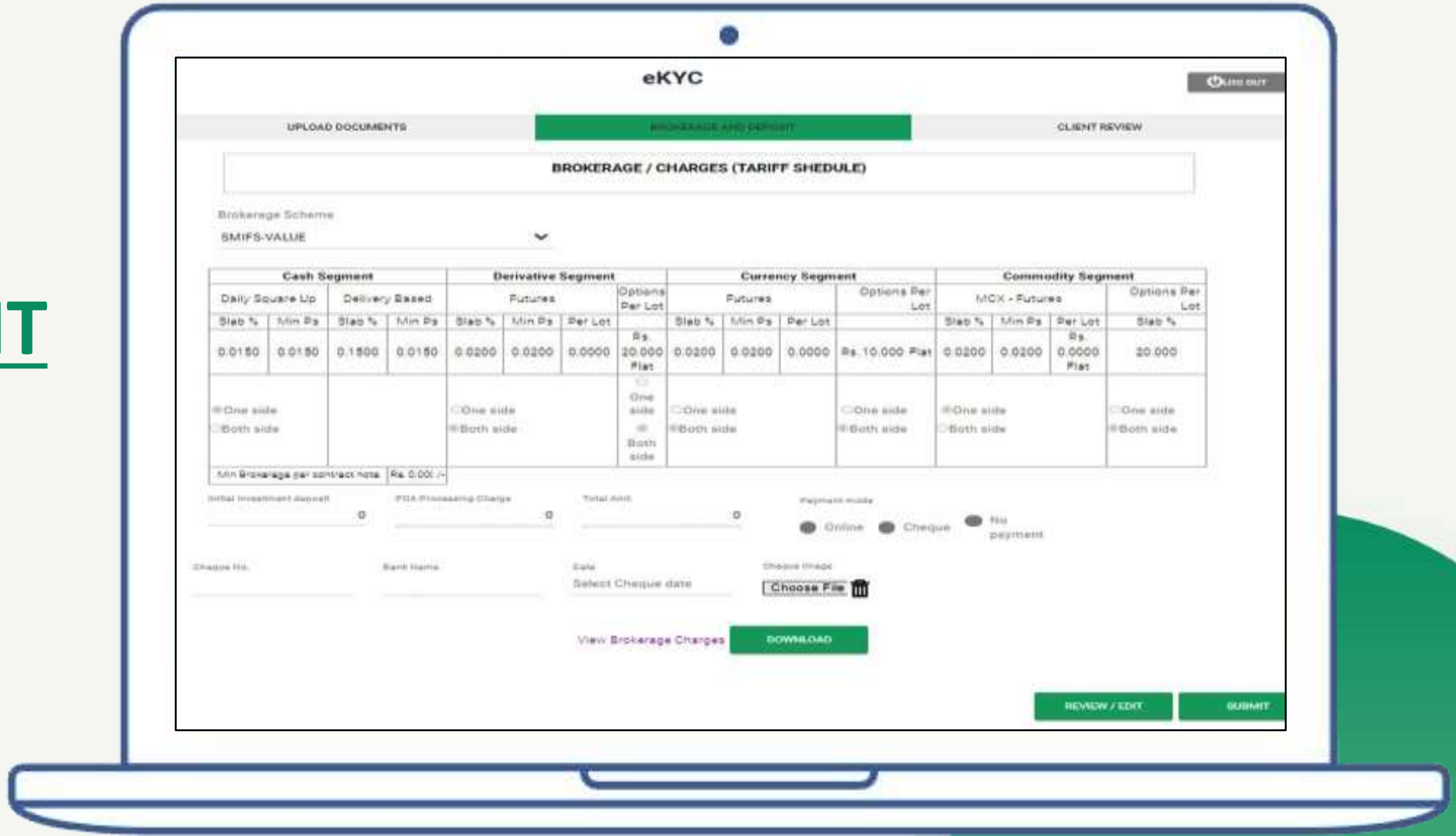
UPLOAD DOCUMENTS

- You will have to use jpg, .png, .jpeg, .bmp, .gif , .pdf and .tif extension file for the uploading your documents.



