

Everything You Need to
Know About

SMIFS ONLINE e-KYC

eKYC Digilocker Process

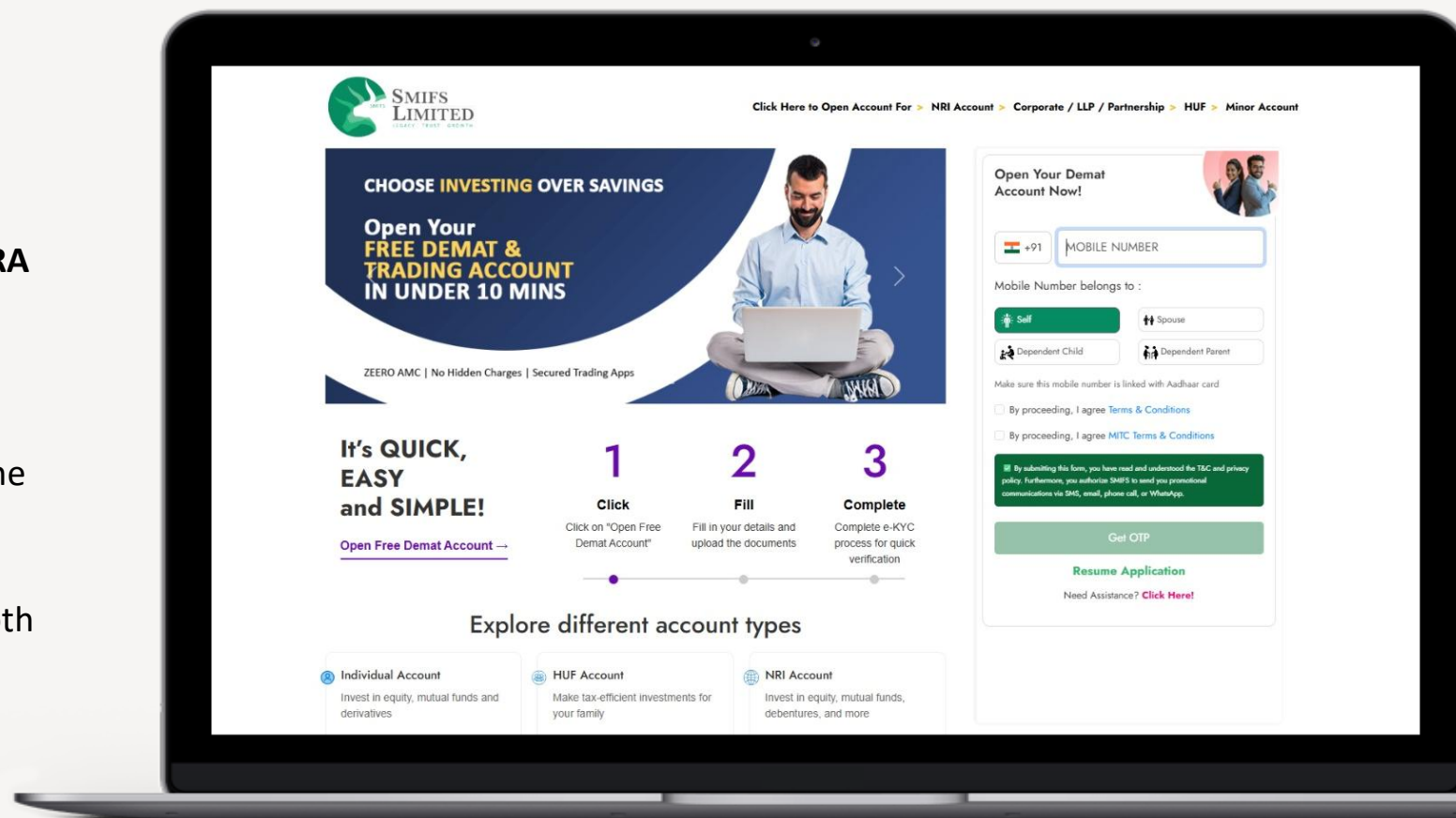


SMIFS LIMITED

5F, Vaibhav, 4 Lee Road, Kolkata – 700020, India
Tel. No.: (+91 33) 4011 5400 | (+91 33) 6634 5400

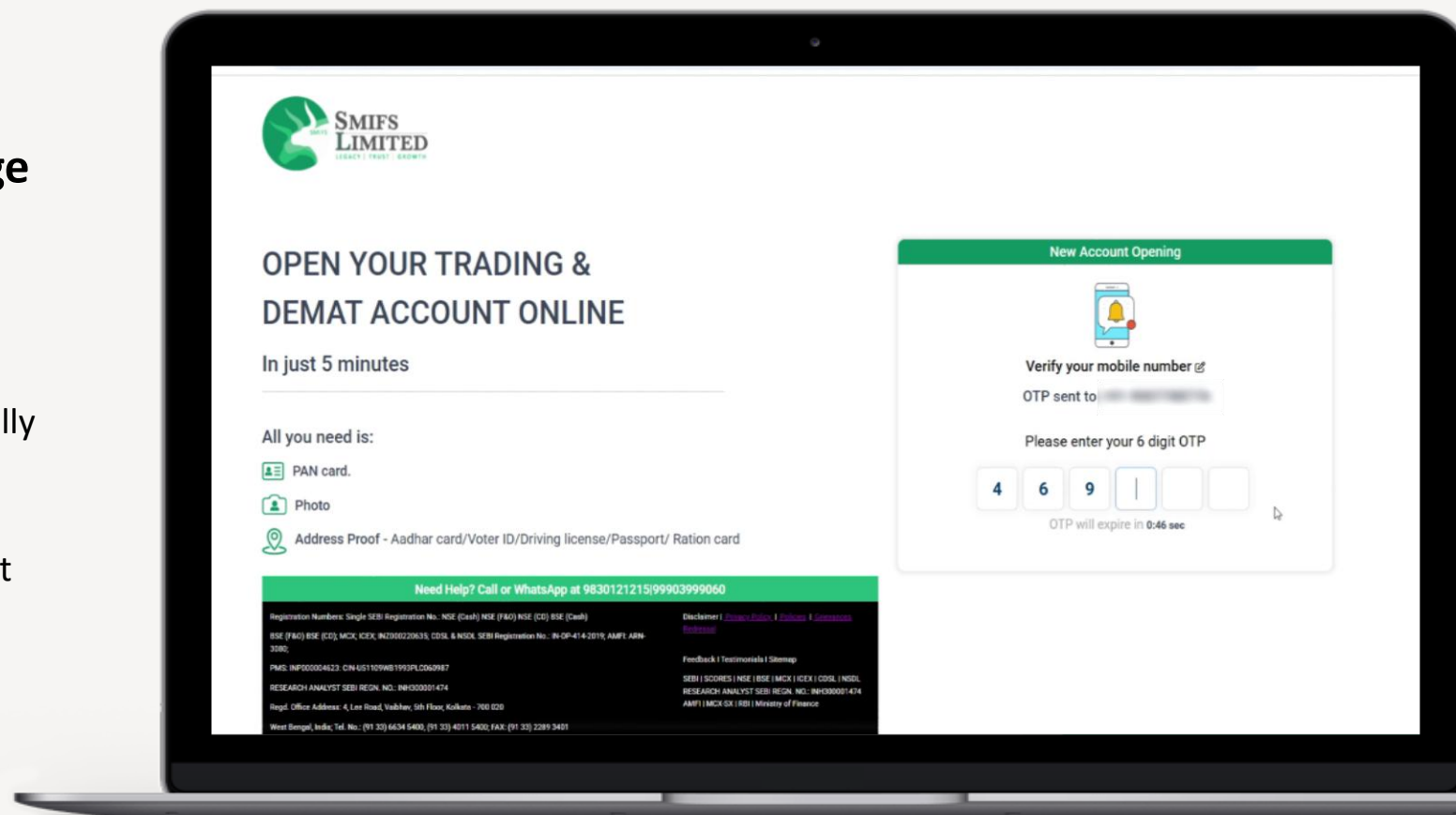
To begin, enter your 10-digit mobile number in the space provided. Make sure that the number is linked with your Aadhaar card.

- 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

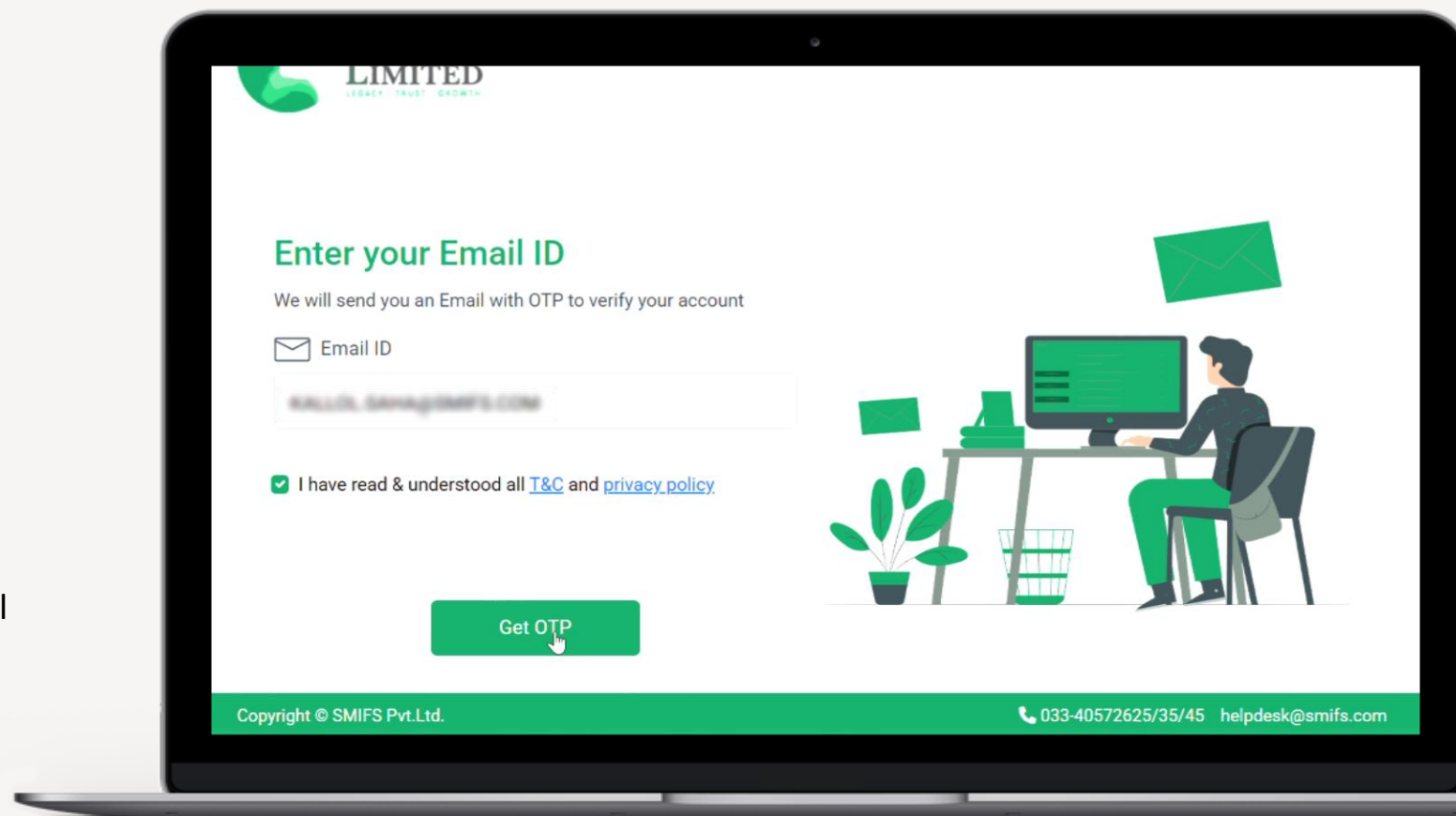


Now, you'll need to enter your email address.

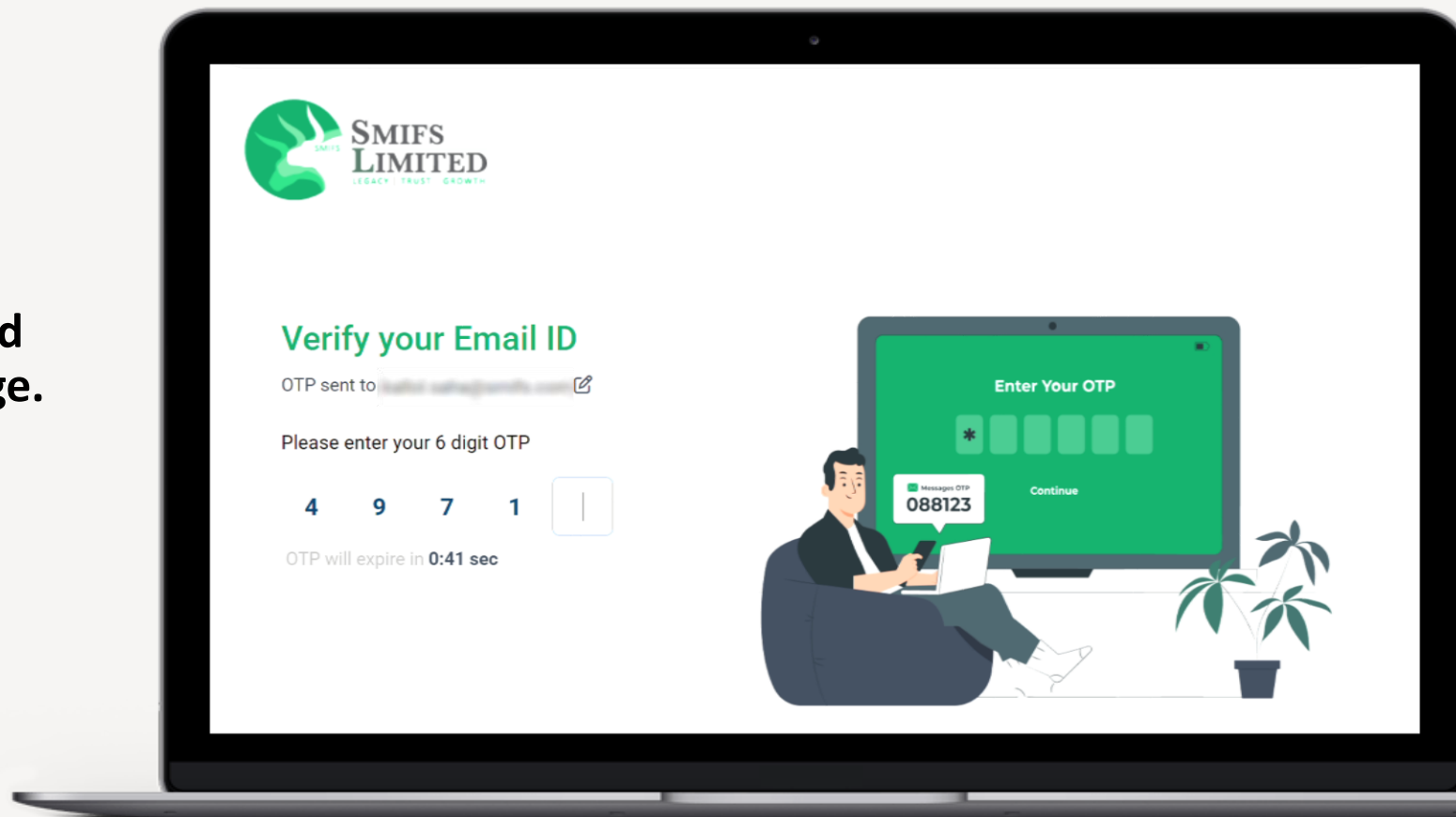
The system will check your email ID with the **KRA database after pan verification.**

✓ 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)

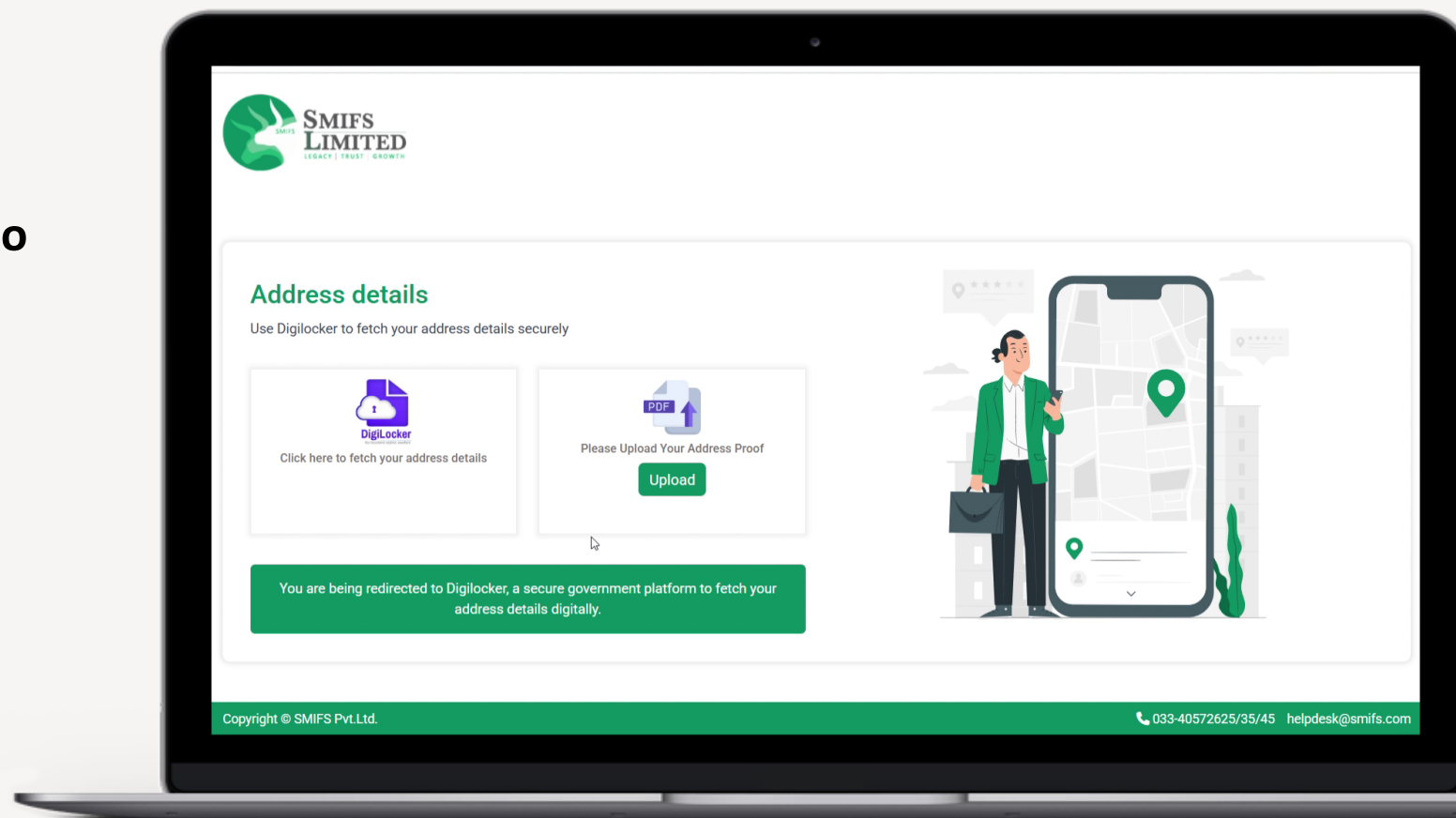
Enter your Date of Birth (as per your PAN card)

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

Here, we'll go ahead with the **DigiLocker** process.