STEP 14

BROKERAGE AND DEPOSIT



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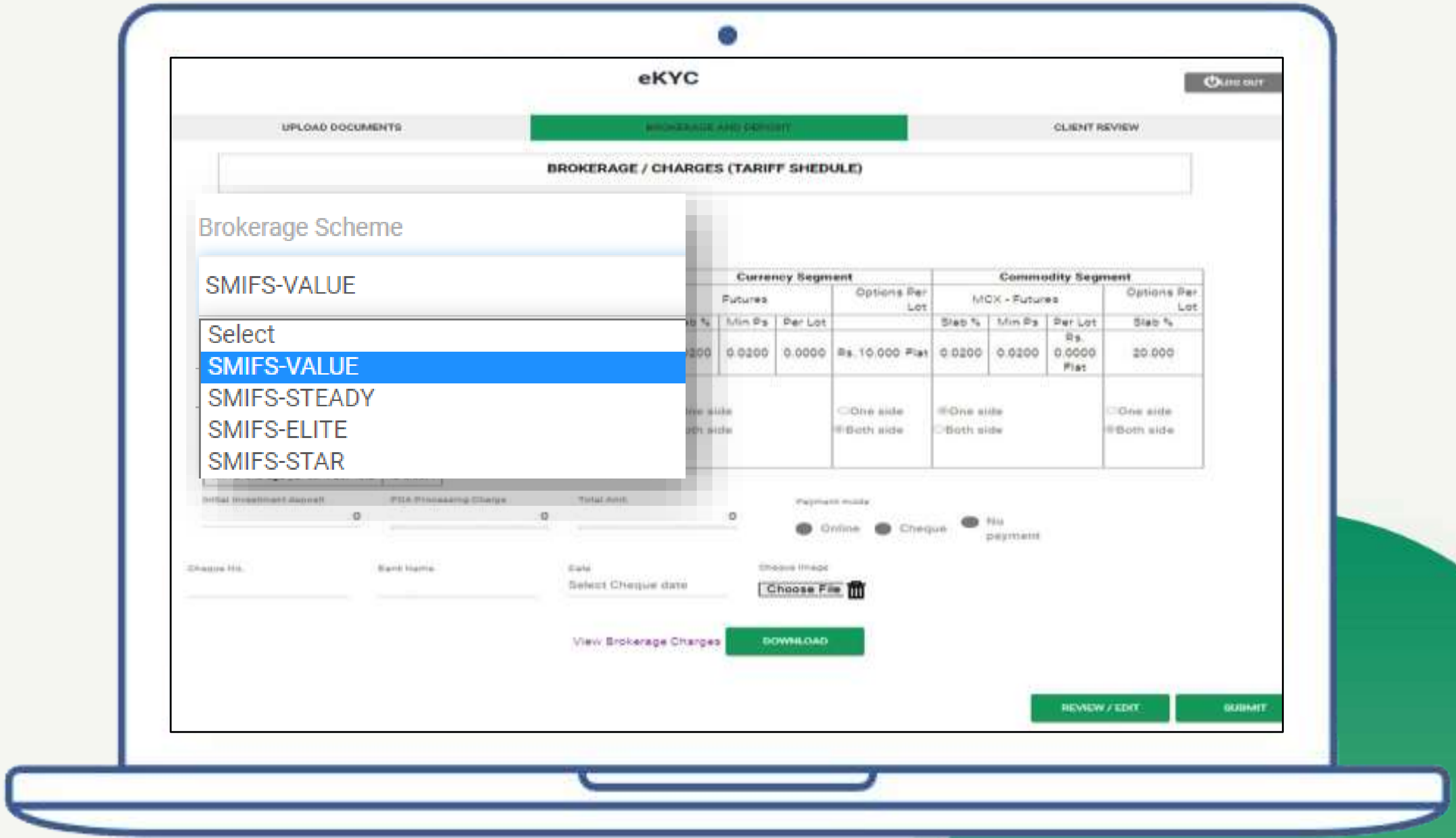
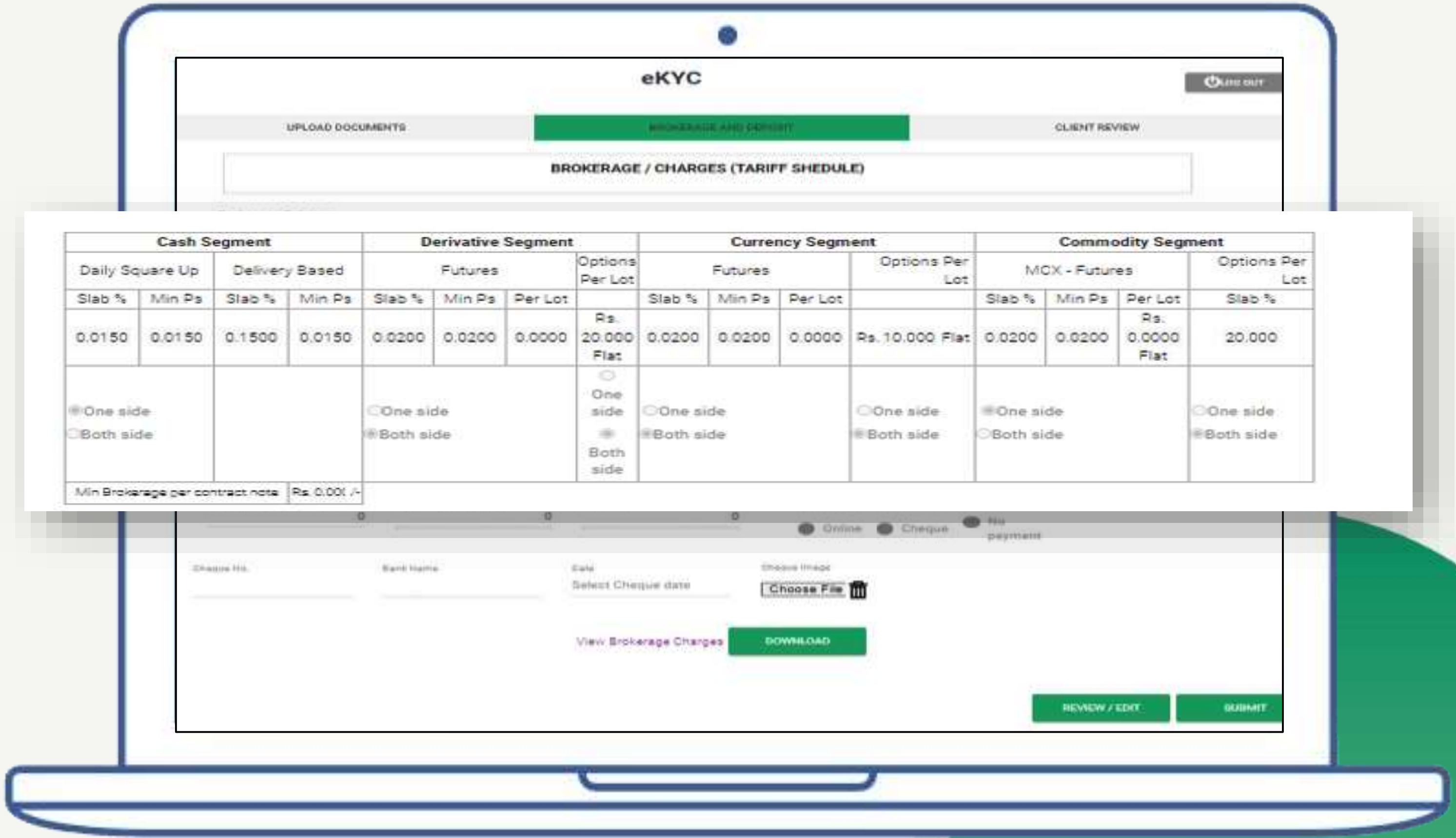
BROKERAGE AND DEPOSIT

- Select your desired brokerage scheme from the dropdown option.