Following this, You'll now be **redirected to the DigiLocker login page**

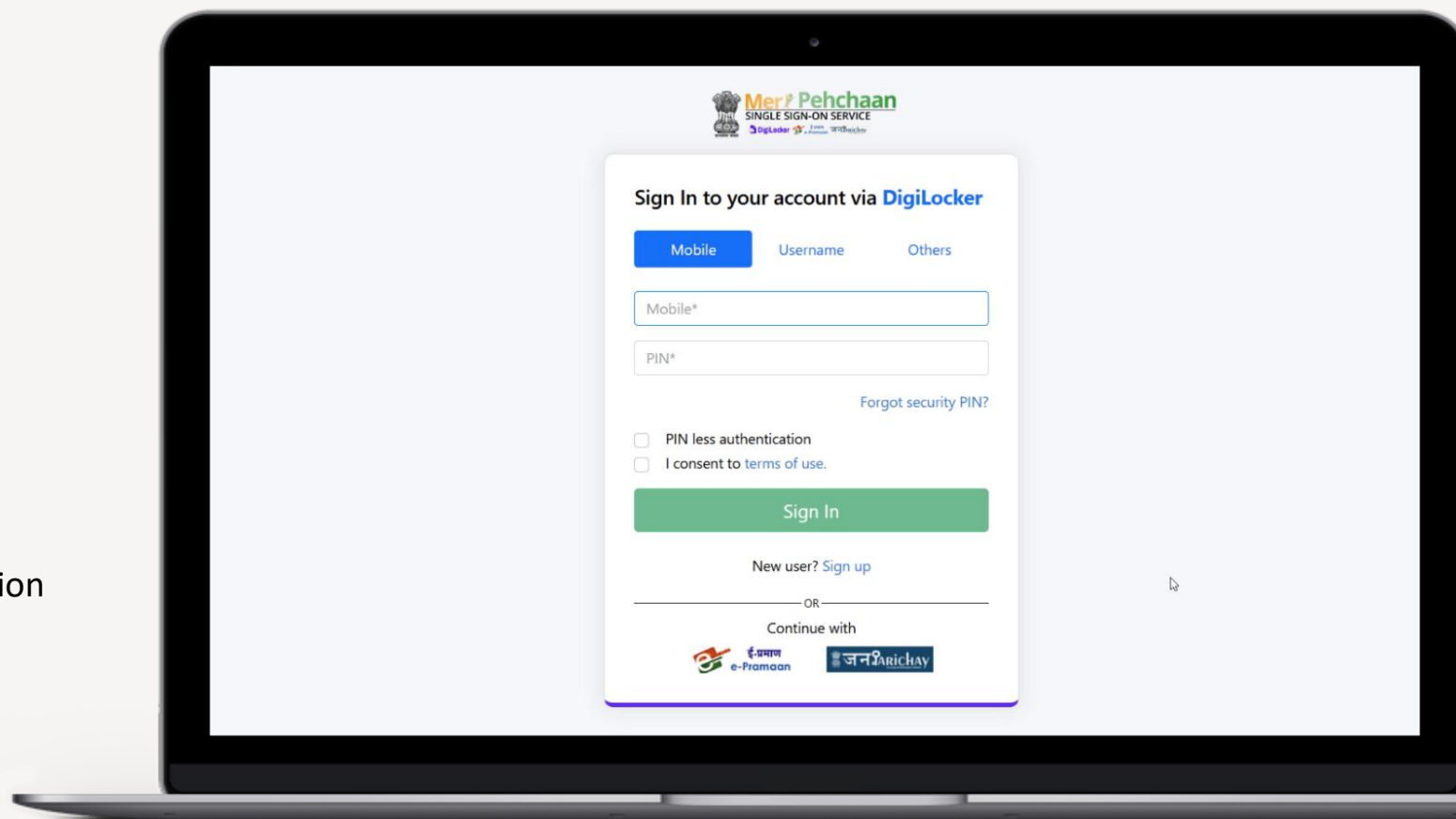


Sign in to DigiLocker

Choose from three login options:

- **Mobile**
- **Username**
- **Others (use Aadhaar)**

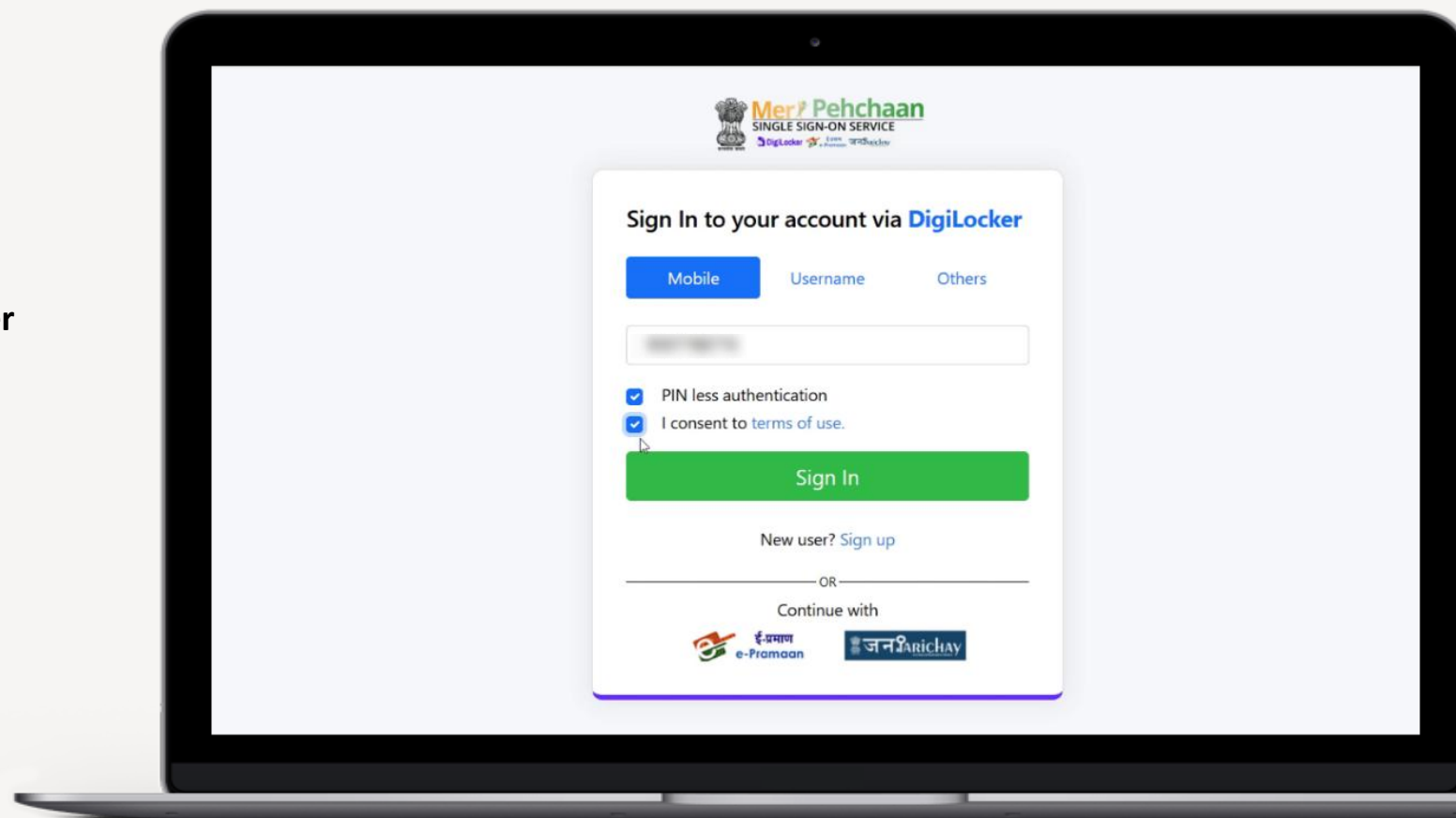
For this guide, we're using the **mobile number** option



On the DigiLocker login page:

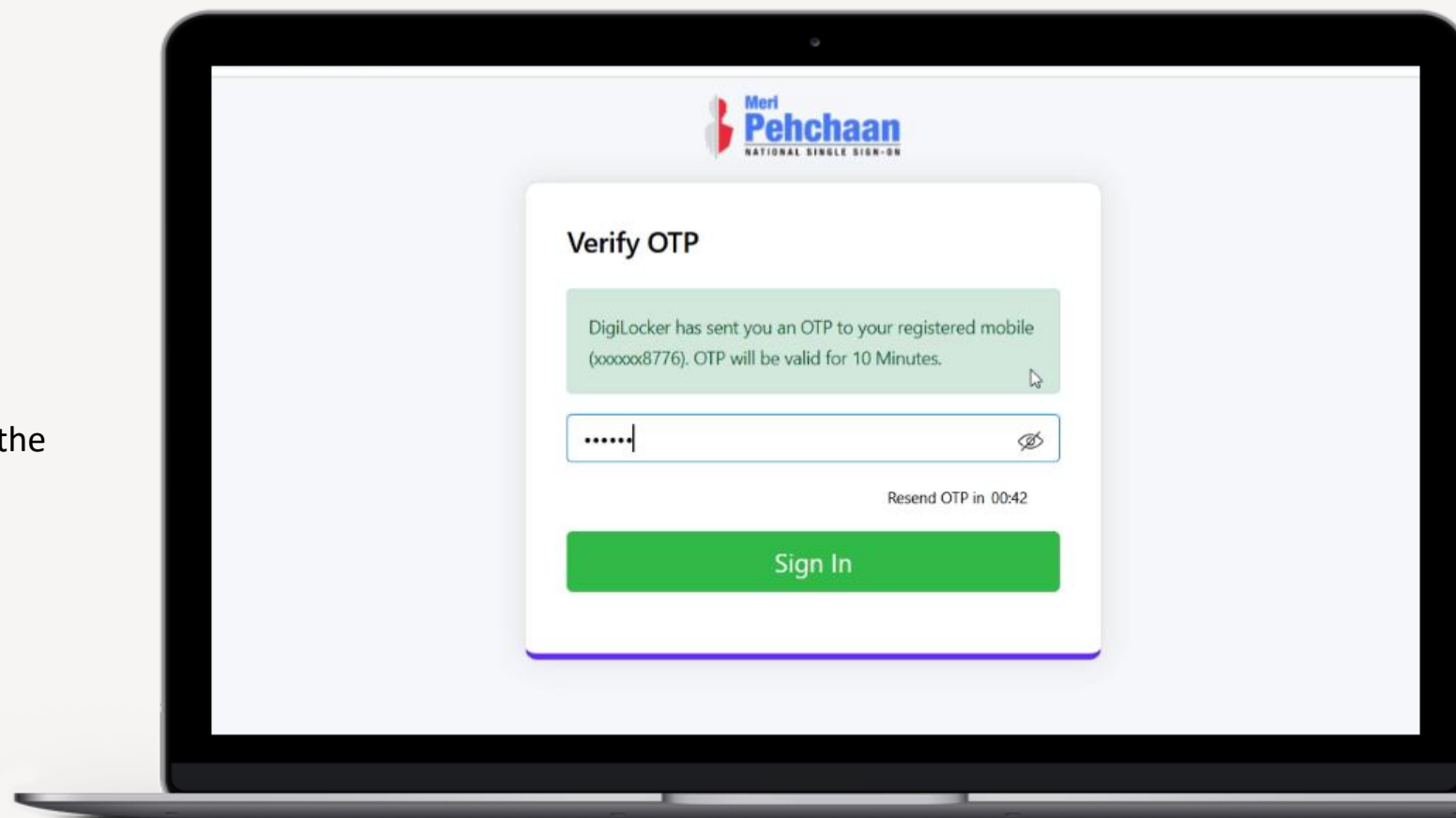
Enter the **mobile number linked to your DigiLocker account**

- Tick the following checkboxes:
 - ✓ **Pinless Authentication**
 - ✓ **Consent to Terms of Use**
- Then, click on **'Sign In'**



On the DigiLocker login page:

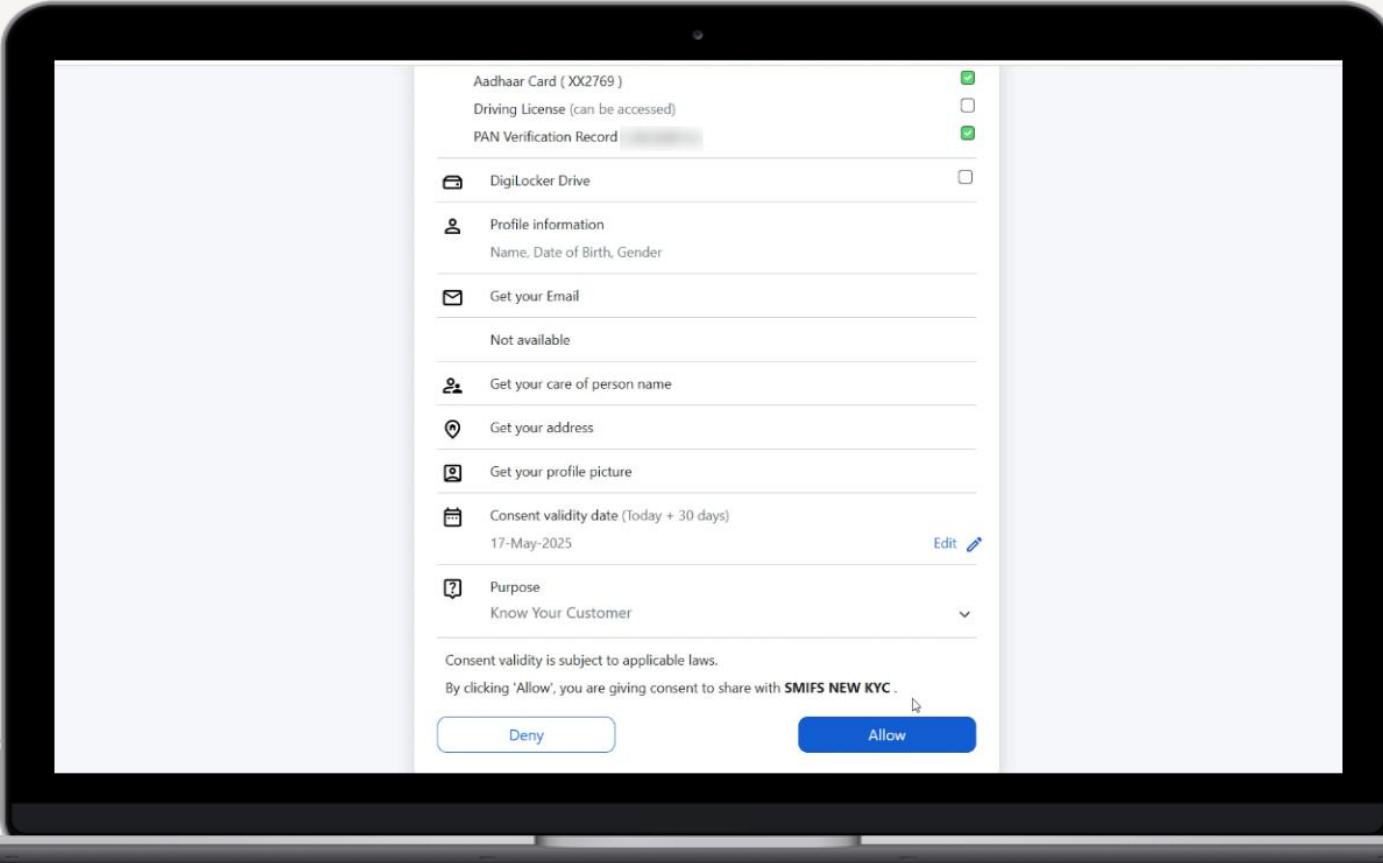
Enter the **OTP received on your mobile number**, then click on the **'Sign In'** button to continue with the DigiLocker verification process



Here, You need to allow Access to documents,

You will now be prompted to **allow document sharing** with SMIFS for the eKYC process.

- Select the required documents—**Aadhaar and PAN**
- Scroll down and click on the **‘Allow’** button



Aadhaar Card (XX2769) ☒

Driving License (can be accessed) ☐

PAN Verification Record ☒

 DigiLocker Drive ☐

 Profile information
Name, Date of Birth, Gender

 Get your Email
Not available

 Get your care of person name

 Get your address

 Get your profile picture

 Consent validity date (Today + 30 days)
17-May-2025 [Edit](#)

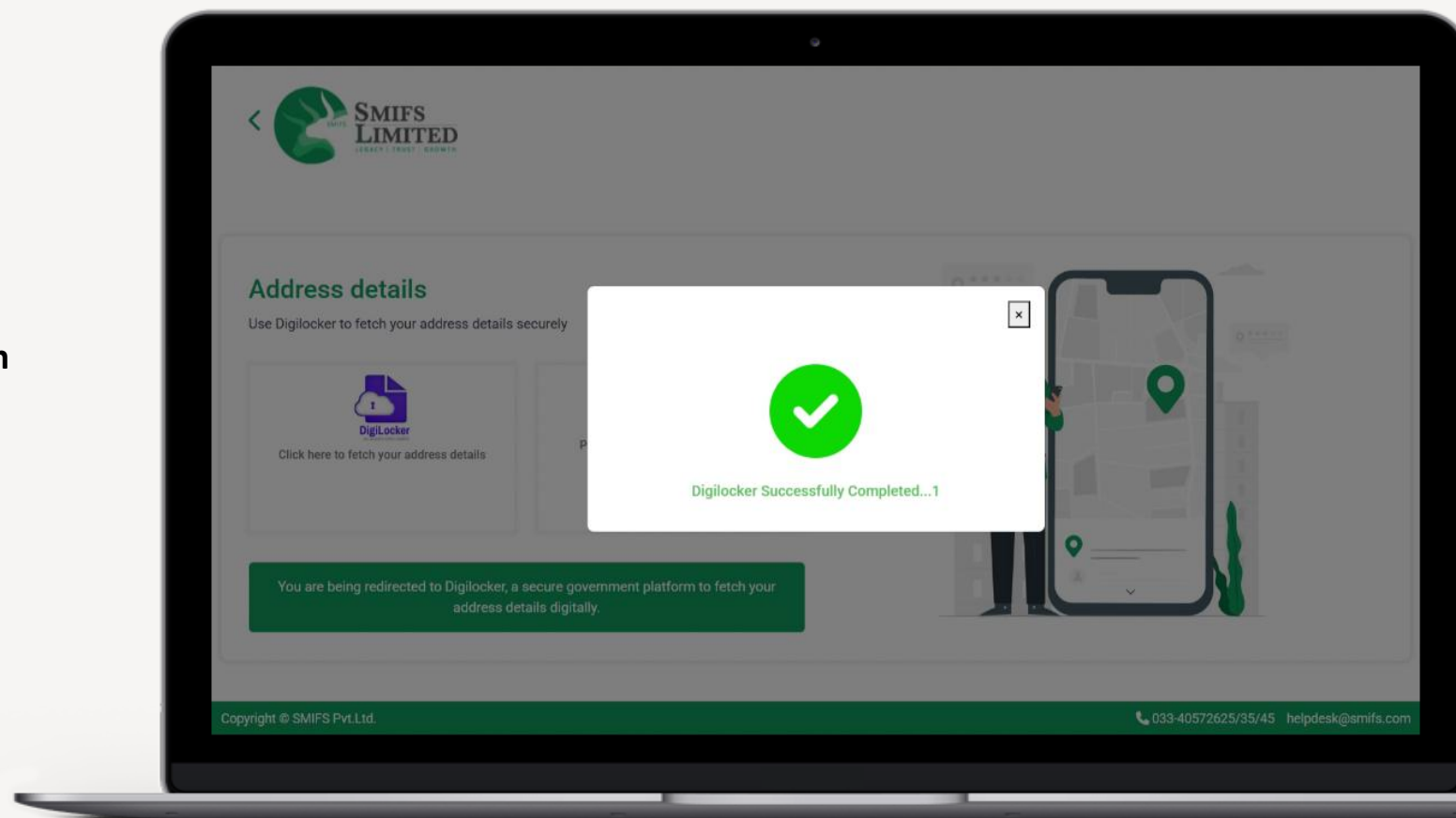
 Purpose
Know Your Customer

Consent validity is subject to applicable laws.
By clicking 'Allow', you are giving consent to share with **SMIFS NEW KYC**.

[Deny](#) [Allow](#)

Here, You need to allow Access to documents

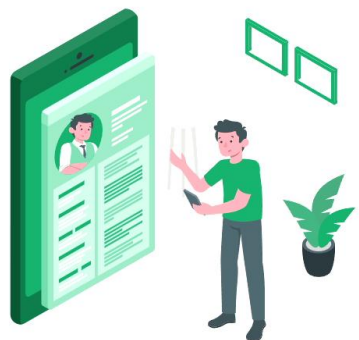
- Once the documents are shared, a **confirmation pop-up** will appear on the screen.
- Your information will then be **securely fetched from DigiLocker**, and the process will automatically move forward



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

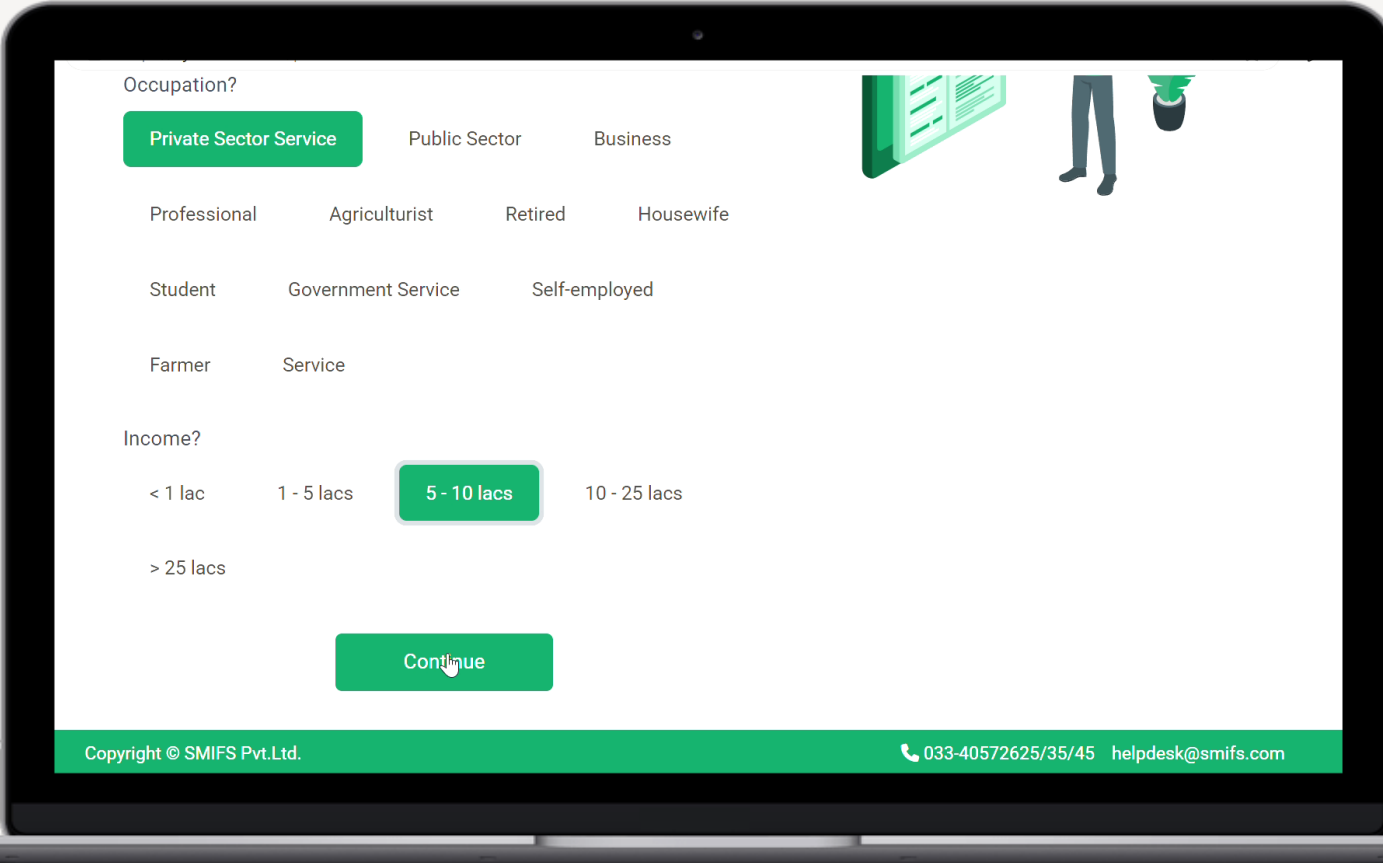
Farmer Service

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

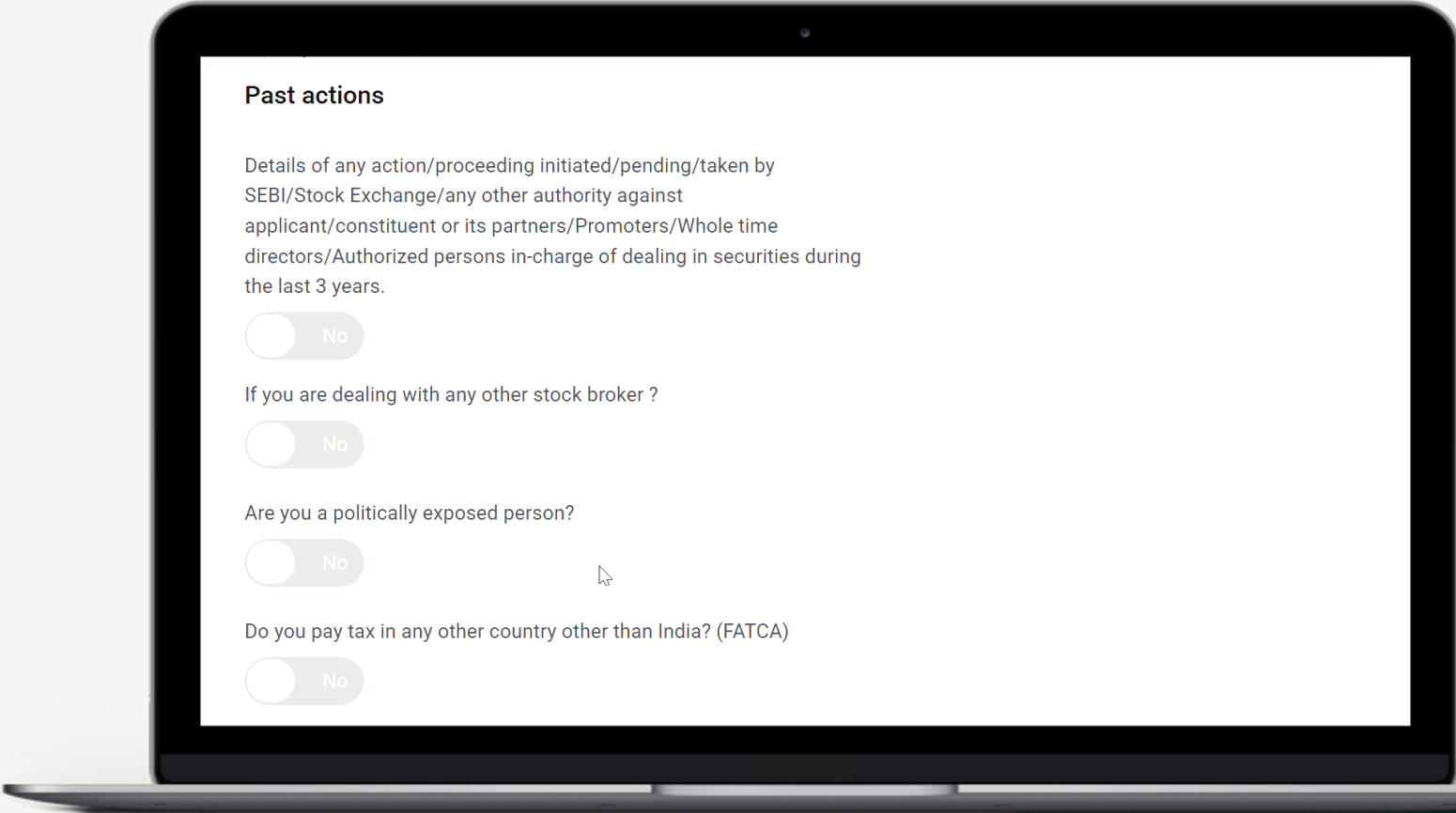
Mr ▾

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

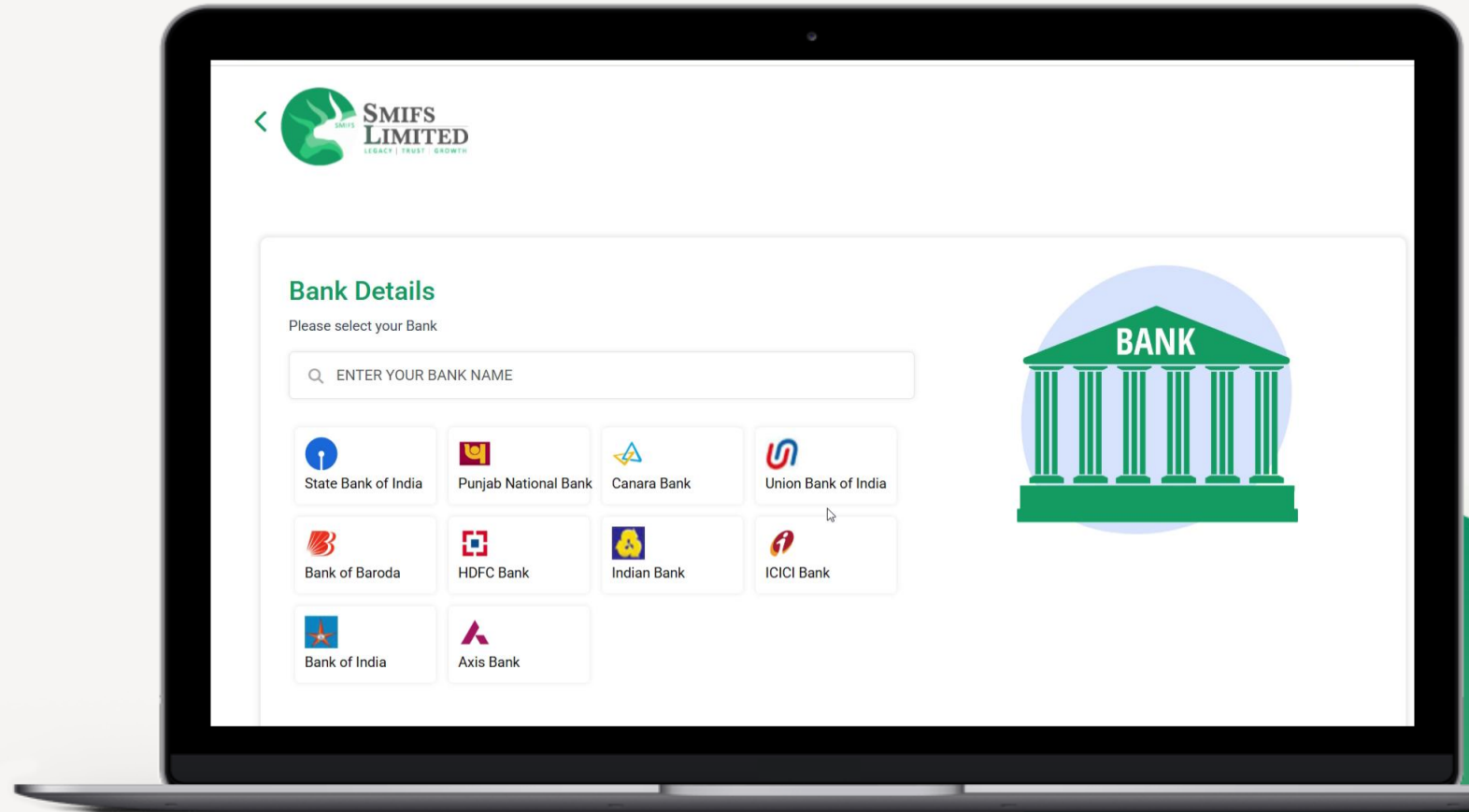
Do you pay tax in any other country other than India? (FATCA)

☐ No

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

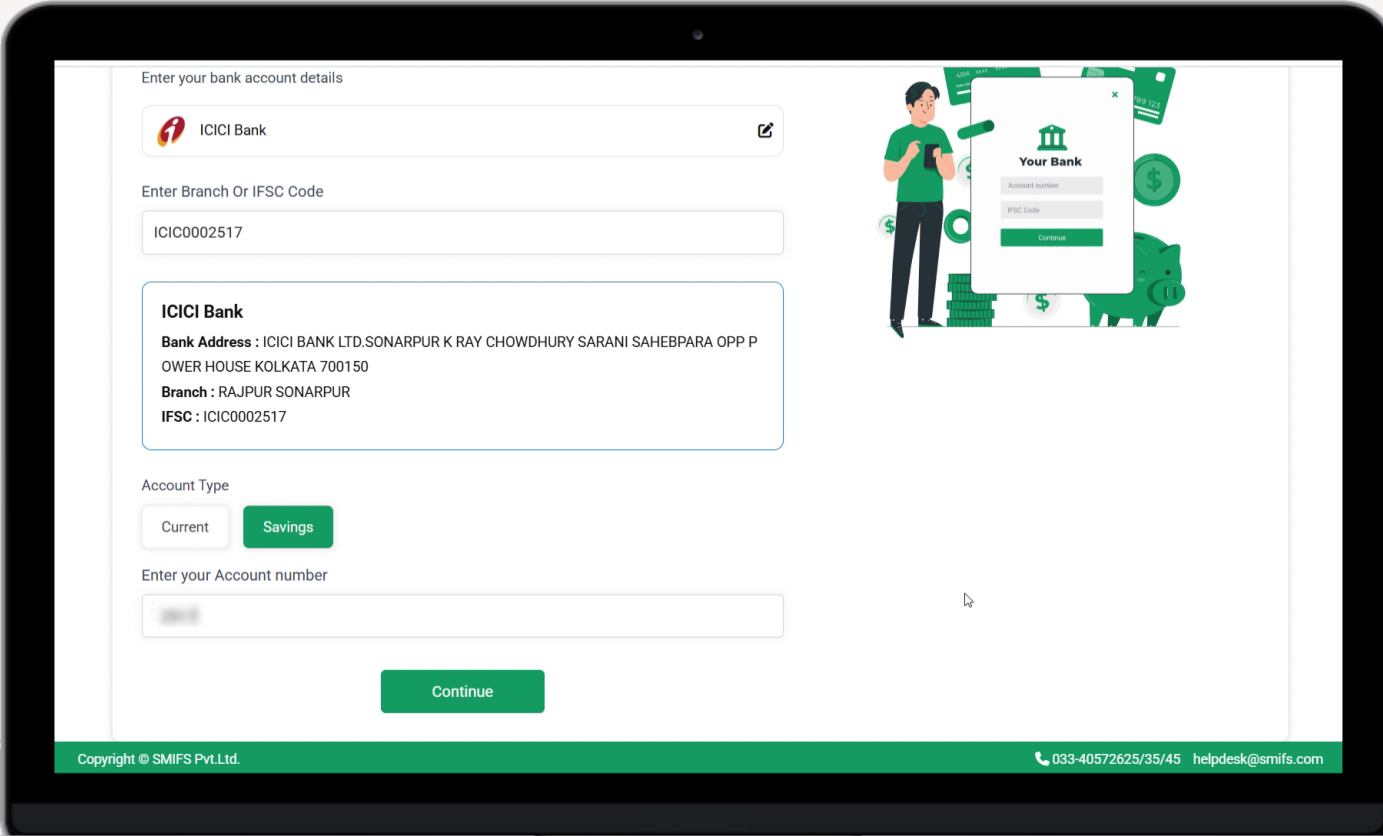
Here, you need to enter your bank name.

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



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

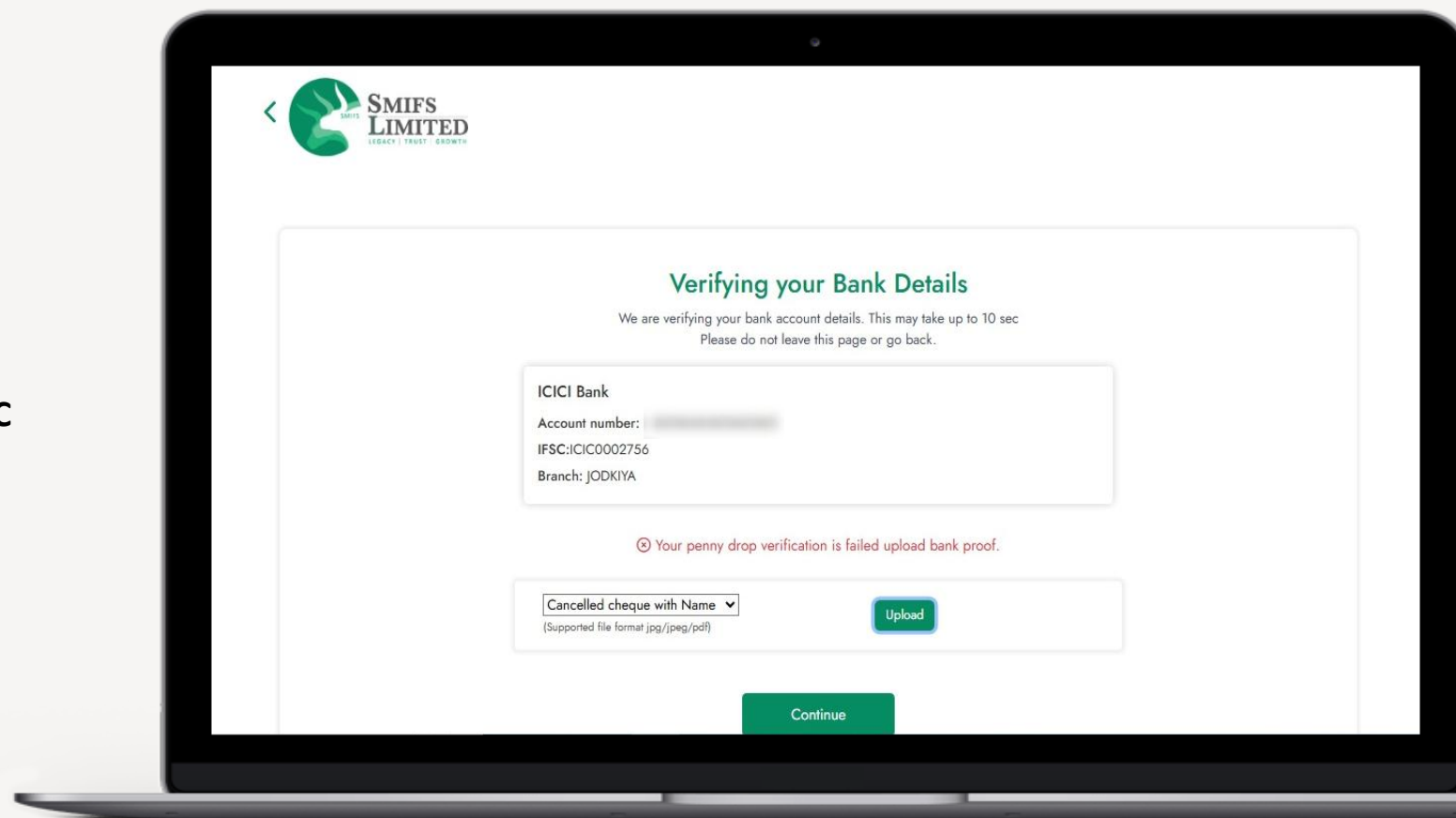
Continue

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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.