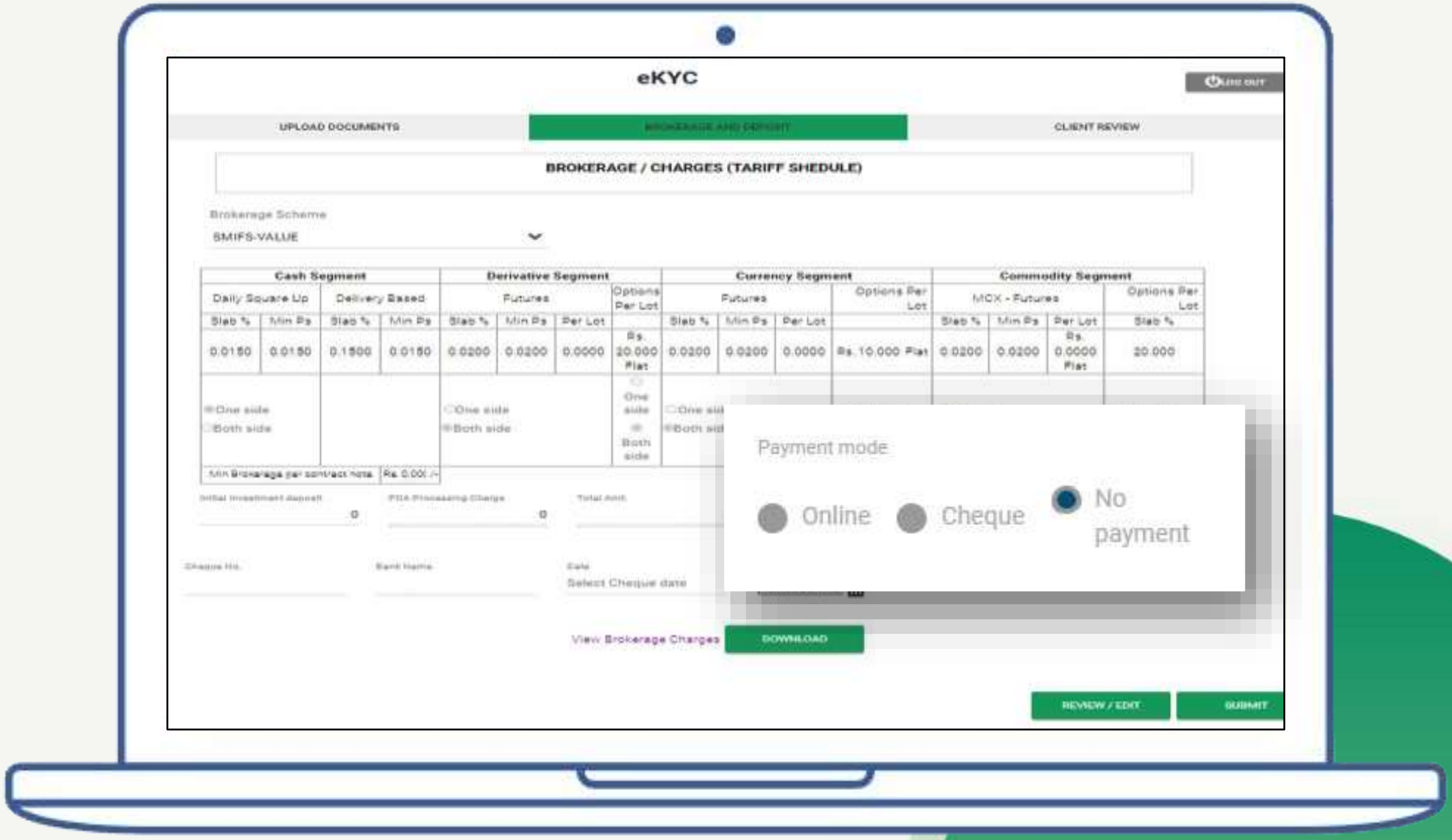
BROKERAGE AND DEPOSIT

- SMIFS provides you with segments for Intraday, Delivery, Derivatives, currency and commodity for you to go through. You can also download the chart for later use.