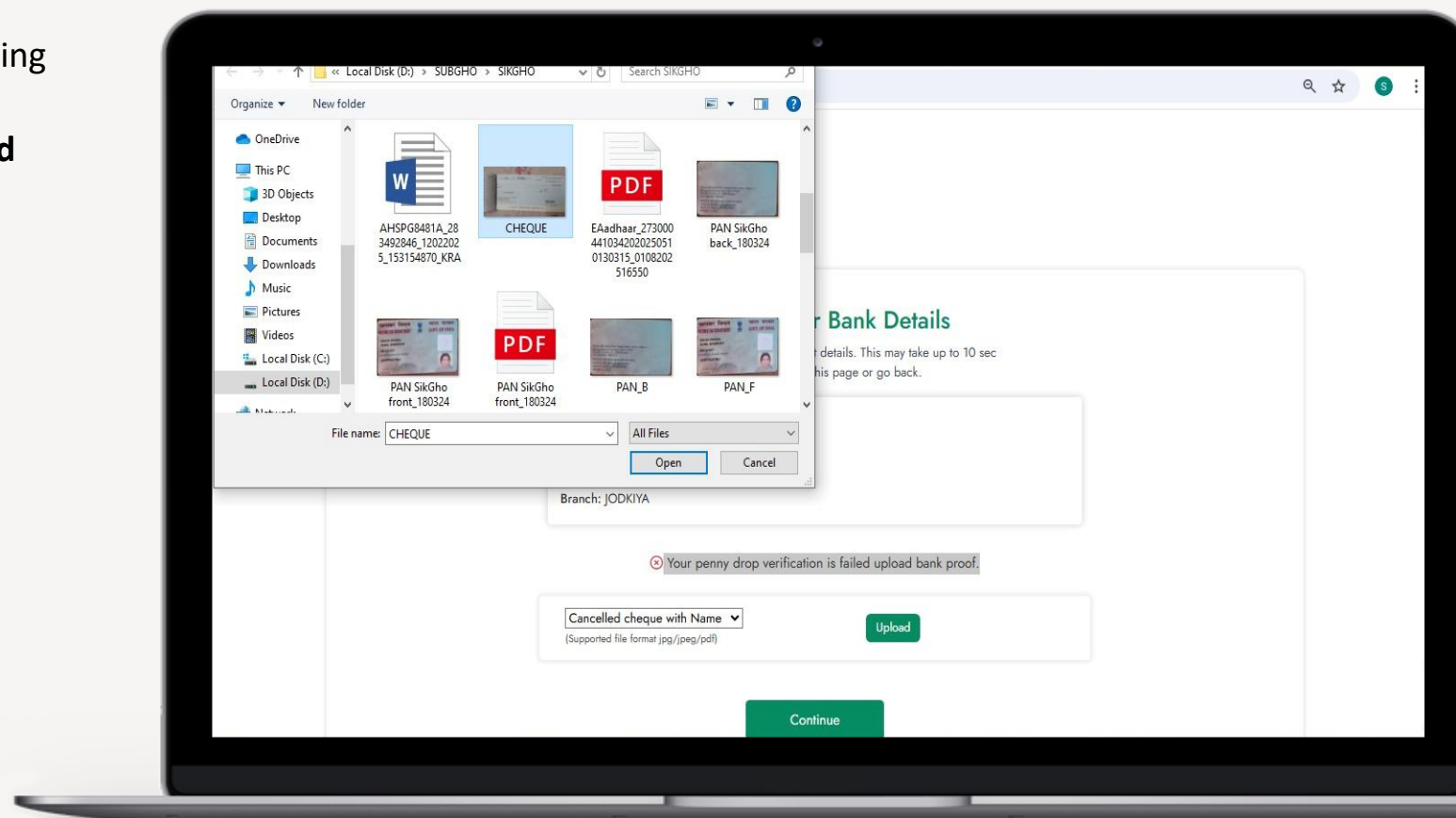
2. Upload Bank Proof

- 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.**

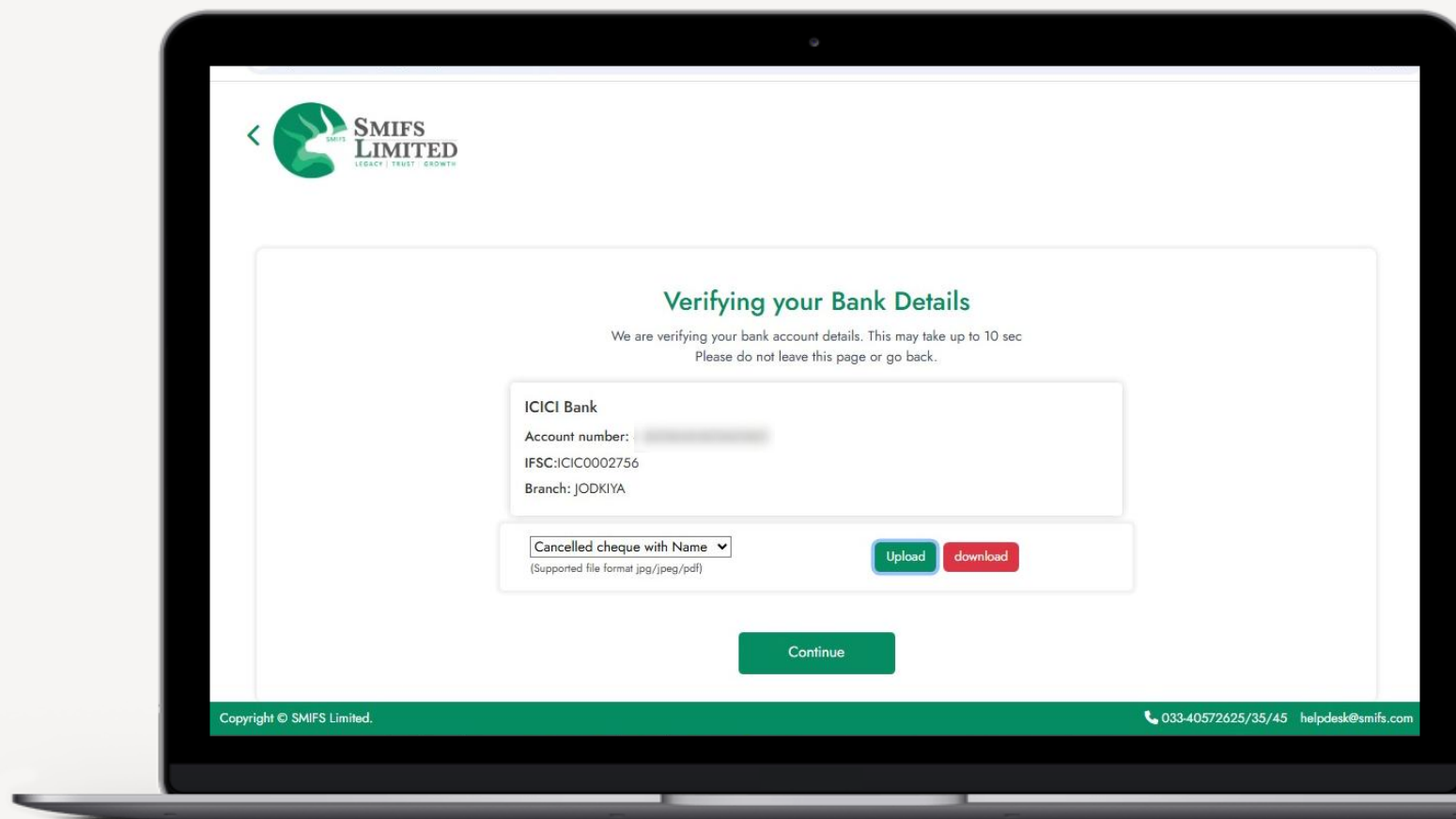
3. File Format & Size

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



4. Upload and Continue

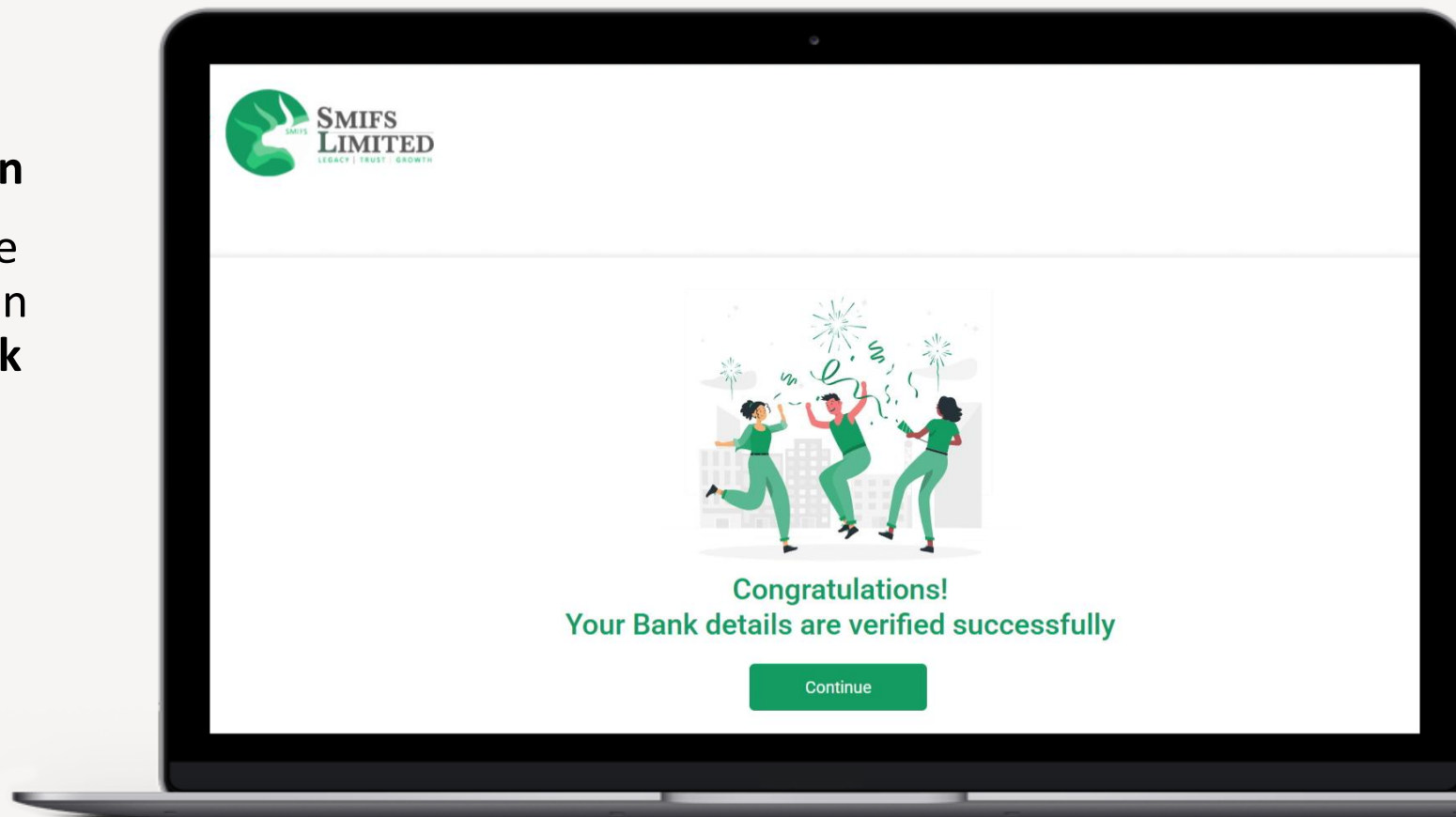
- Select the document type from the dropdown menu.
- Click on **Upload** and wait for confirmation.
- Once successfully uploaded, click **Continue** to proceed with your application.



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.

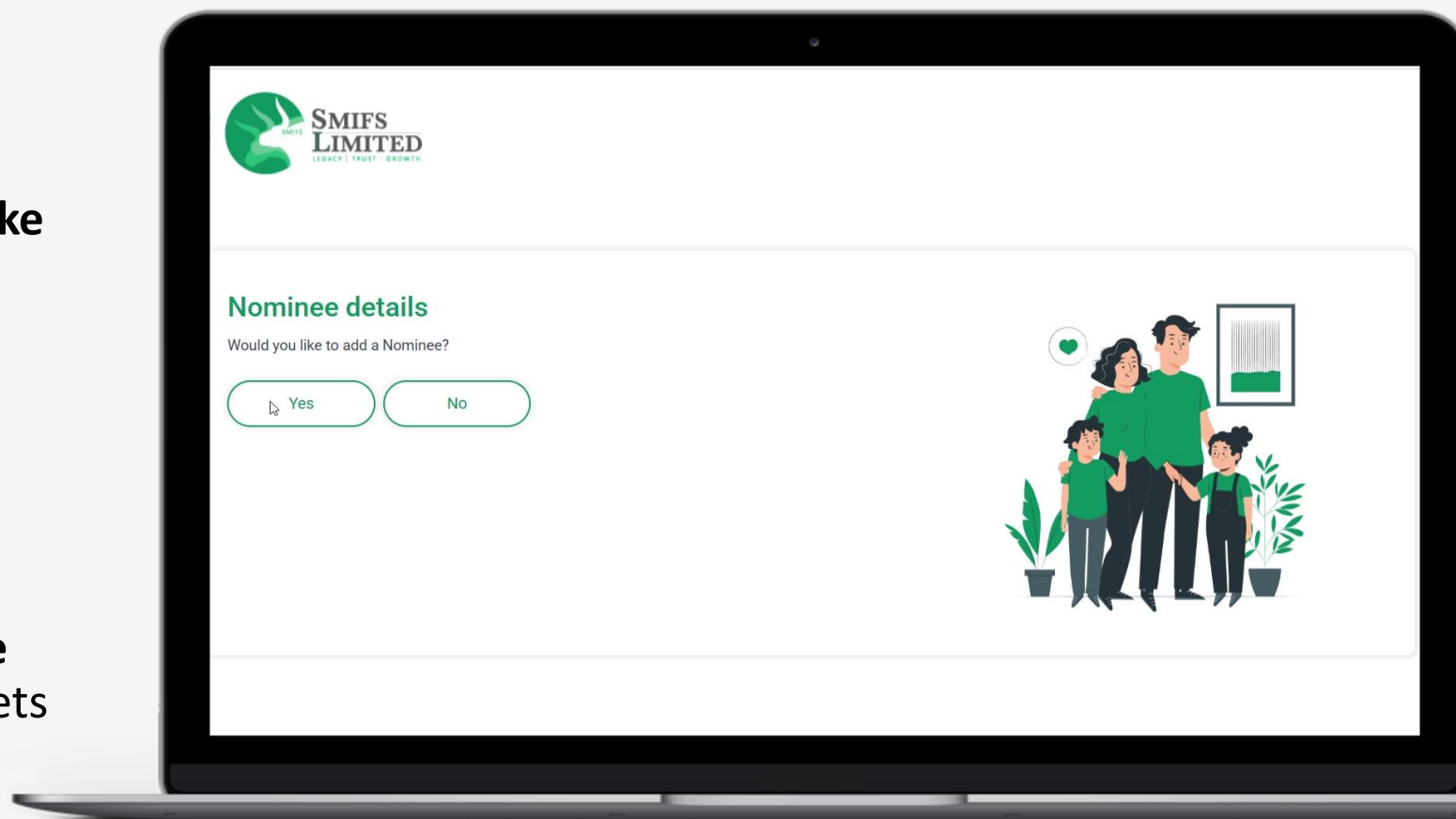


**After your bank details are verified,
you will be prompted to add a
nominee**

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

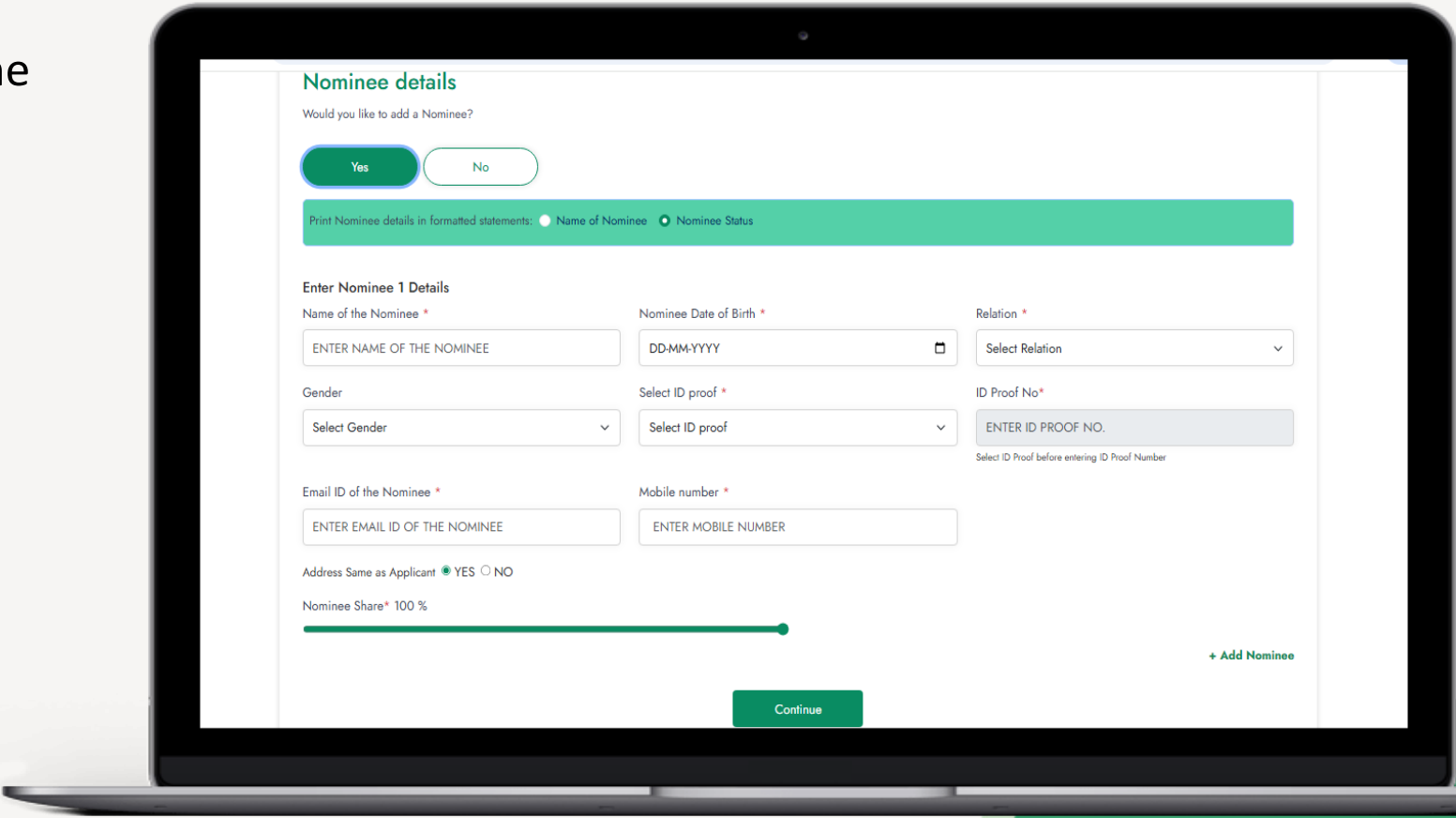
Click **"Yes"** to proceed with entering
nominee details or **"No"** to skip this
step.

**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**



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 *

Gender

Select ID proof *

ID Proof No*

Select ID Proof before entering ID Proof Number

Email ID of the Nominee *

Mobile number *

Address Same as Applicant ☒ YES ☐ NO

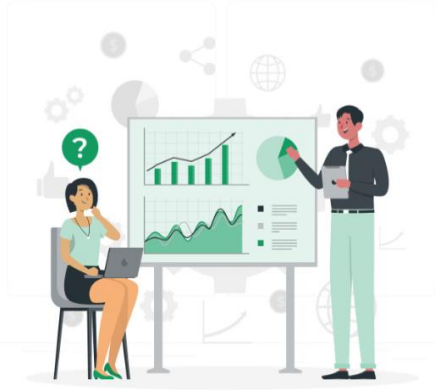
Nominee Share* 100 %

[+ Add Nominee](#)

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 ?

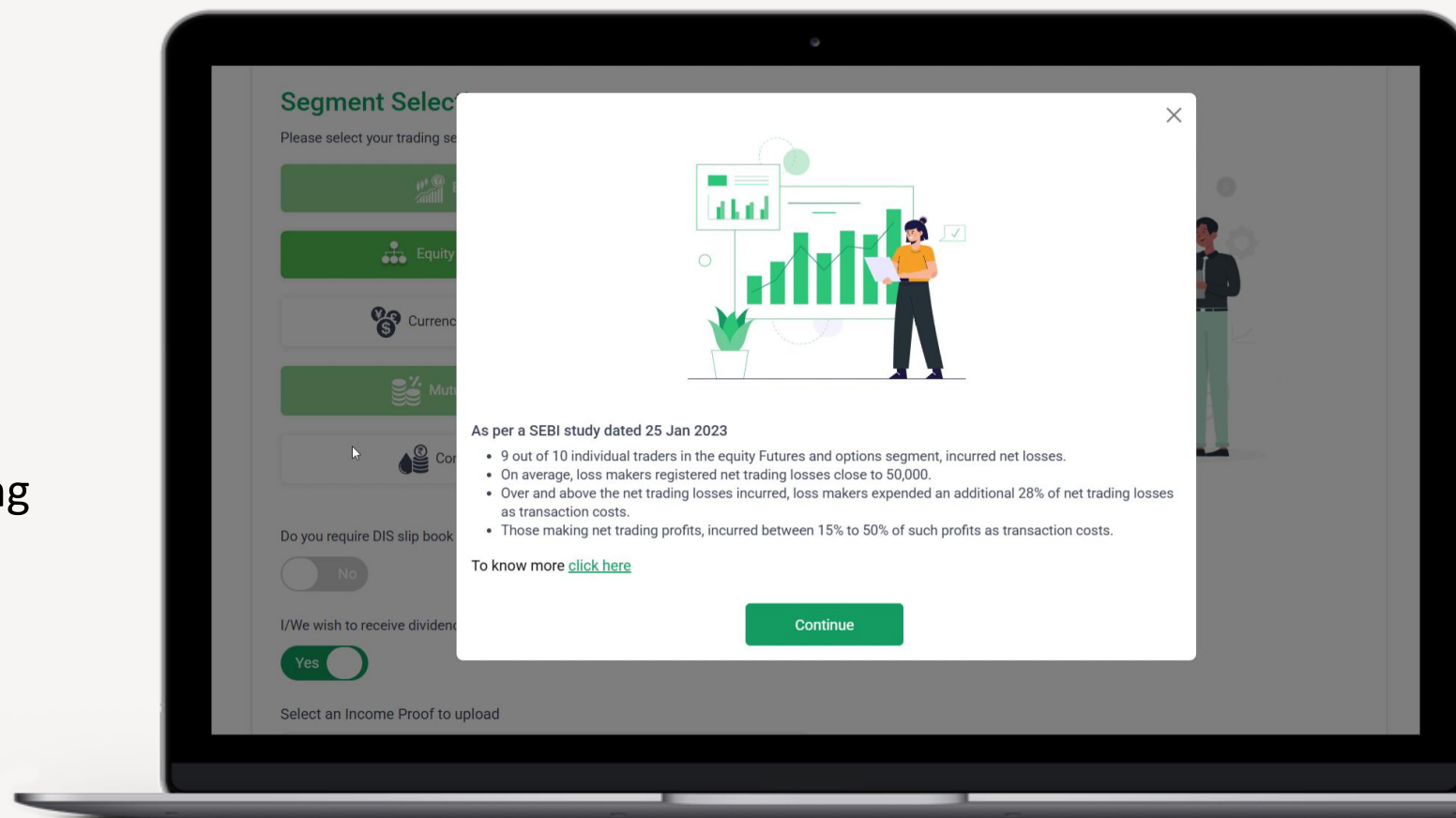
☐ No

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.



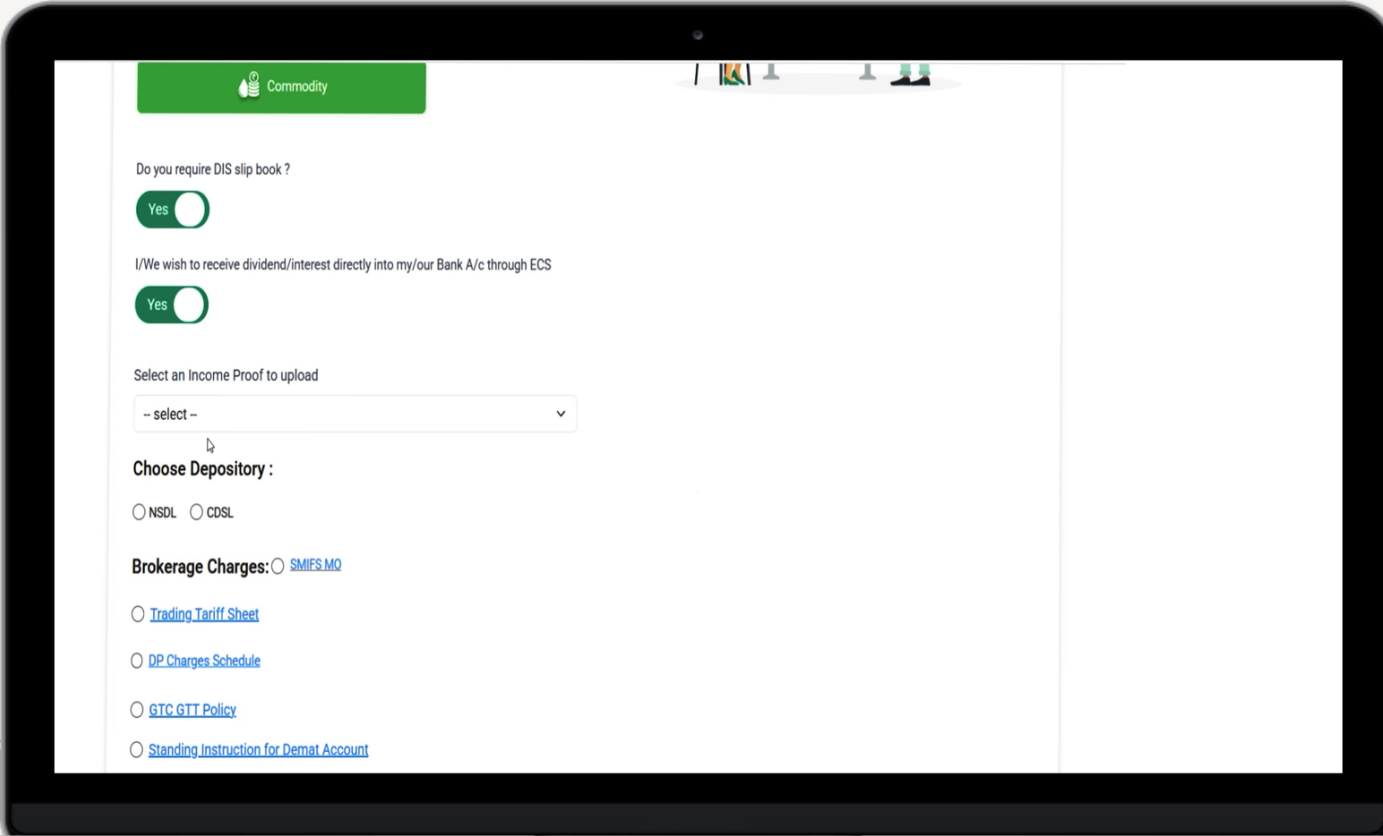
Additional Preferences & Income Proof

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.)