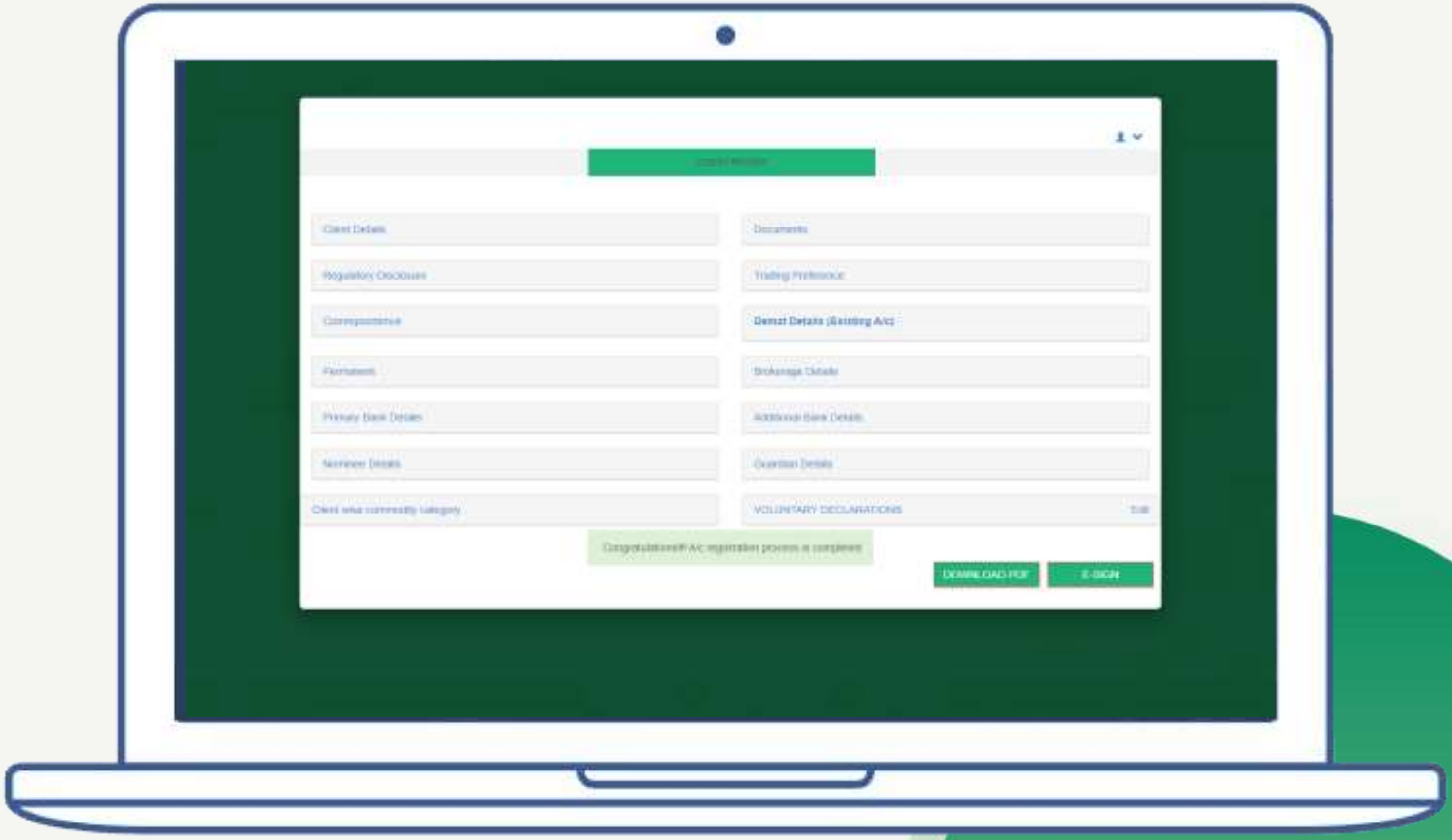


BROKERAGE AND DEPOSIT

- Choose your mode of payment from the given options.
- Click on the **‘SUBMIT’** button.

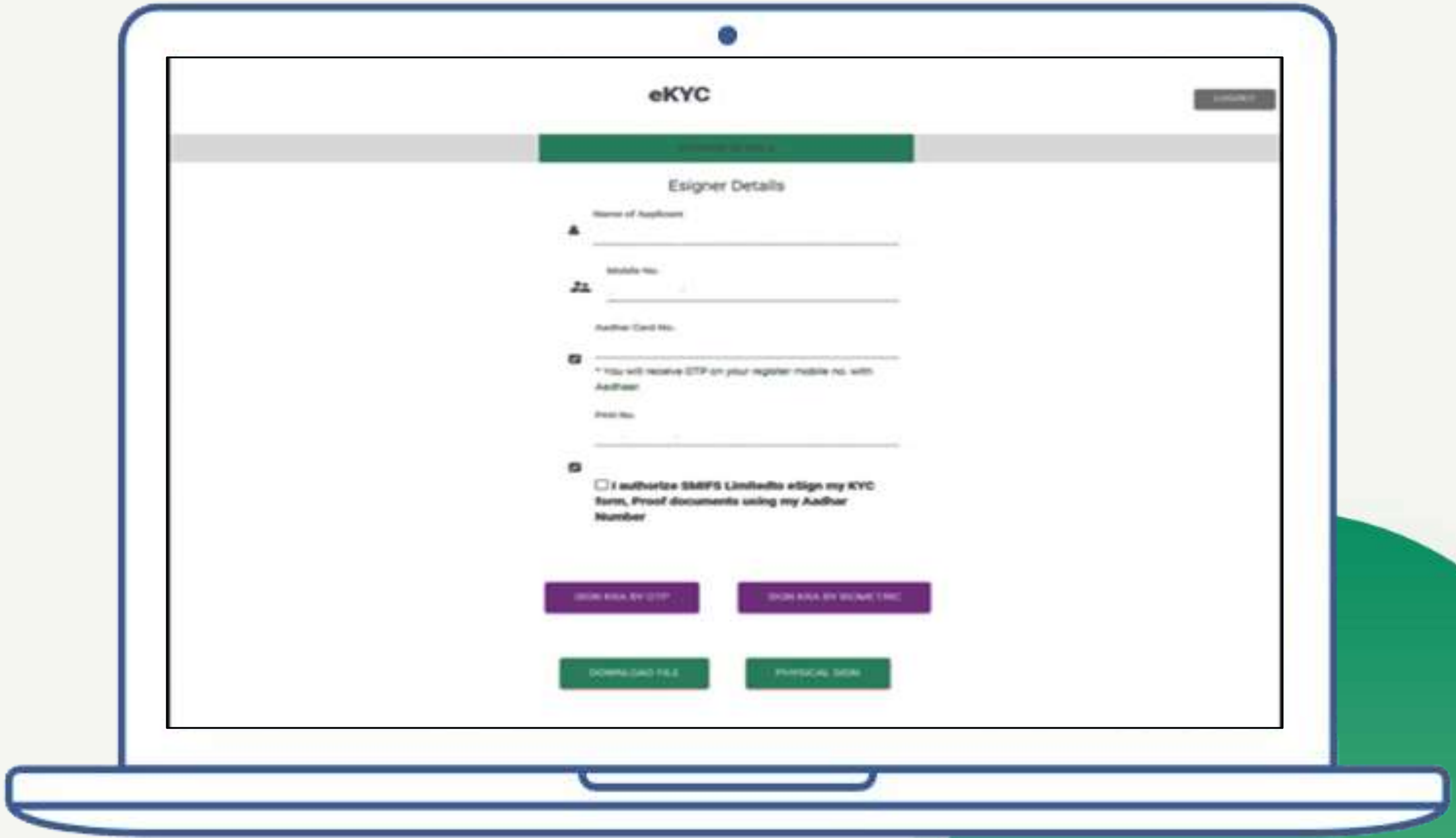


Under the new process, clients can now directly proceed to “E-Sign”. So now click on “E-Sign” to proceed.



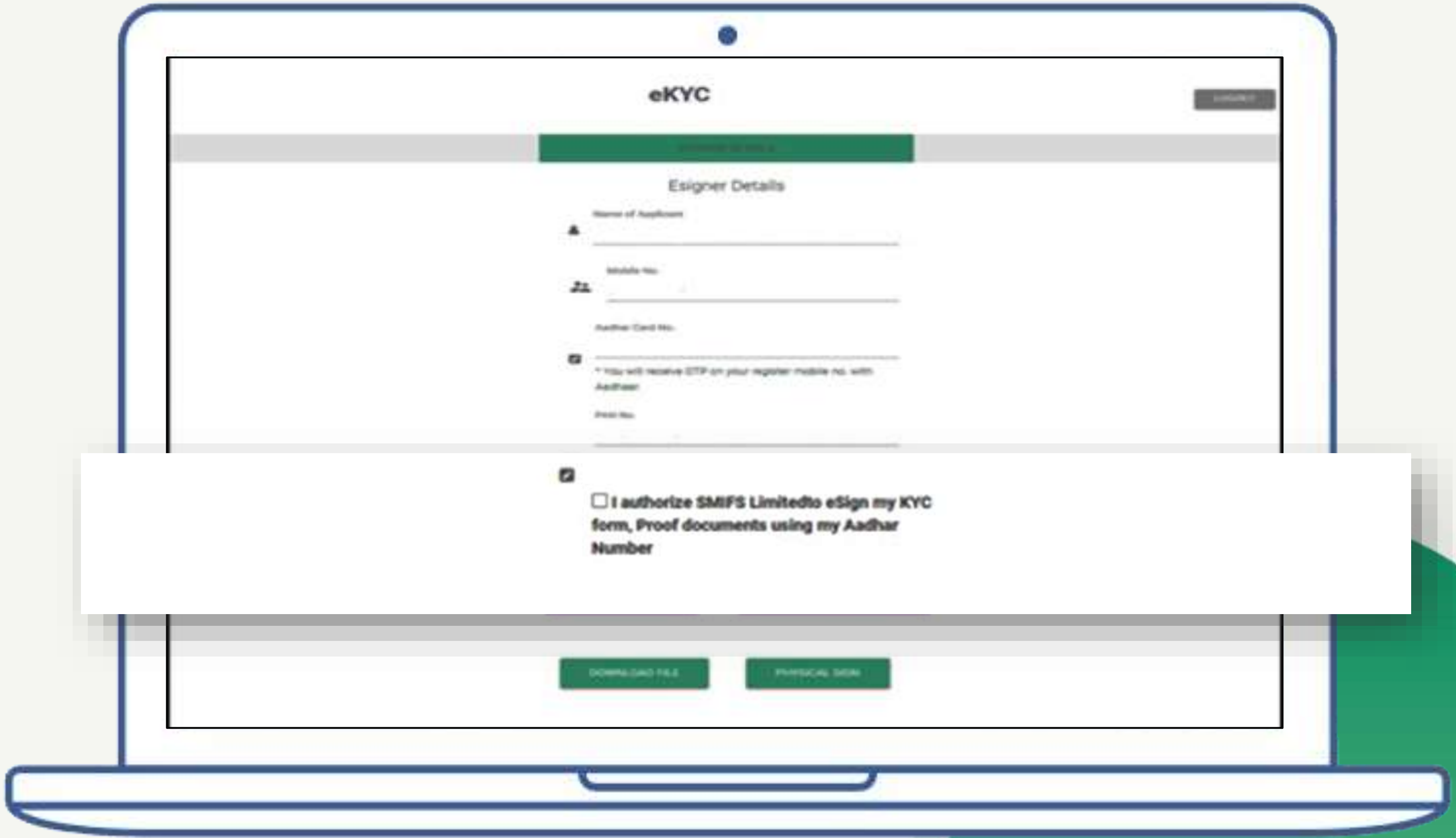
STEP 15

E-SIGNING



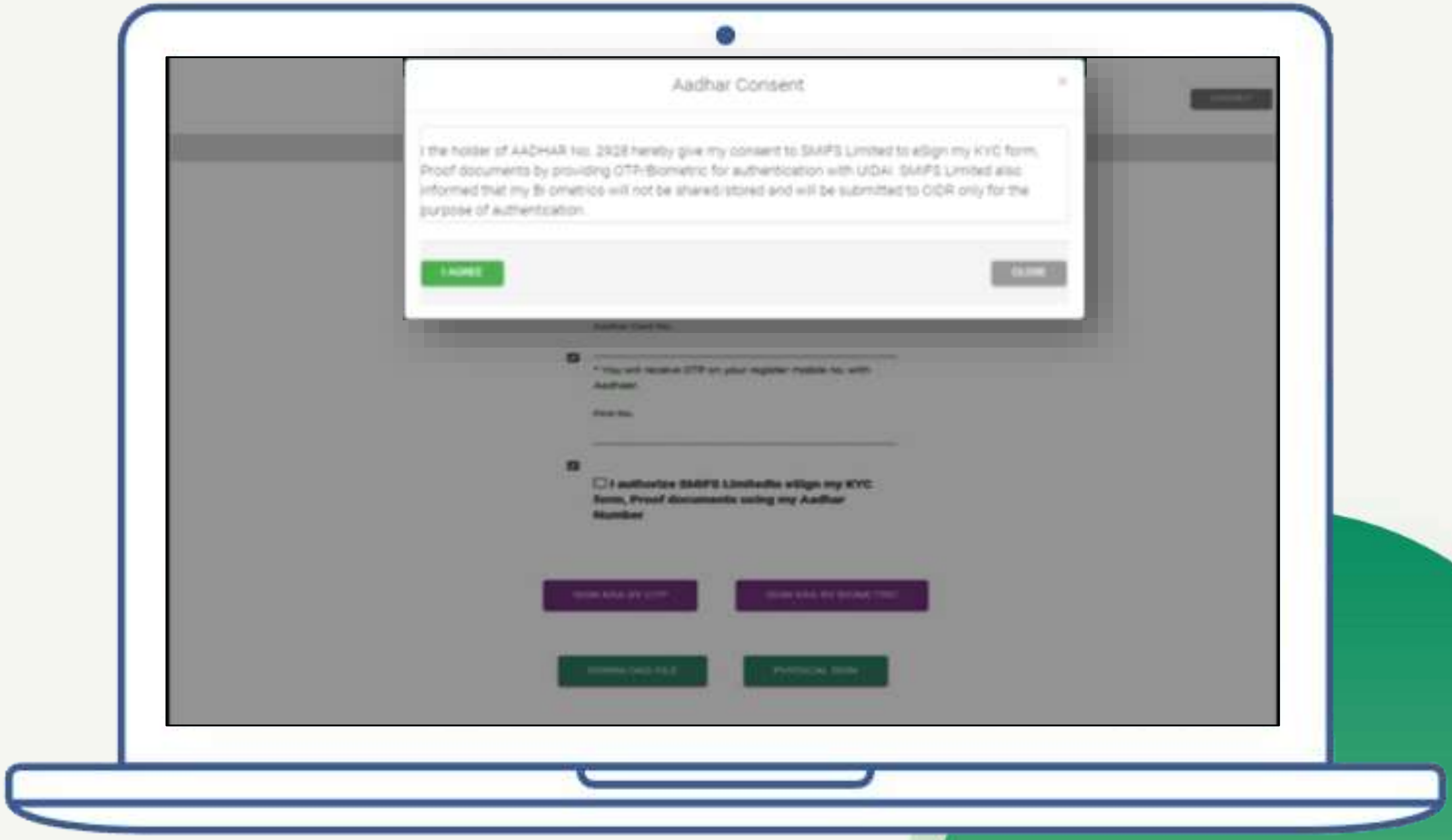
E-SIGNING

- Click on the box □ to authorize SMIFS LIMITED to eSign your documents.