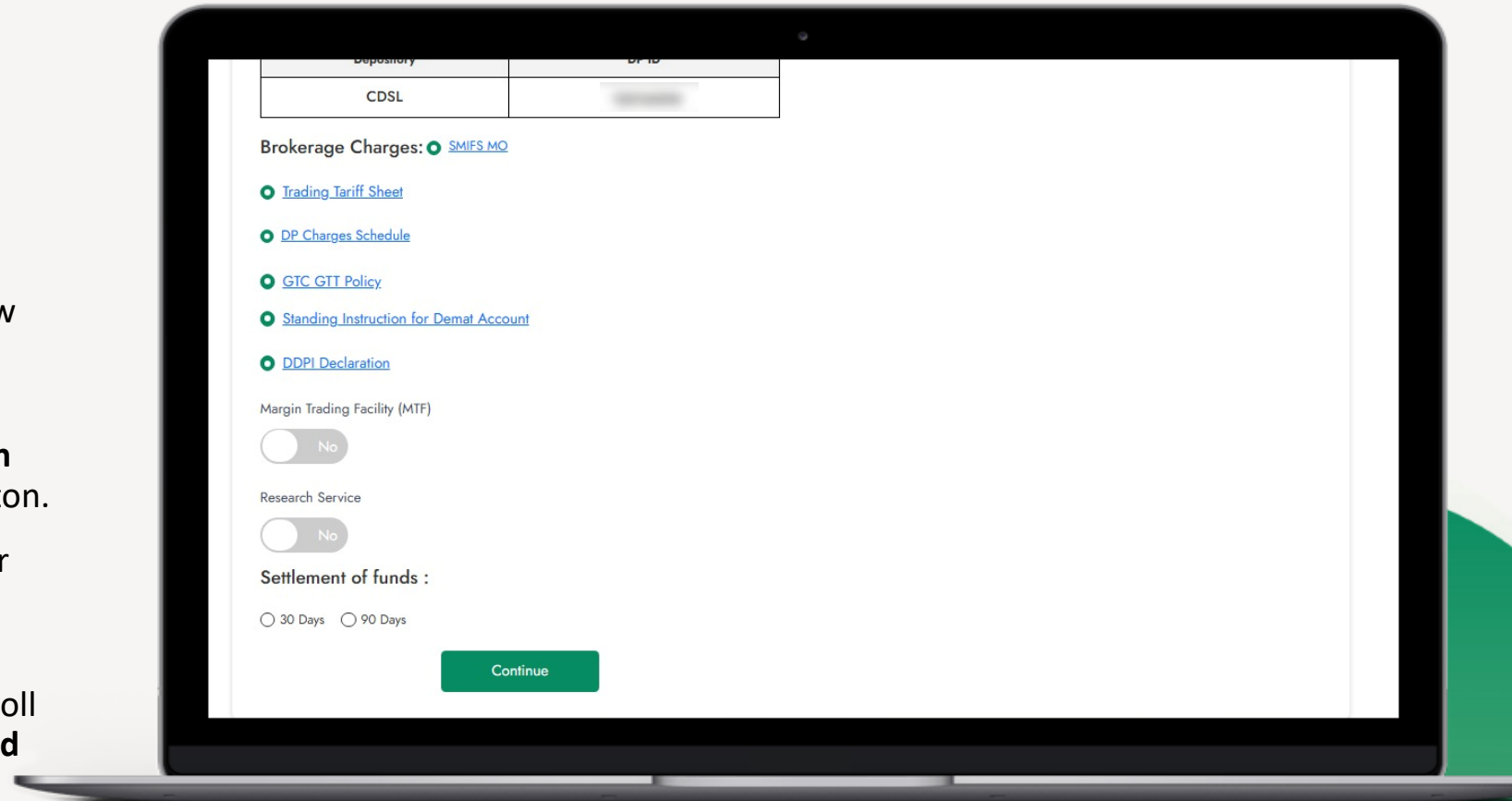
The screenshot shows the 'Commodity' settings page in the ARTH App. At the top, there is a green header with a 'Commodity' icon and label. Below this, the page contains several settings:

- Do you require DIS slip book ?**: A toggle switch set to 'Yes'.
- I/We wish to receive dividend/interest directly into my/our Bank A/c through ECS**: A toggle switch set to 'Yes'.
- Select an Income Proof to upload**: A dropdown menu currently showing '-- select --'.
- Choose Depository :**: Two radio buttons, 'NSDL' and 'CDSL', both of which are unselected.
- Brokerage Charges:**: A radio button next to the text 'SMIFS.MQ'.
- Below the Brokerage Charges, there are four more radio buttons, each followed by a link:
 - [Trading Tariff Sheet](#)
 - [DP Charges Schedule](#)
 - [GTC GTT Policy](#)
 - [Standing Instruction for Demat Account](#)

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

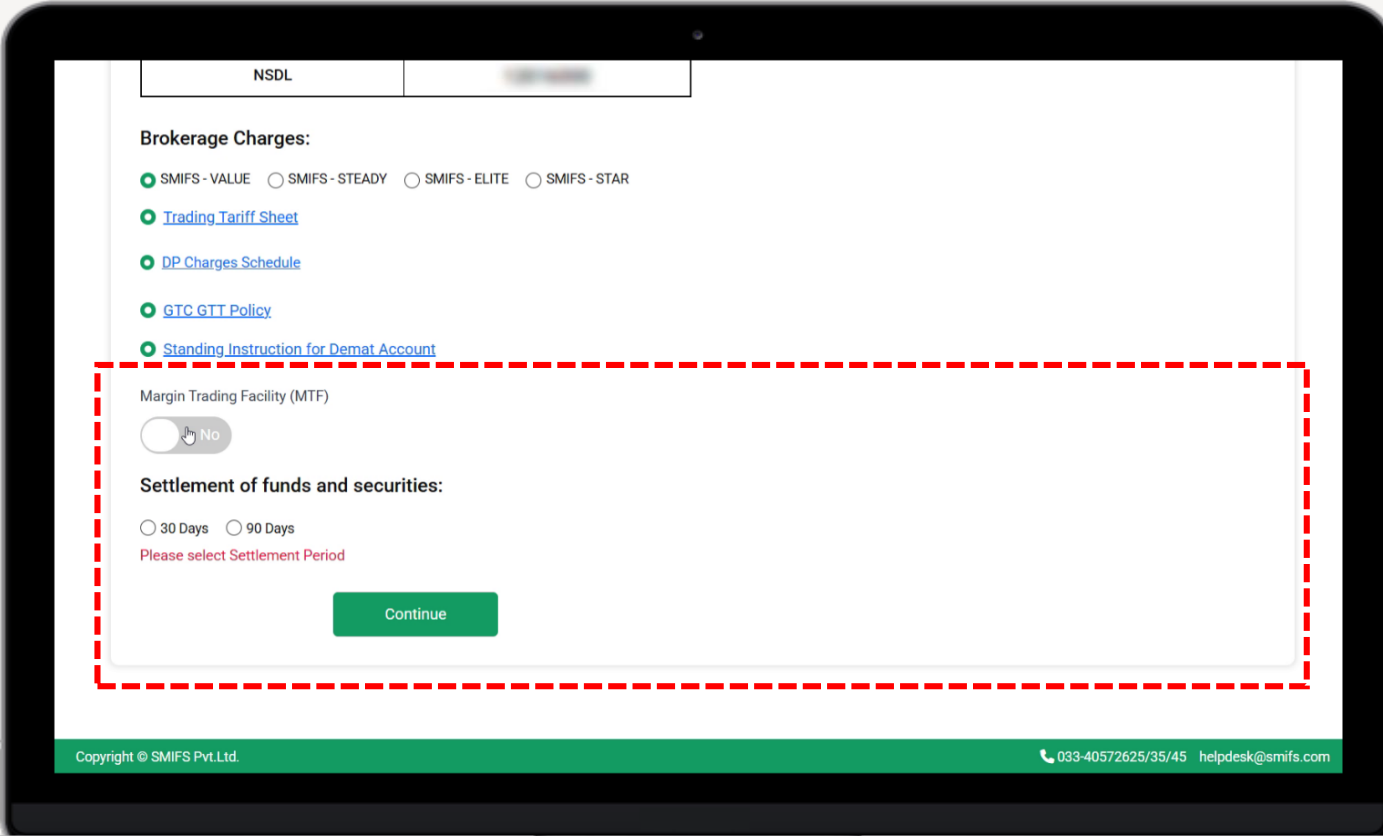
Then, click on the ‘SMIFS MO’ option to view the brokerage charges.

- 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

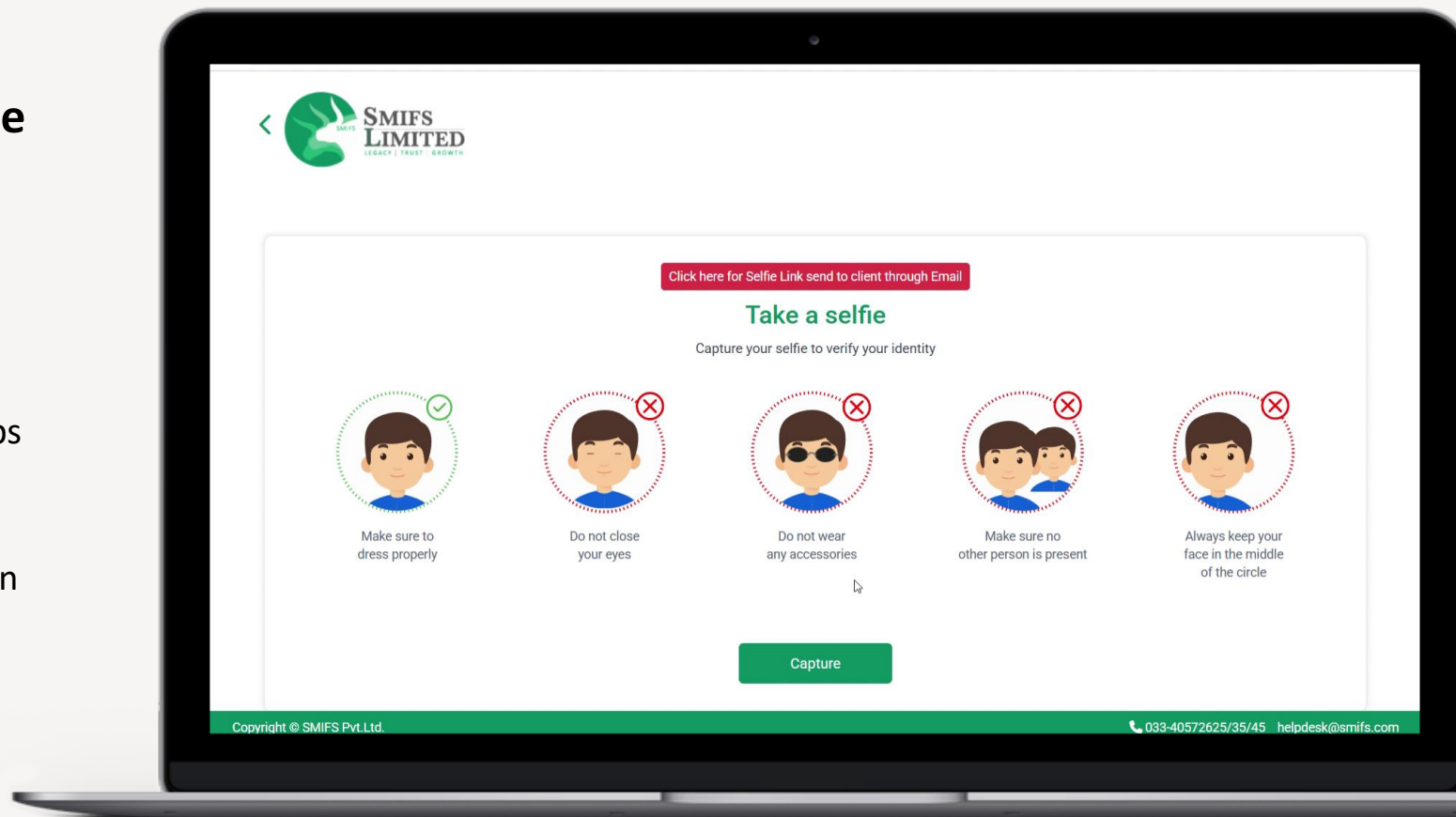
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In this step, you'll need to take a selfie using your device's camera.

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

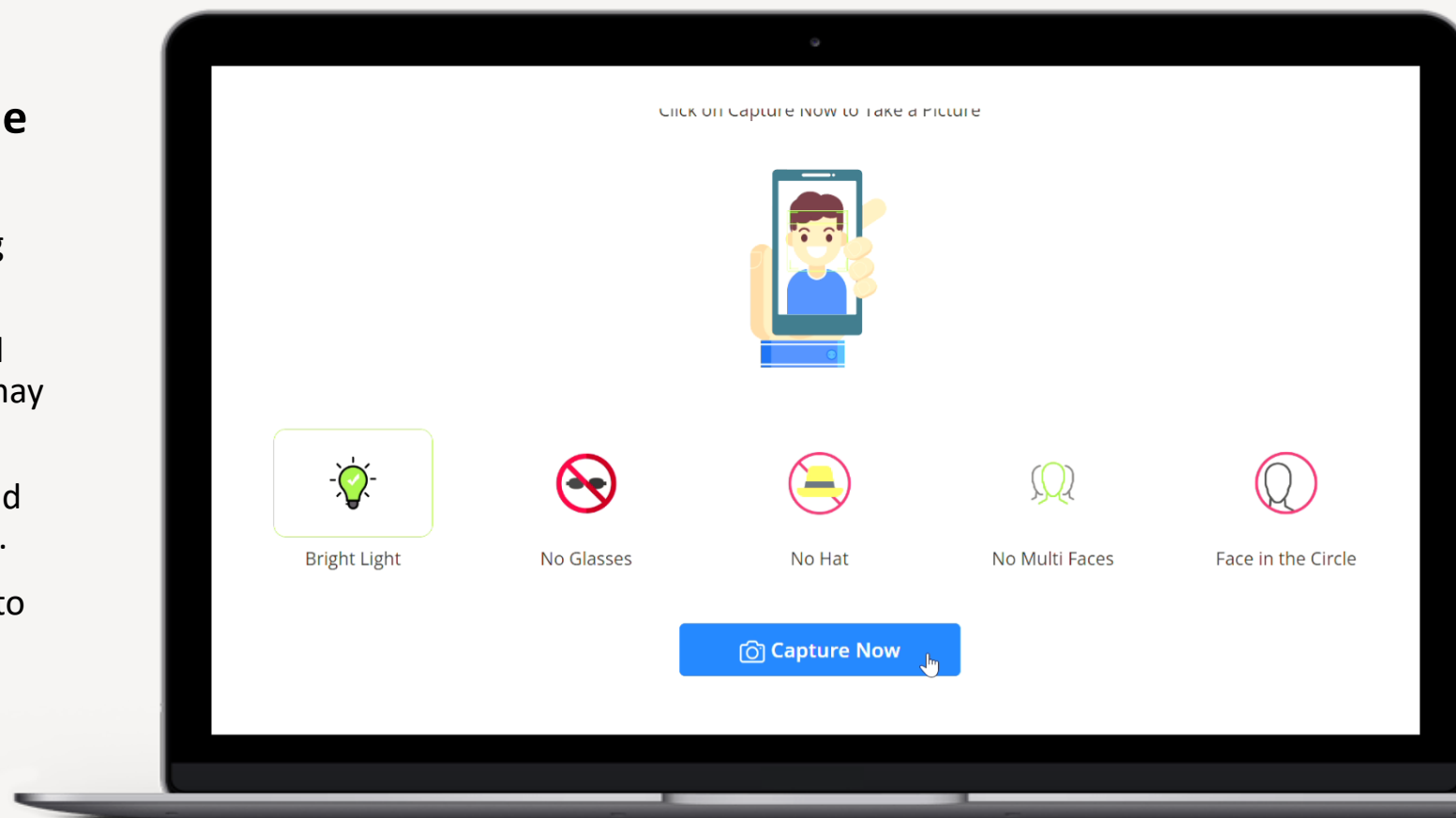
- ✓ Make sure you're dressed properly
- ✗ Don't close your eyes
- ✗ Avoid wearing accessories like sunglasses or caps
- ✗ Make sure no other person is in the frame
- ✗ Keep your face centered inside the circle