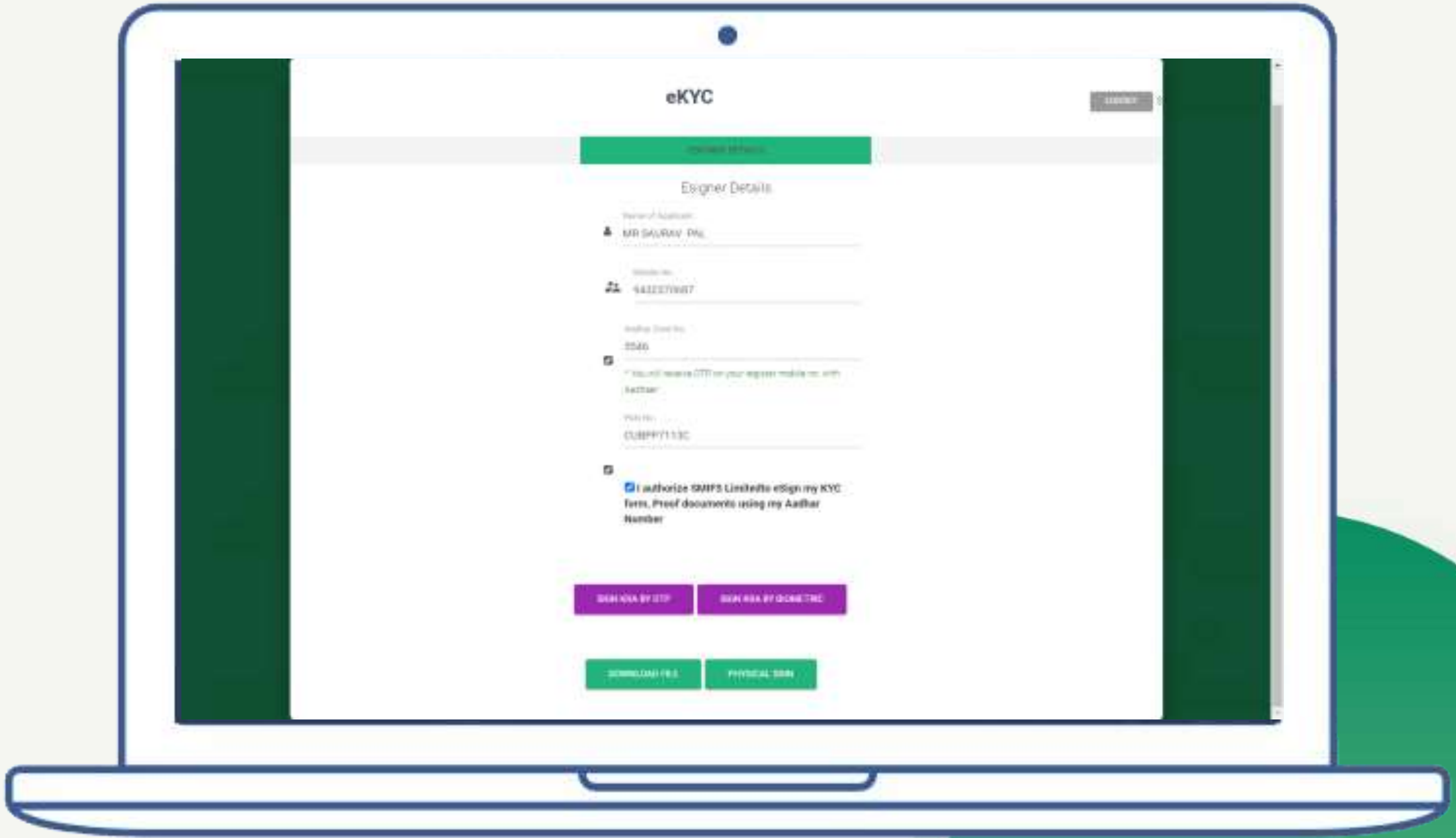
E-SIGNING

- Once you click on it, you will receive an Aadhaar consent.
- Click on '**I Agree**' to continue.