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

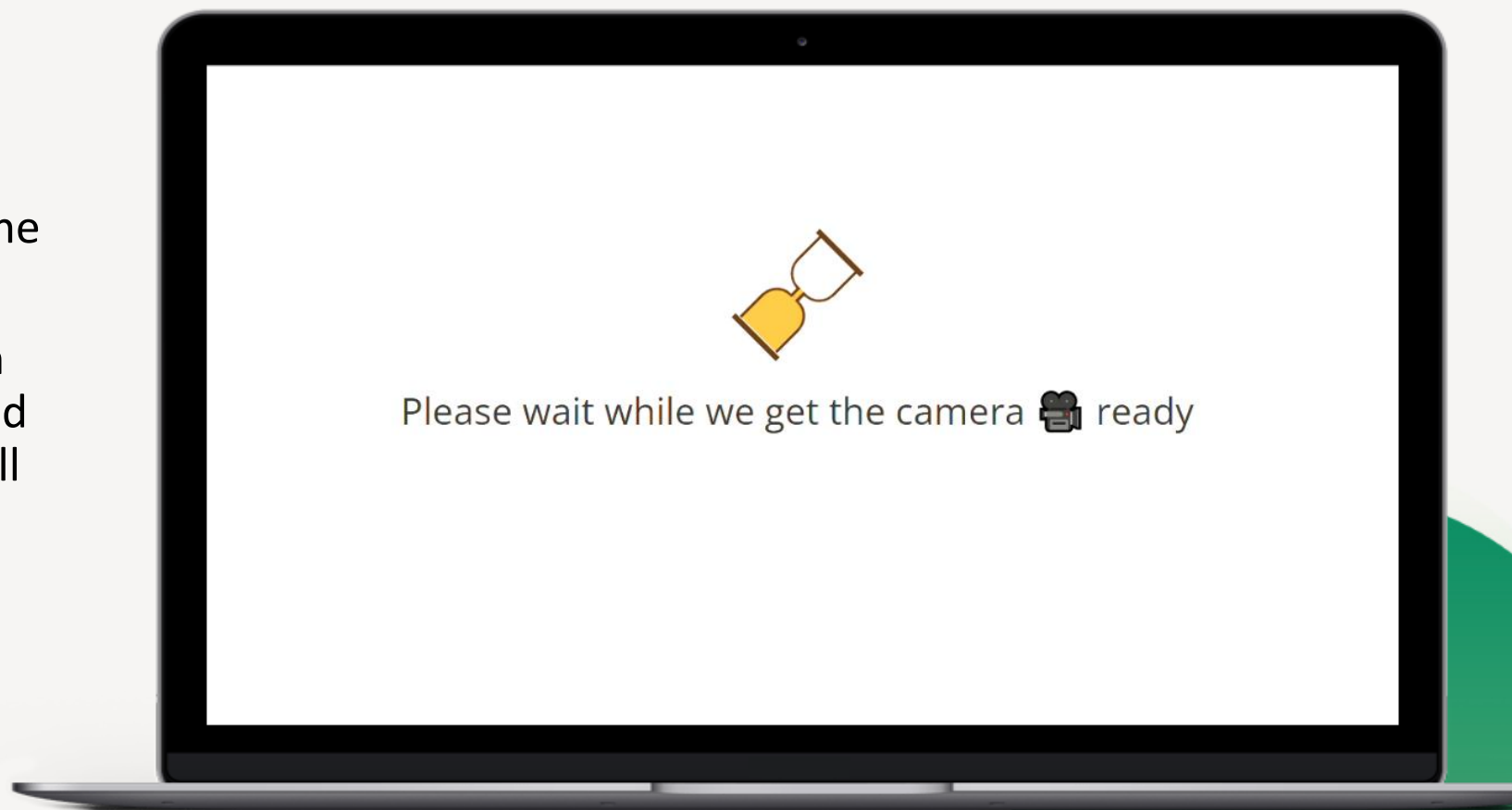


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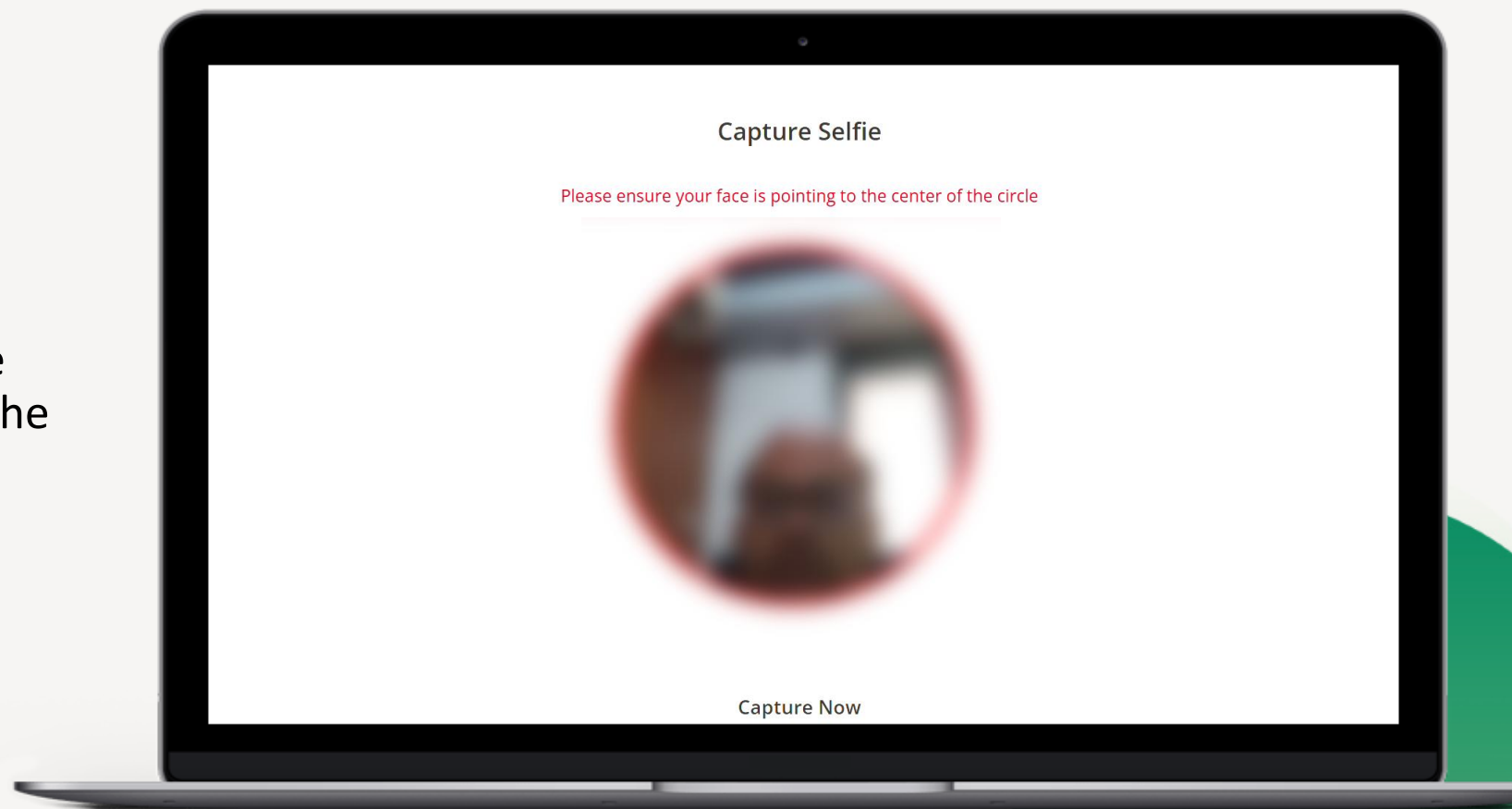
- In this step, you'll need to **capture a selfie** using your device's camera.
- Make sure you're in a **well-lit environment**, and **remove any glasses, caps, or accessories** that may block your face.
- Ensure there are **no other faces** in the frame and that your face is **perfectly centered**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



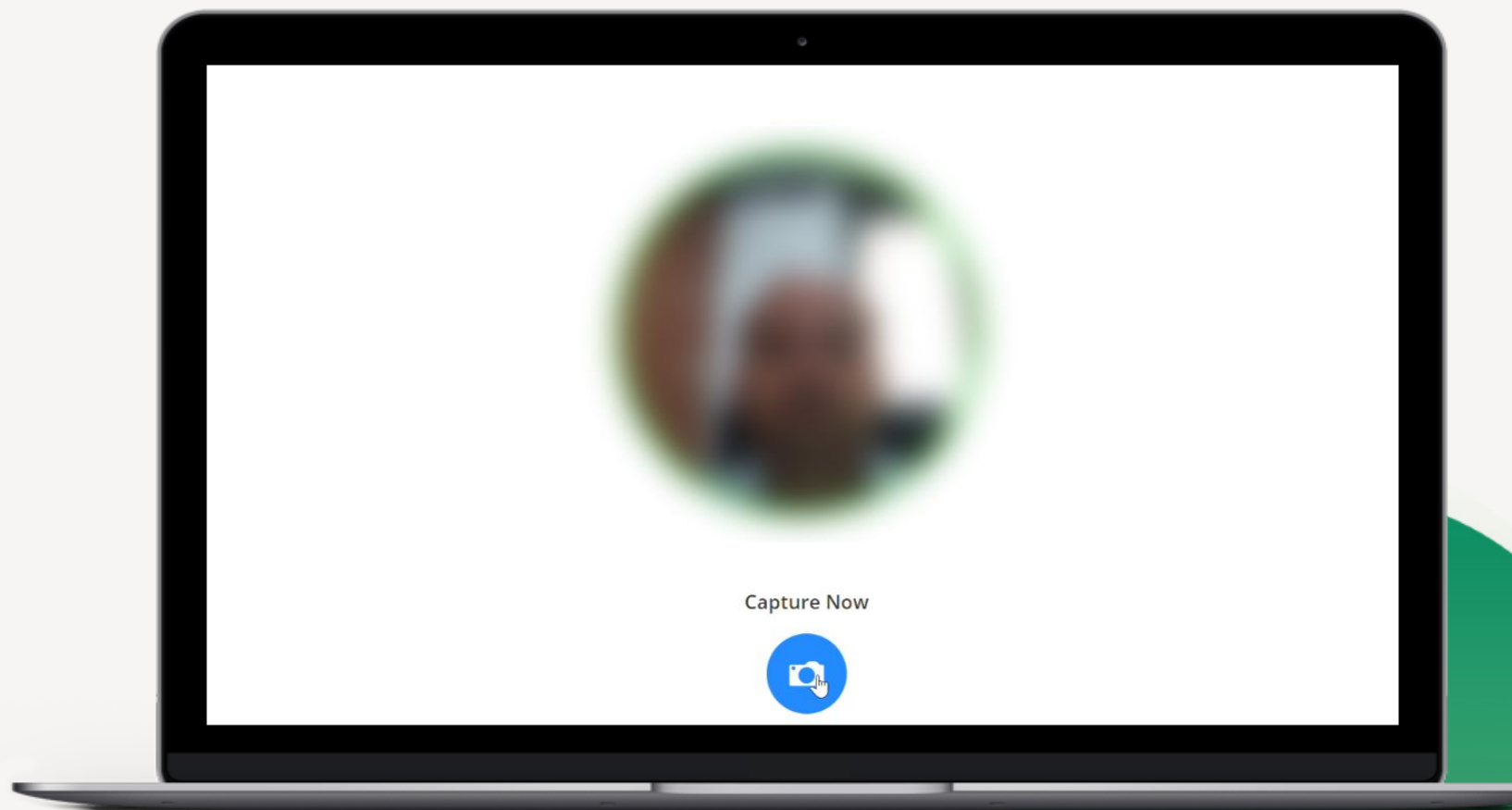
- Now, please wait a moment while the **camera gets ready**.
- Make sure you stay in position, with your face clearly visible and centered on the screen. The selfie capture will begin shortly



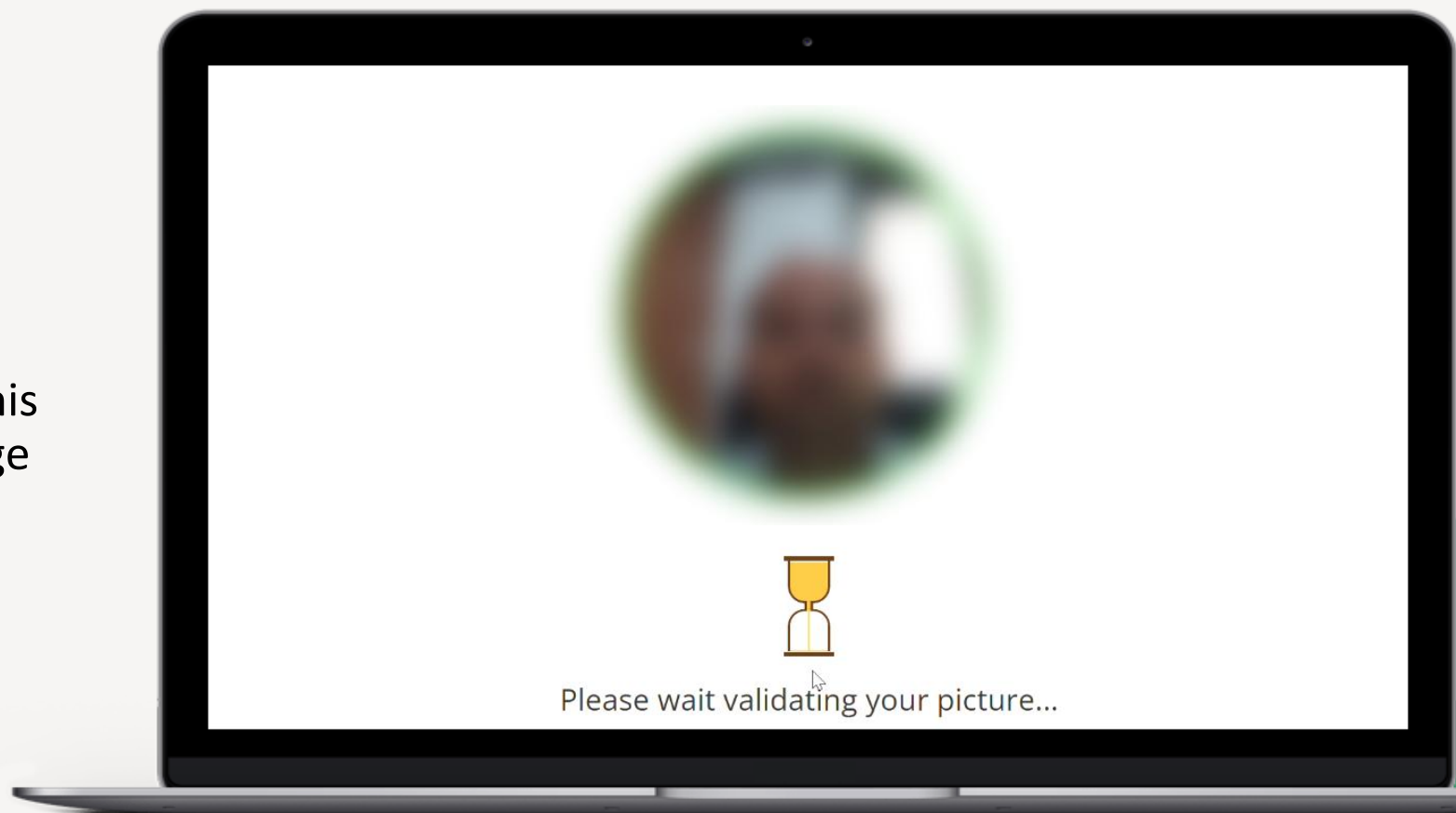
A new page will appear. Please ensure your face is pointing to the center of the **red circle**.



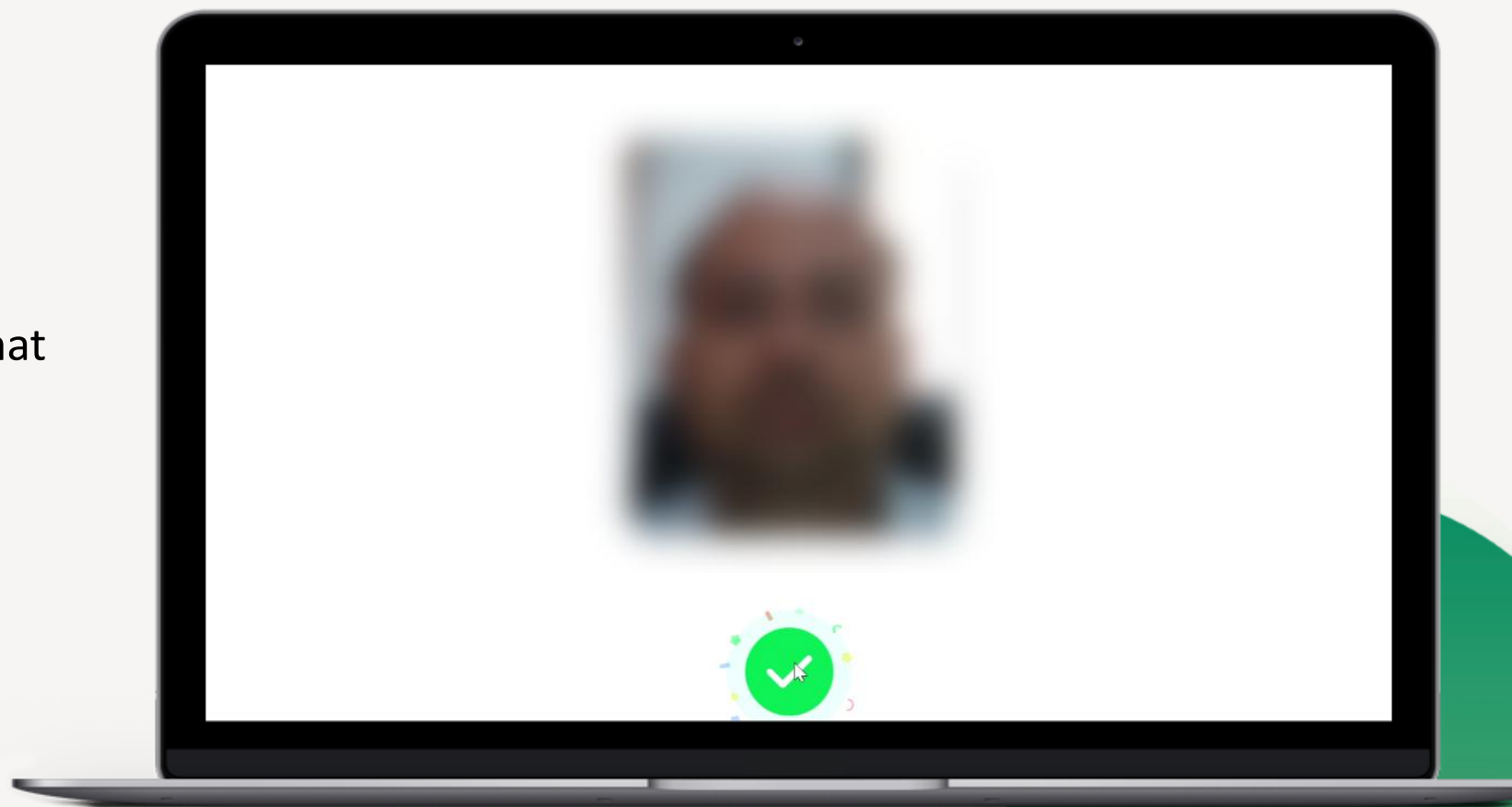
- Once the **red circle turns green**, it means the camera is ready.
- Now, click on the **‘Capture Now’** button to take your selfie



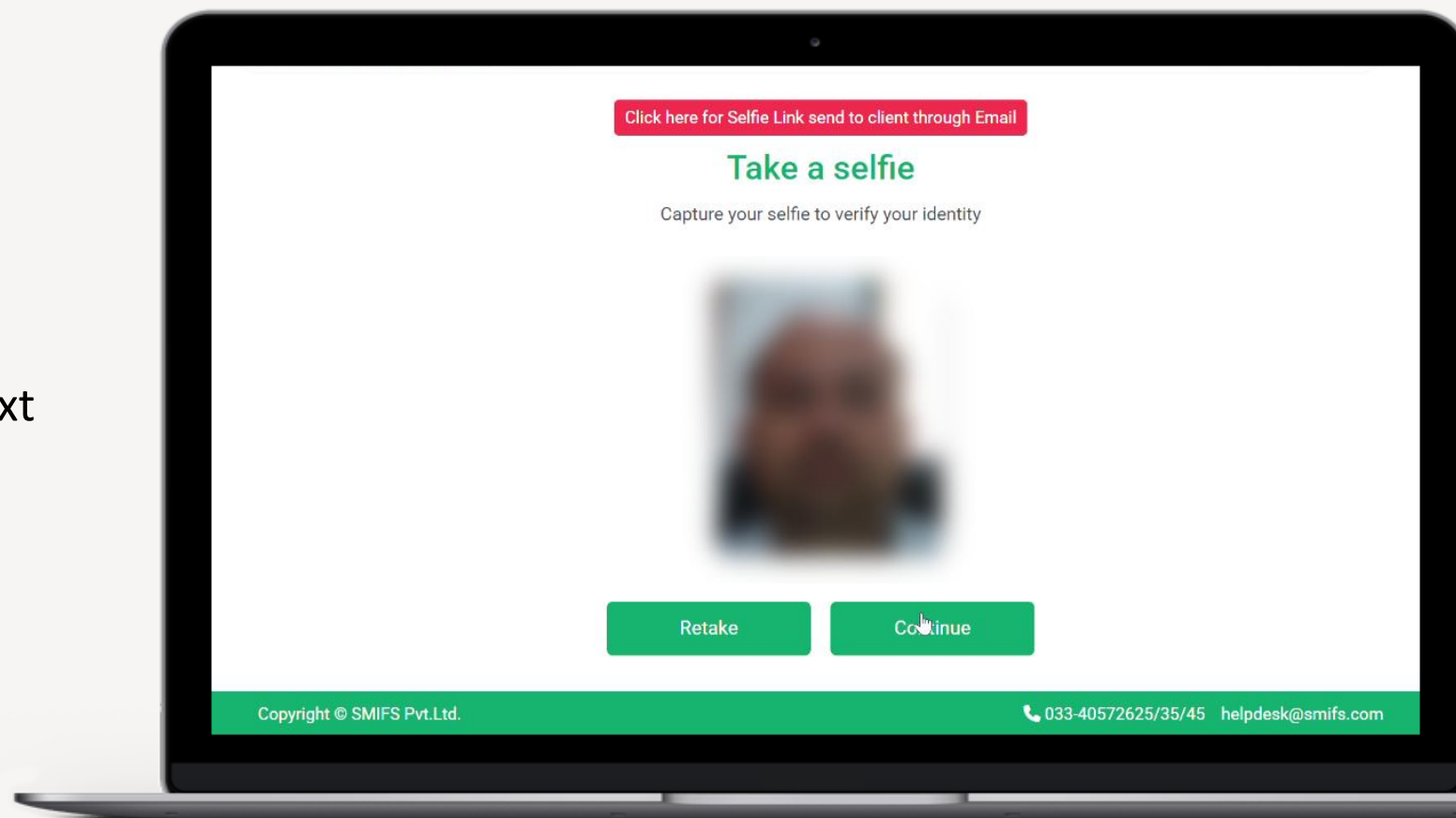
- Please wait for a few seconds while the camera **validates your picture.**
- Make sure you remain still during this time, as the system checks the image for clarity and compliance



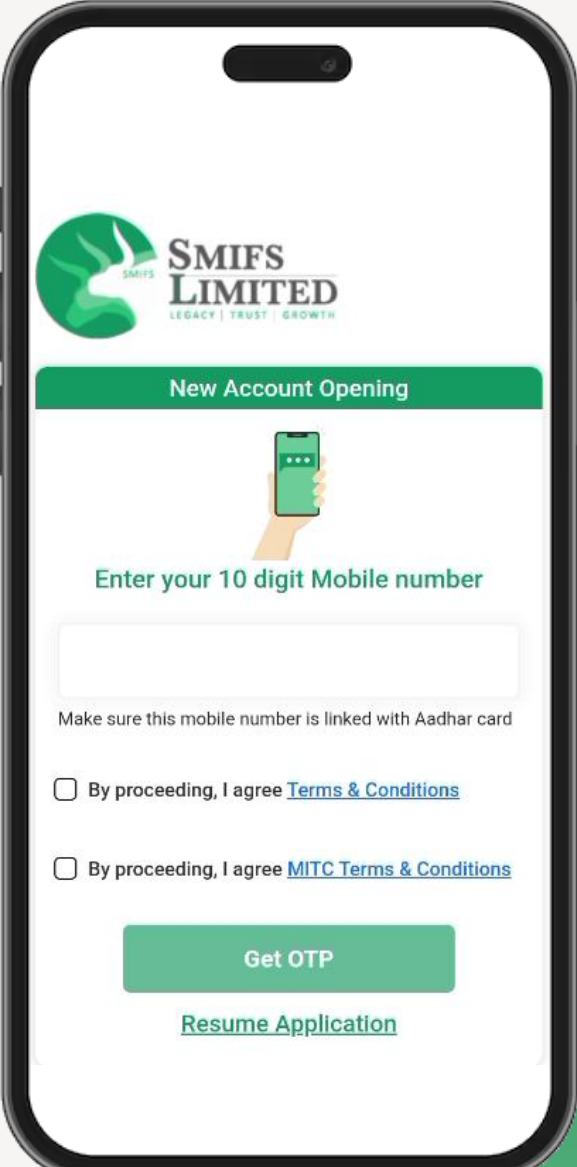
A **green tick** on the screen confirms that your selfie has been **captured successfully**.



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



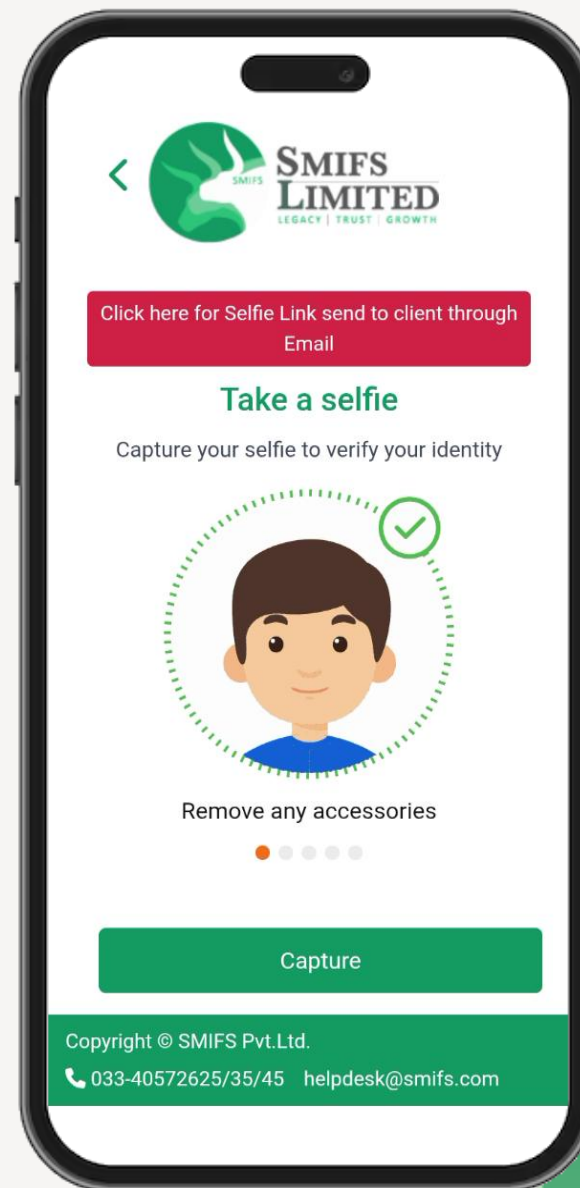
- If you do not have a **webcam** attached to your system, then you need to open the link **kyc.smwml.com** and enter your mobile number and take a moment to read the **Terms and Conditions**. Once you've done that, tick the **checkboxes** confirming you've understood and agreed. Now go ahead and click 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.



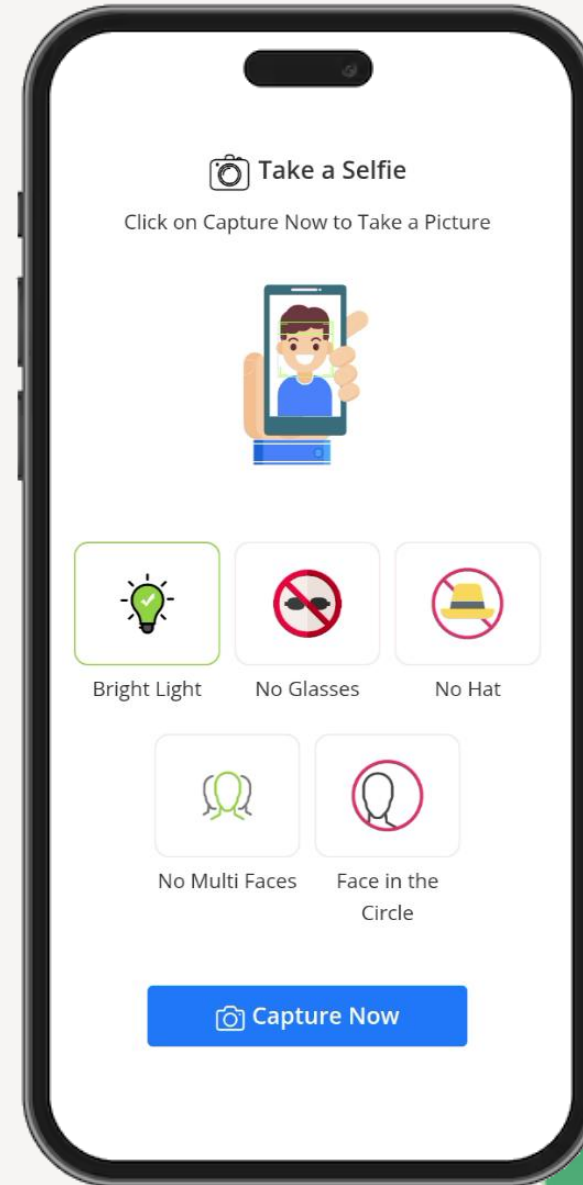
The image shows a smartphone screen displaying the SMIFS Limited mobile application interface for a new account opening. At the top, the SMIFS Limited logo is visible. Below it, a green banner reads "New Account Opening". The main content area features an illustration of a hand holding a smartphone, followed by the text "Enter your 10 digit Mobile number". There is a text input field for the mobile number. Below the input field, a note states "Make sure this mobile number is linked with Aadhar card". Two checkboxes are present: the first is labeled "By proceeding, I agree [Terms & Conditions](#)" and the second is labeled "By proceeding, I agree [MITC Terms & Conditions](#)". At the bottom, there is a green button labeled "Get OTP" and a link labeled [Resume Application](#).

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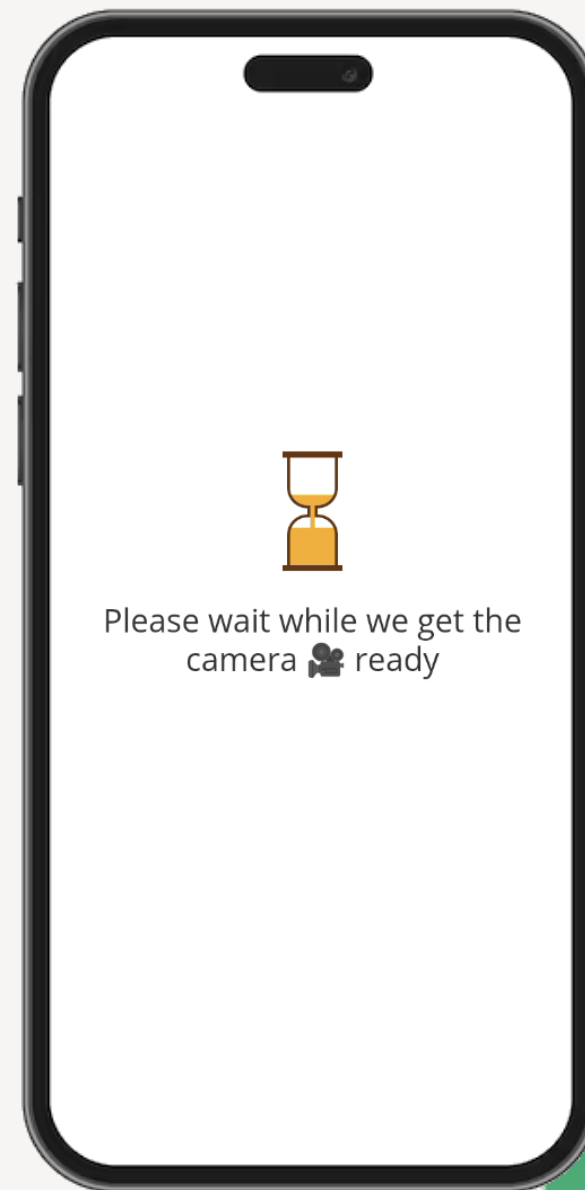
Once everything is set, click on the 'Capture' button to take your selfie and proceed.



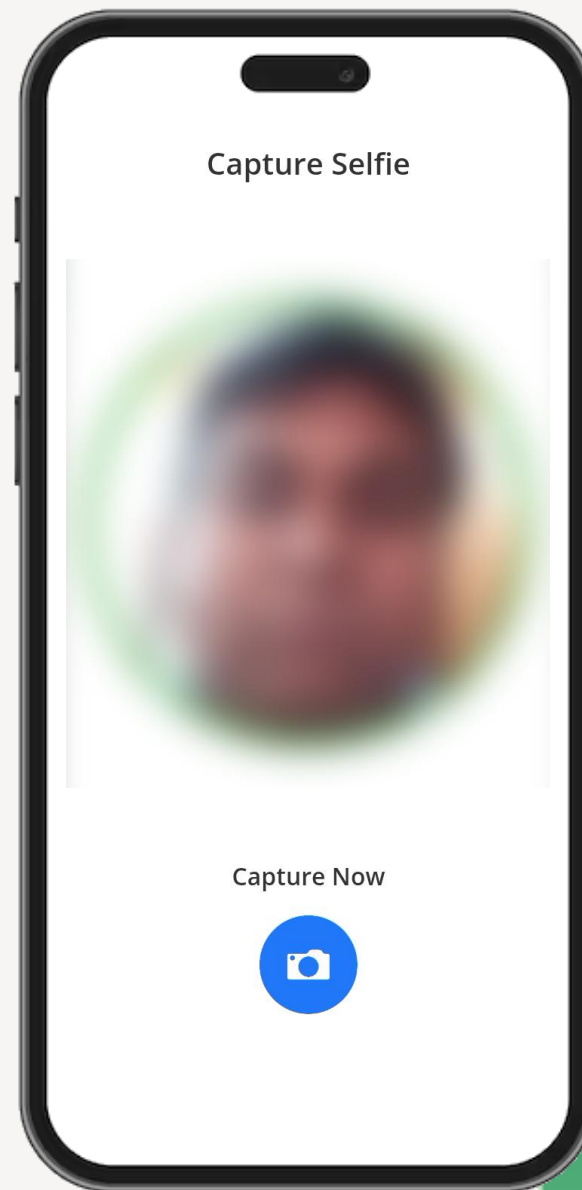
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- Once ready, click on the '**Capture Now**' button to take the selfie.



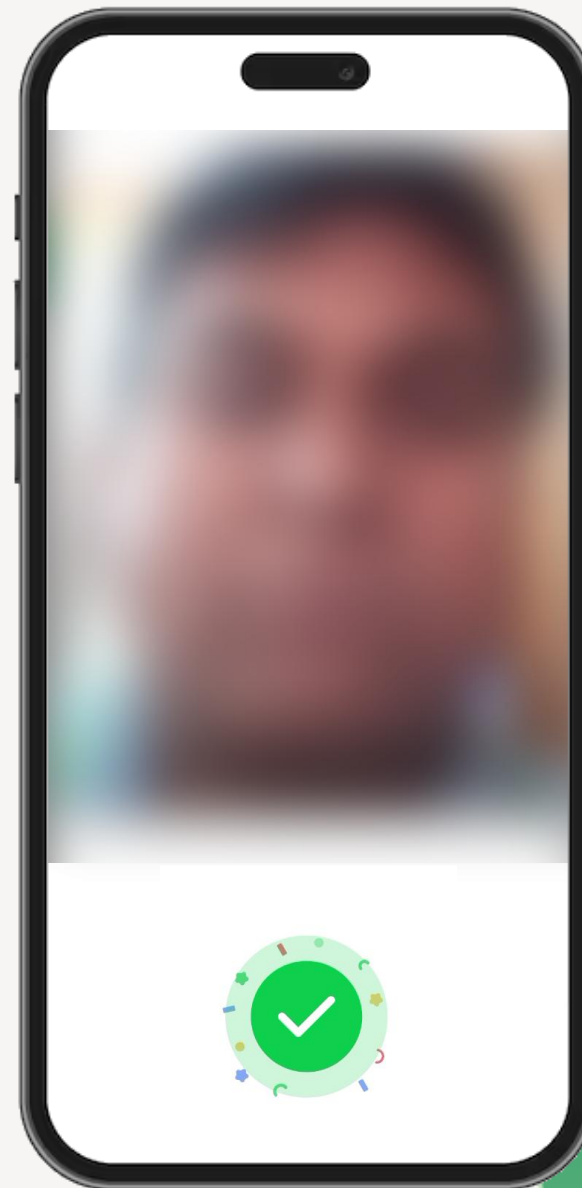
- Now, please wait a moment while the **camera gets ready**.
- Make sure you stay in position, with your face clearly visible and centered on the screen. The selfie capture will begin shortly



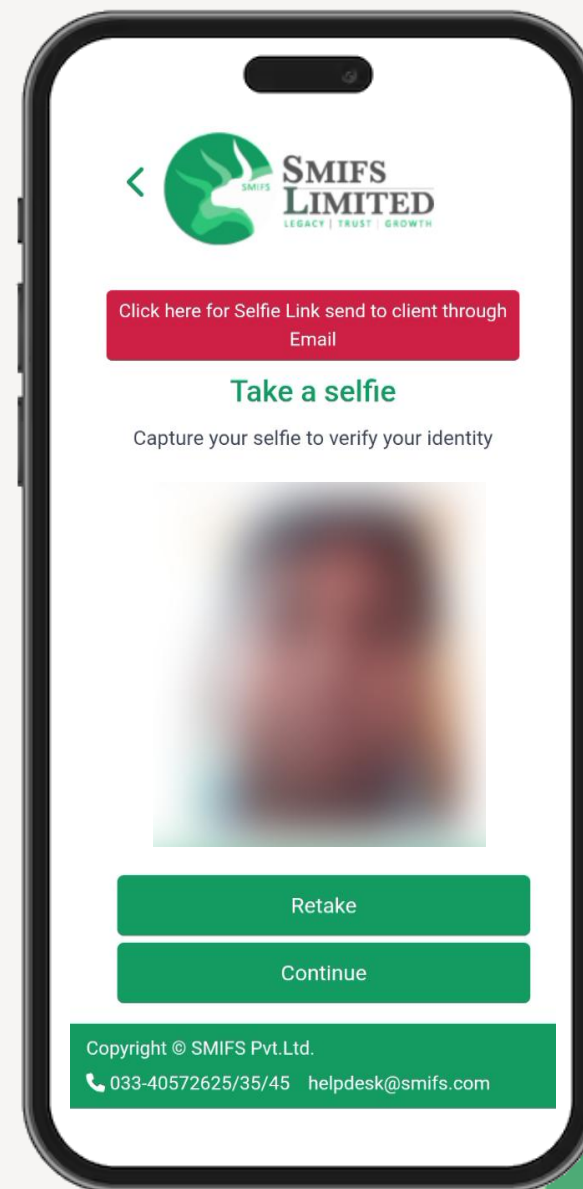
- A new page will now appear. Please ensure your face is **perfectly aligned at the center of the red circle**.
- Once the **red circle turns green**, it means the camera is ready.
- Now, click on the **‘Capture Now’** button to take your selfie and complete the verification step



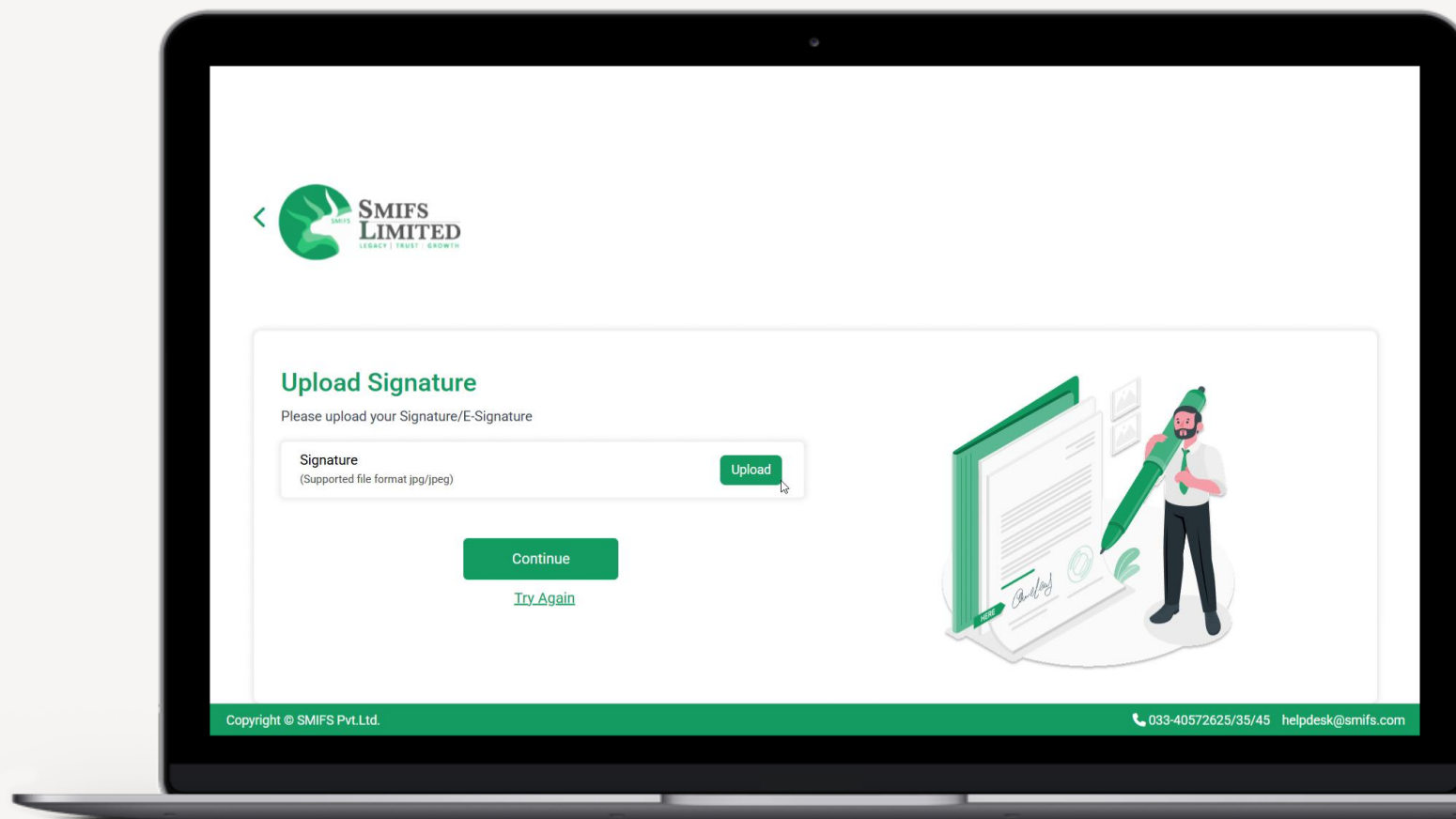
A **green tick** on the screen confirms that your selfie has been **captured successfully**.



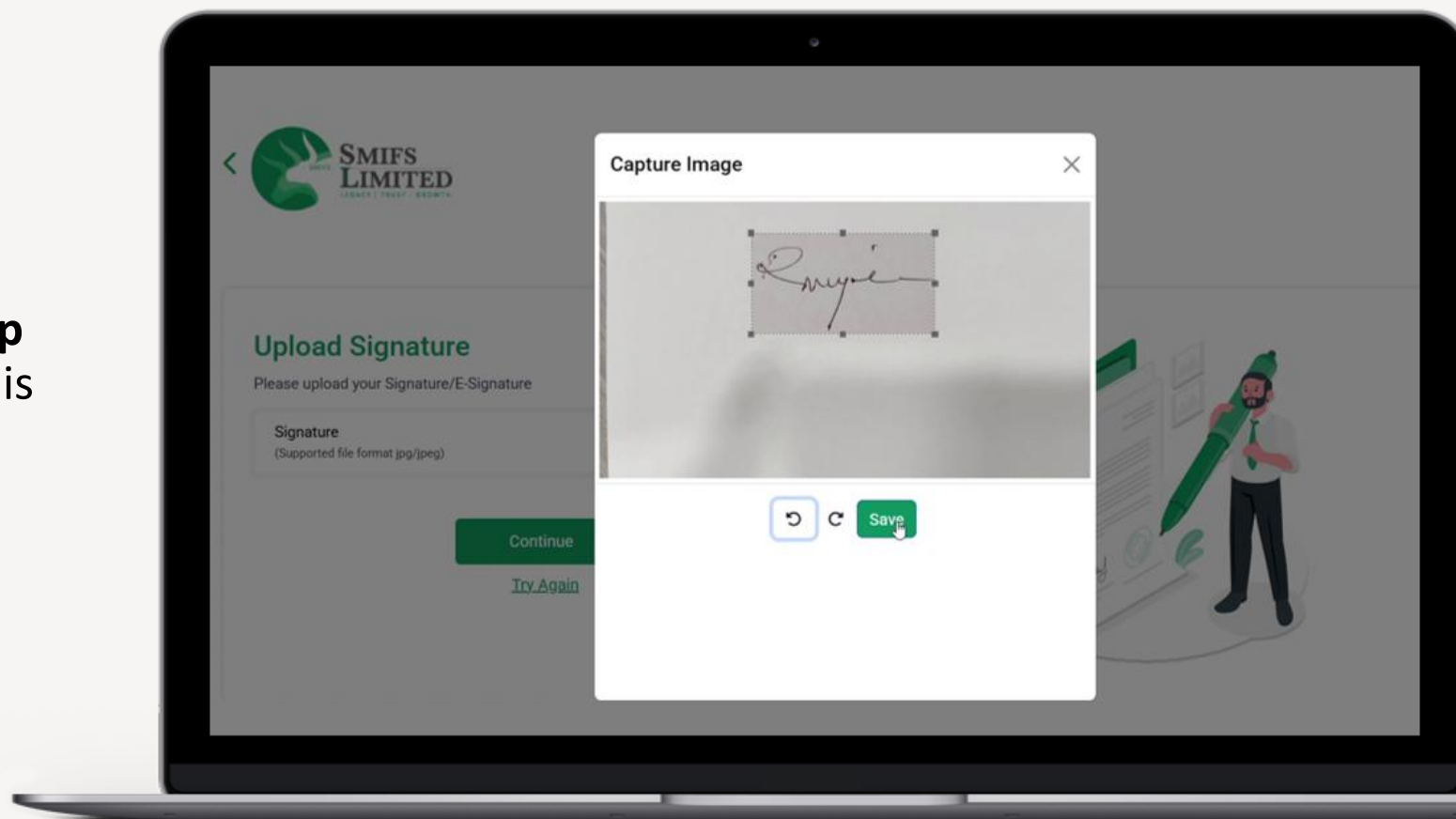
If everything is okay, then tap on **Continue** button to proceed to the next step.