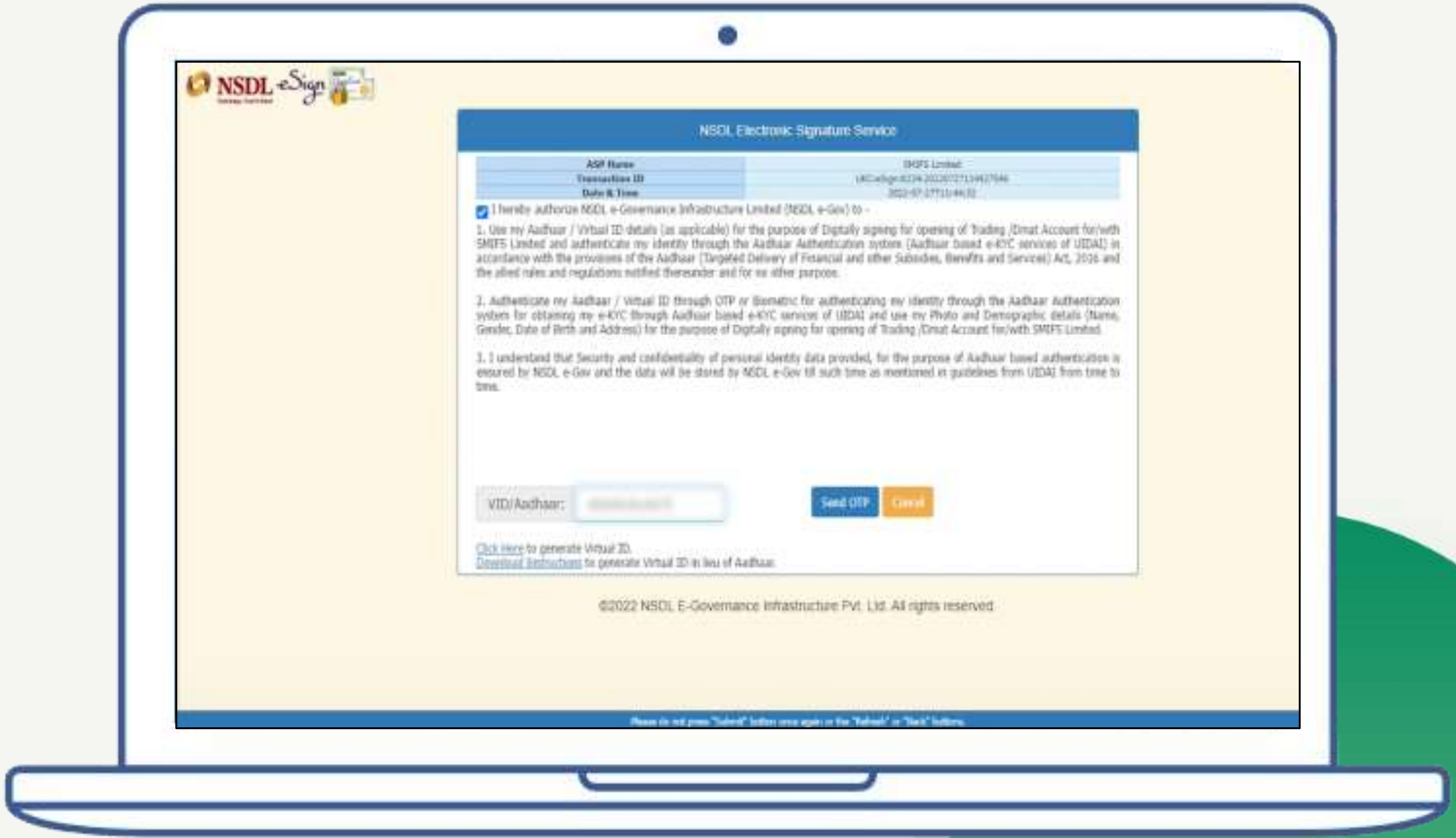
E-SIGNING

- Click on “Sign KRA by OTP”.



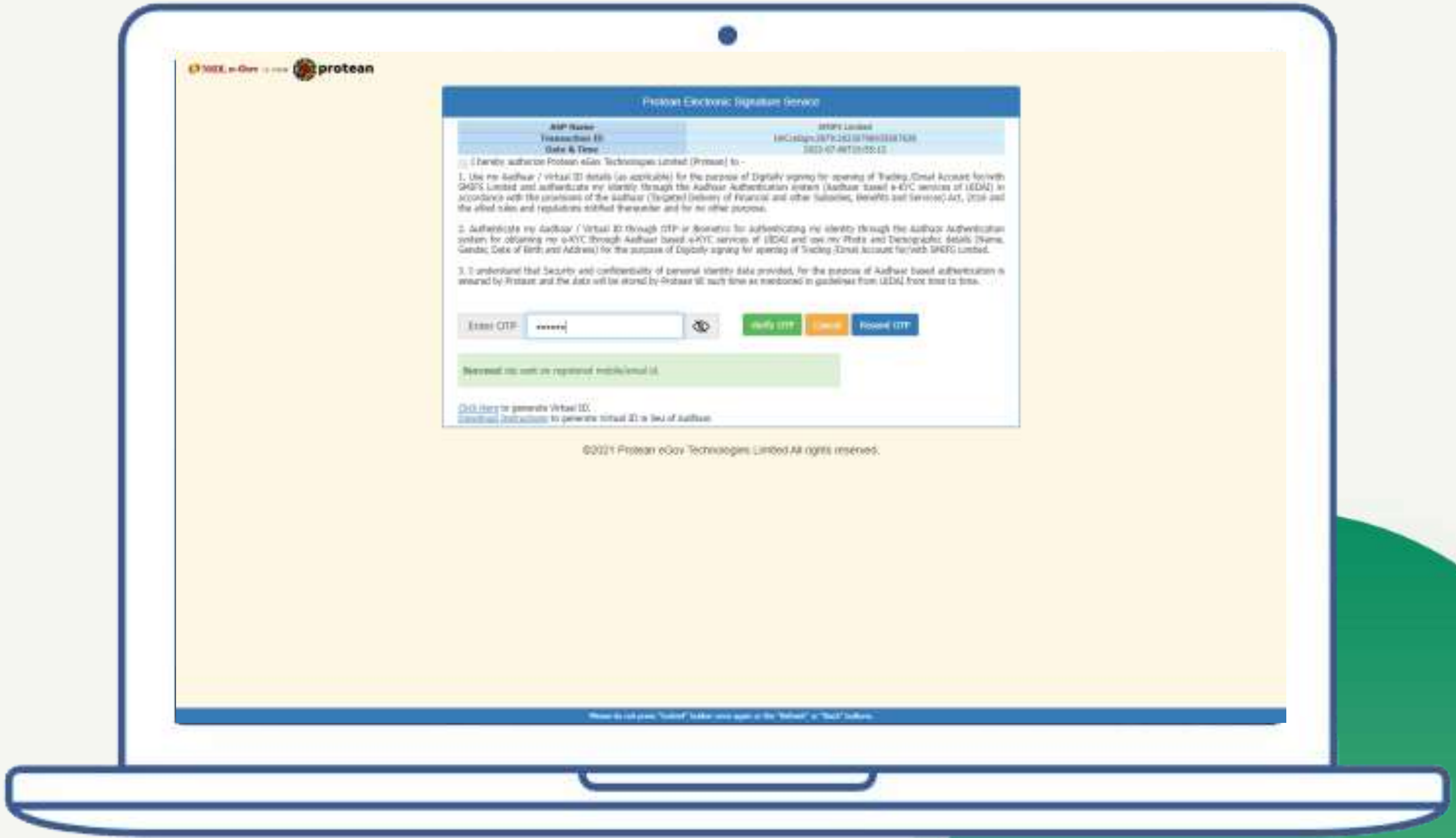
E-SIGNING

- Click on the □
- eSign by Aadhaar Number by entering the OTP.



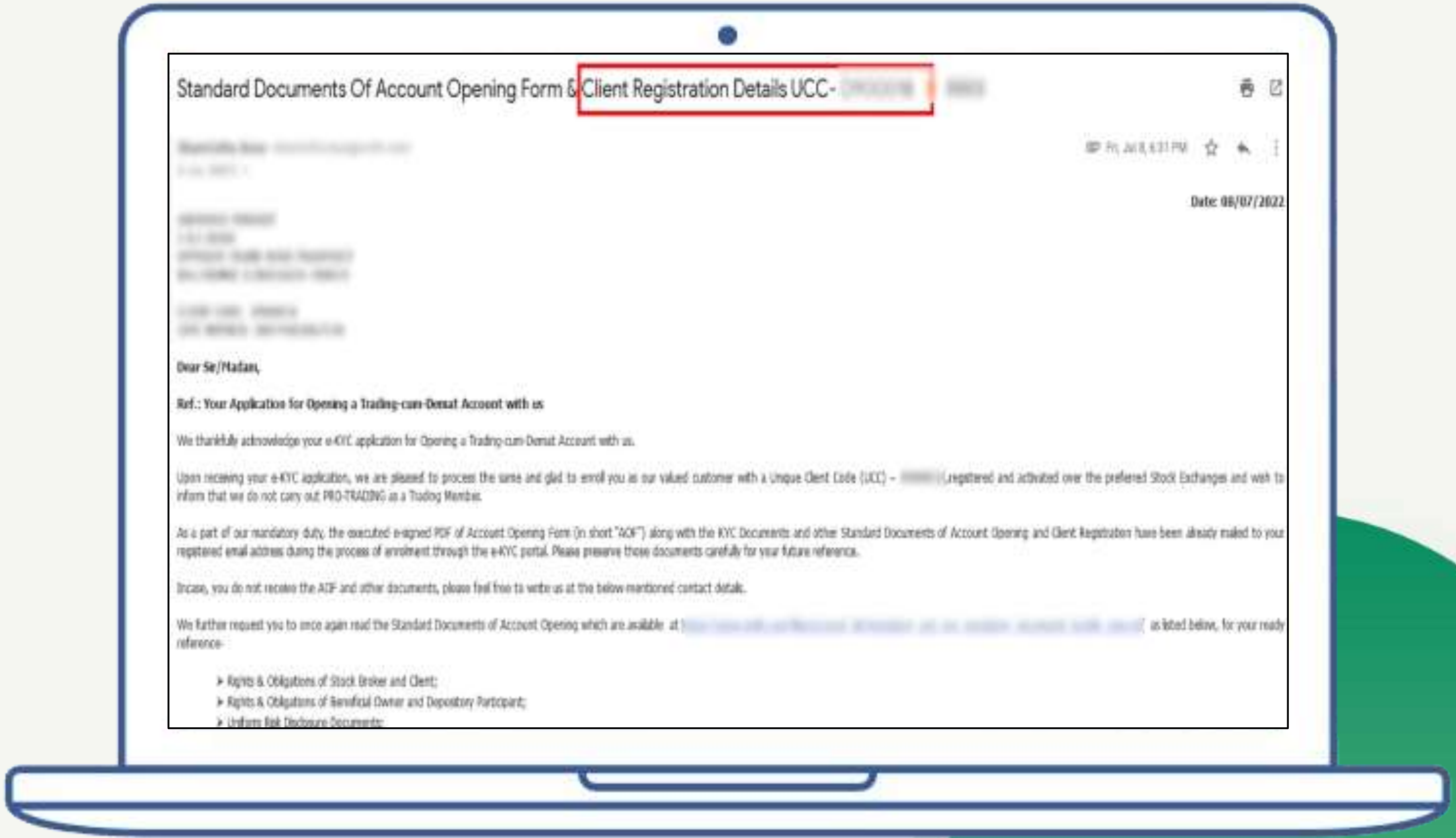
E-SIGNING

- Enter the OTP
- Click on “Verify OTP”
- Repeat this process twice
- You are All set!



E-SIGNING

- SMIFS is going to send you, your UCC (Unique Client code) through which you can log in to our SMIFS ELITE app or the website and access your Demat account and Trading Account. Later, you can also change your password as per preference.



SMIFS e-KYC

In case of any queries, feel free to Call or WhatsApp at 9830121215.