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.

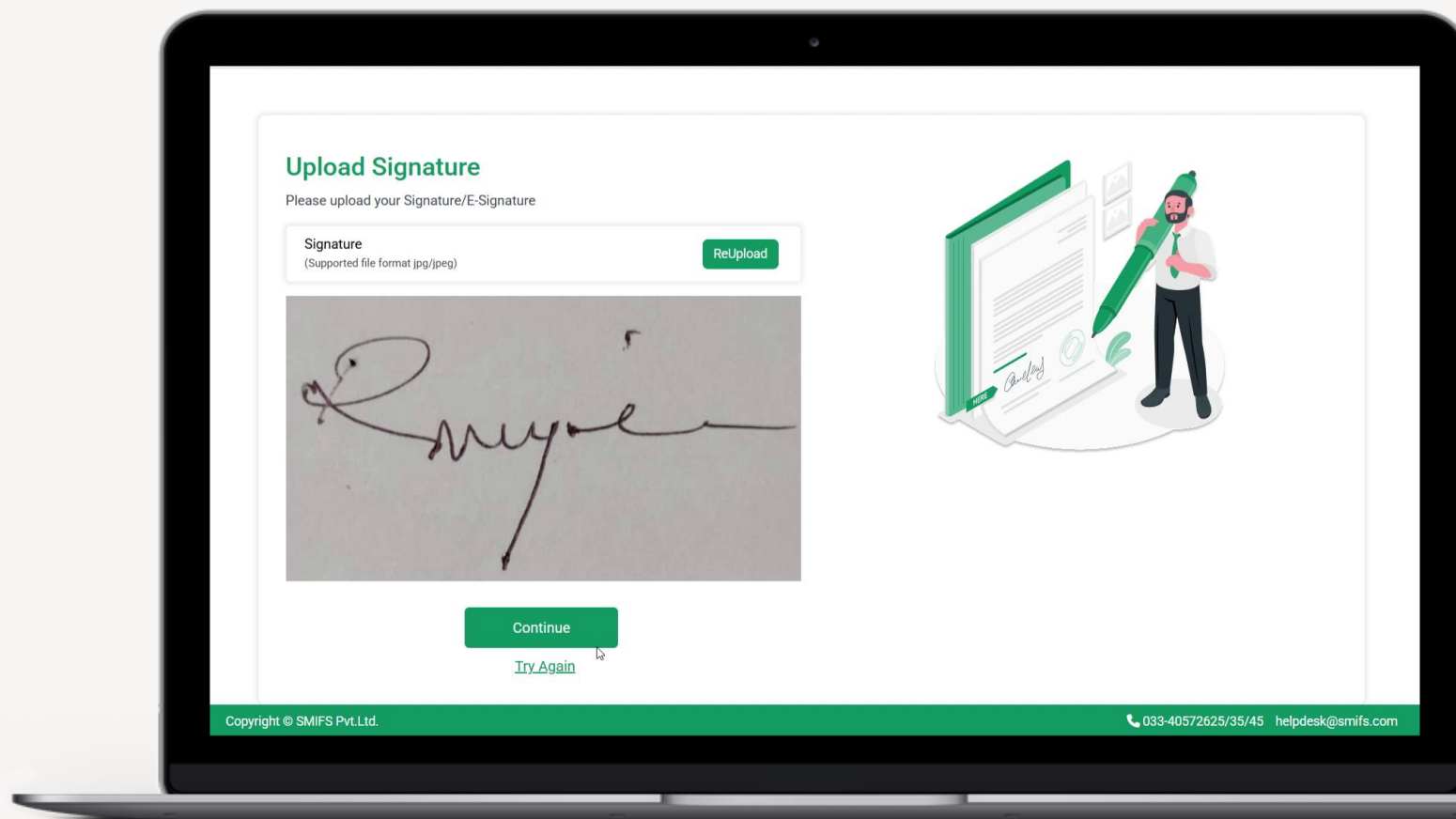


After uploading your signature, you'll see a **preview window**. If needed, **crop the image** so that only your signature is visible. Once satisfied, click on the **'Save'** button to proceed.



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

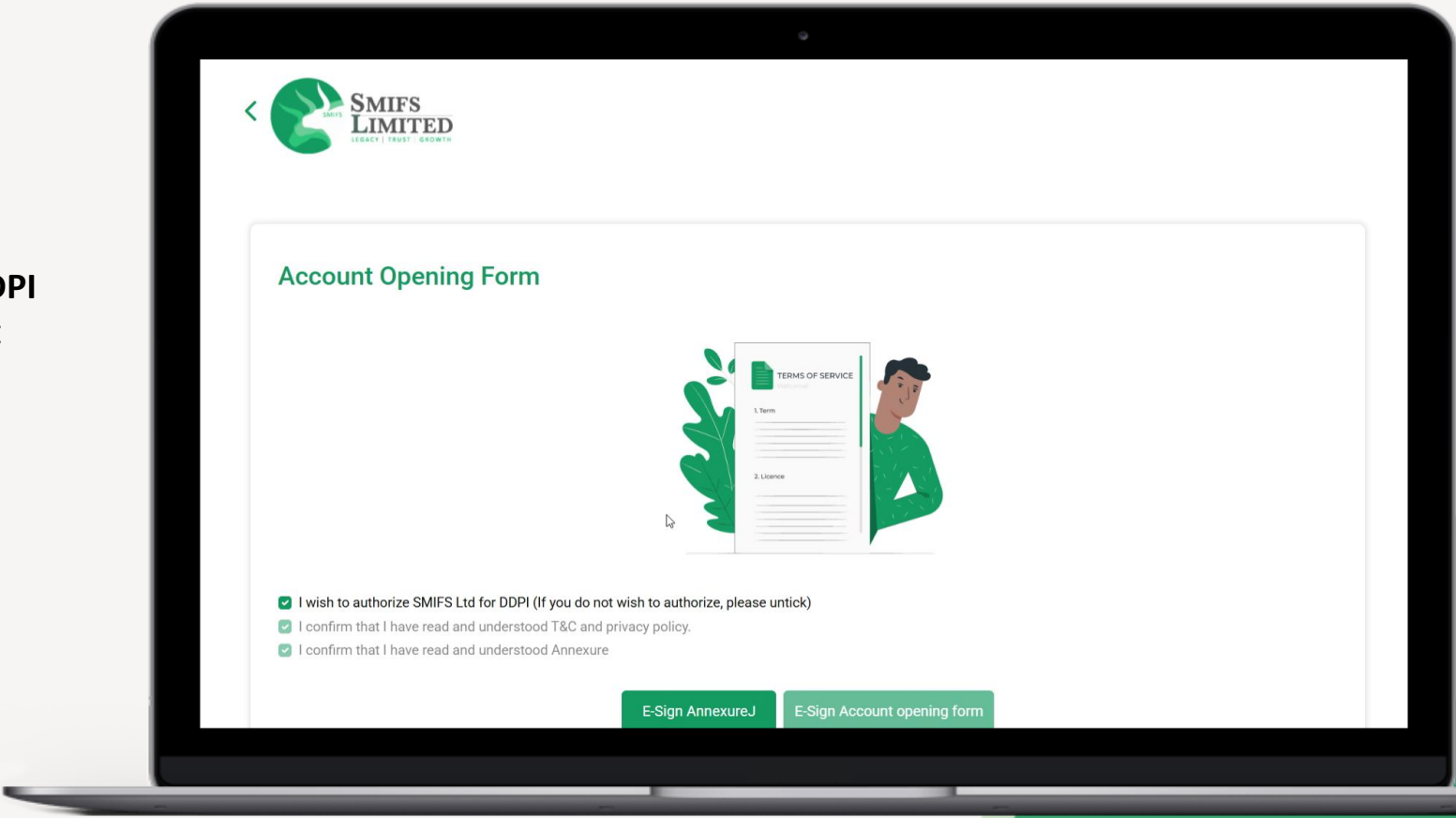
Make sure everything looks correct before proceeding.



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.



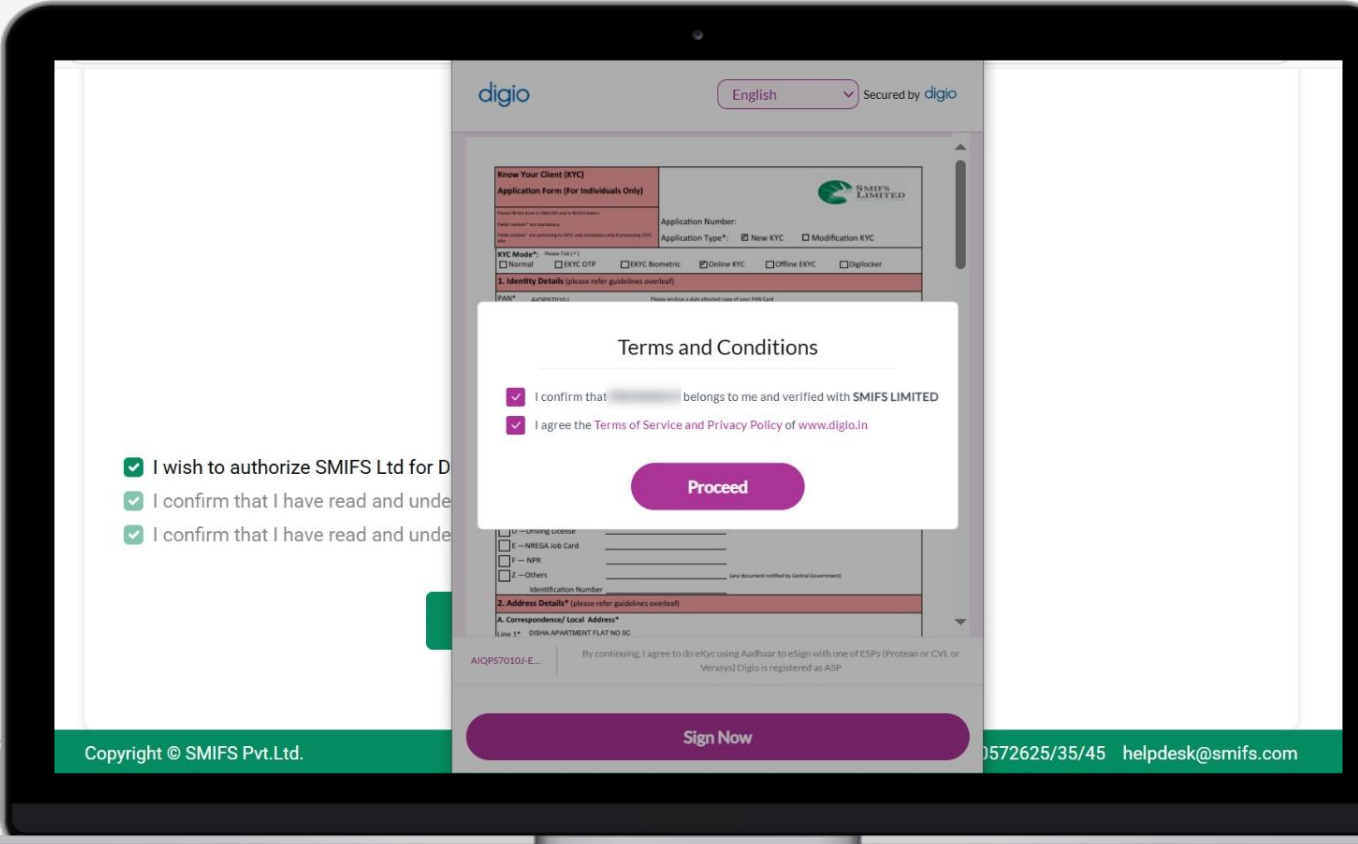
The screenshot shows the 'Account Opening Form' on the SMIFS Limited website. The form includes a header with the SMIFS logo and a back arrow. The main content area features an illustration of a person reading a document titled 'TERMS OF SERVICE' with sections for '1. Term' and '2. Licence'. Below the illustration, there are three checkboxes, all of which are checked:

- ☒ I wish to authorize SMIFS Ltd for DDPI (If you do not wish to authorize, please untick)
- ☒ I confirm that I have read and understood T&C and privacy policy.
- ☒ I confirm that I have read and understood Annexure

At the bottom of the form, there are two buttons: 'E-Sign AnnexureJ' and 'E-Sign Account opening form'.

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.



digio English Secured by digio

Know Your Client (KYC)
Application Form (For Individuals Only)

Application Number:
Application Type: ☒ New KYC ☐ Modification KYC

KYC Mode: ☐ Normal ☐ eKYC OTP ☐ eKYC Biometric ☒ Online KYC ☐ Offline eKYC ☐ Digilocker

1. Identity Details (please refer guidelines overlaid)

Terms and Conditions

☒ I confirm that [redacted] belongs to me and verified with SMIFS LIMITED

☒ I agree the Terms of Service and Privacy Policy of www.digio.in

Proceed

☒ I wish to authorize SMIFS Ltd for D
☒ I confirm that I have read and unde
☒ I confirm that I have read and unde

2. Address Details* (please refer guidelines overlaid)

A. Correspondence/ Local Address*
 Line 1* DIGIAPARTMENT FLAT NO 10

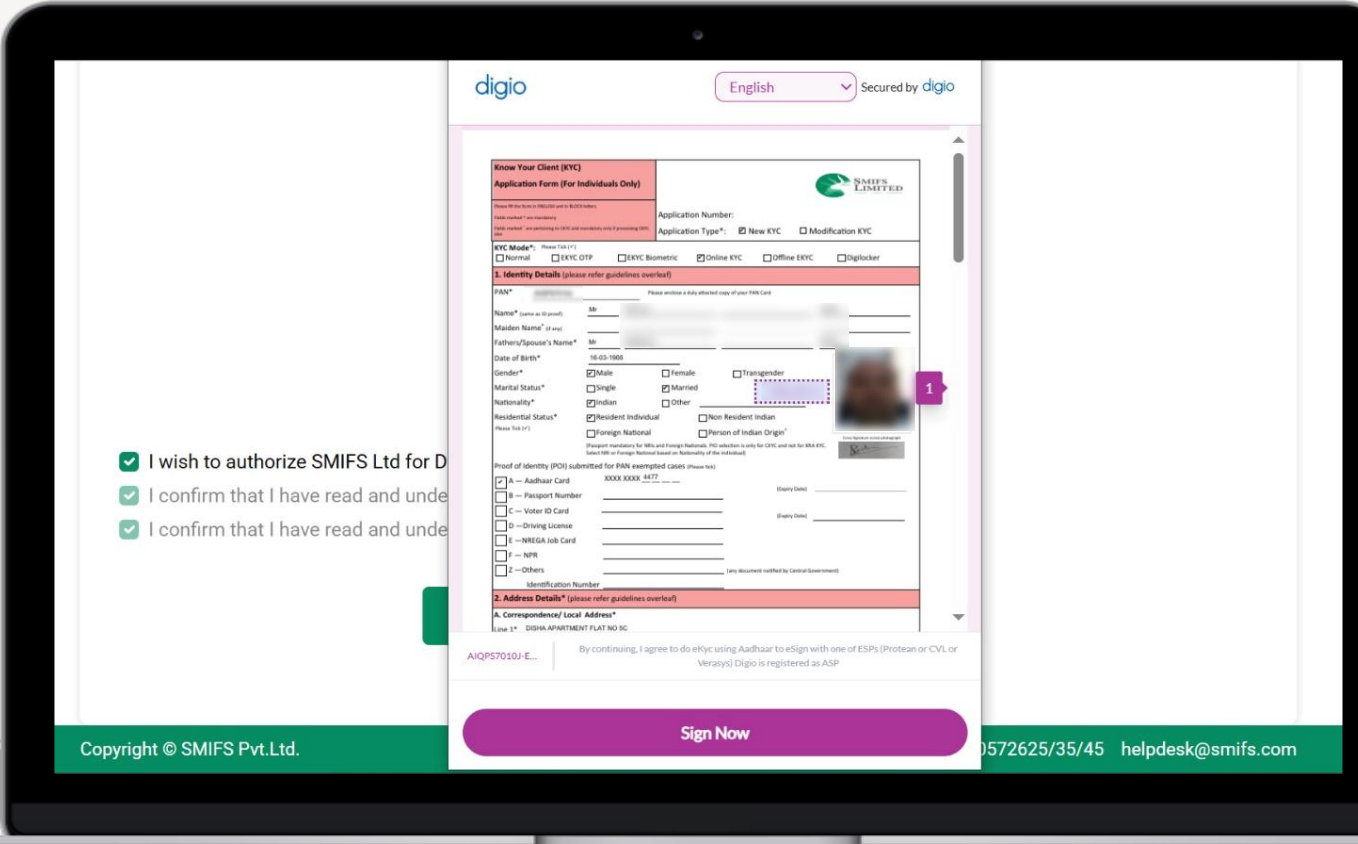
By continuing, I agree to do eKYC using Aadhaar to eSign with one of ESPs (Protean or CVL or Verazys) Digio is registered as ASP

Sign Now

Copyright © SMIFS Pvt.Ltd. 0572625/35/45 helpdesk@smifs.com

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.

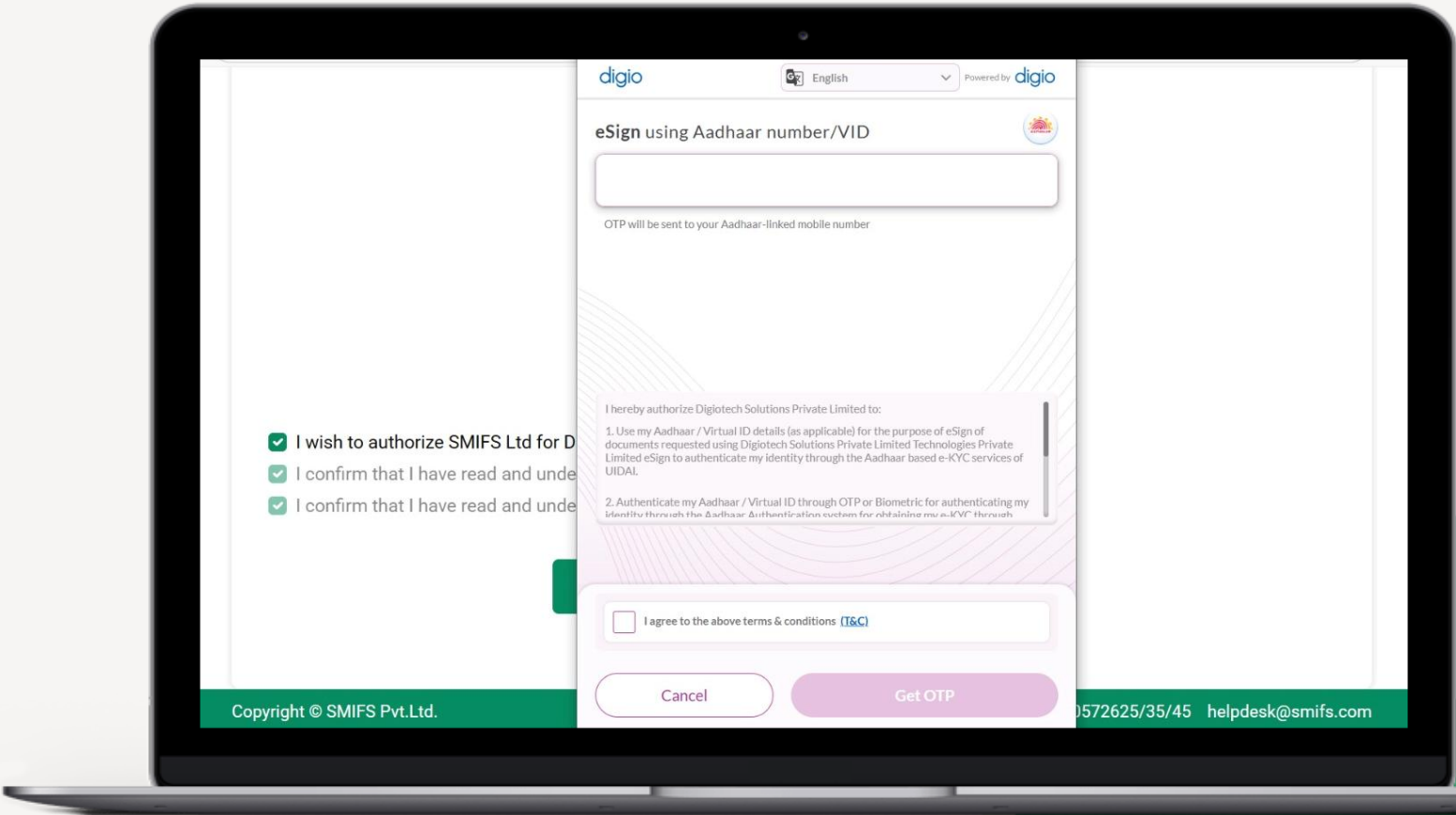


The screenshot shows a laptop displaying the SMIFS eKYC application form. The form is titled "Know Your Client (KYC) Application Form (For Individuals Only)". It includes a "Know Your Client (KYC)" section with fields for PAN, Name, Date of Birth, Gender, Marital Status, Nationality, Residential Status, 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**'.

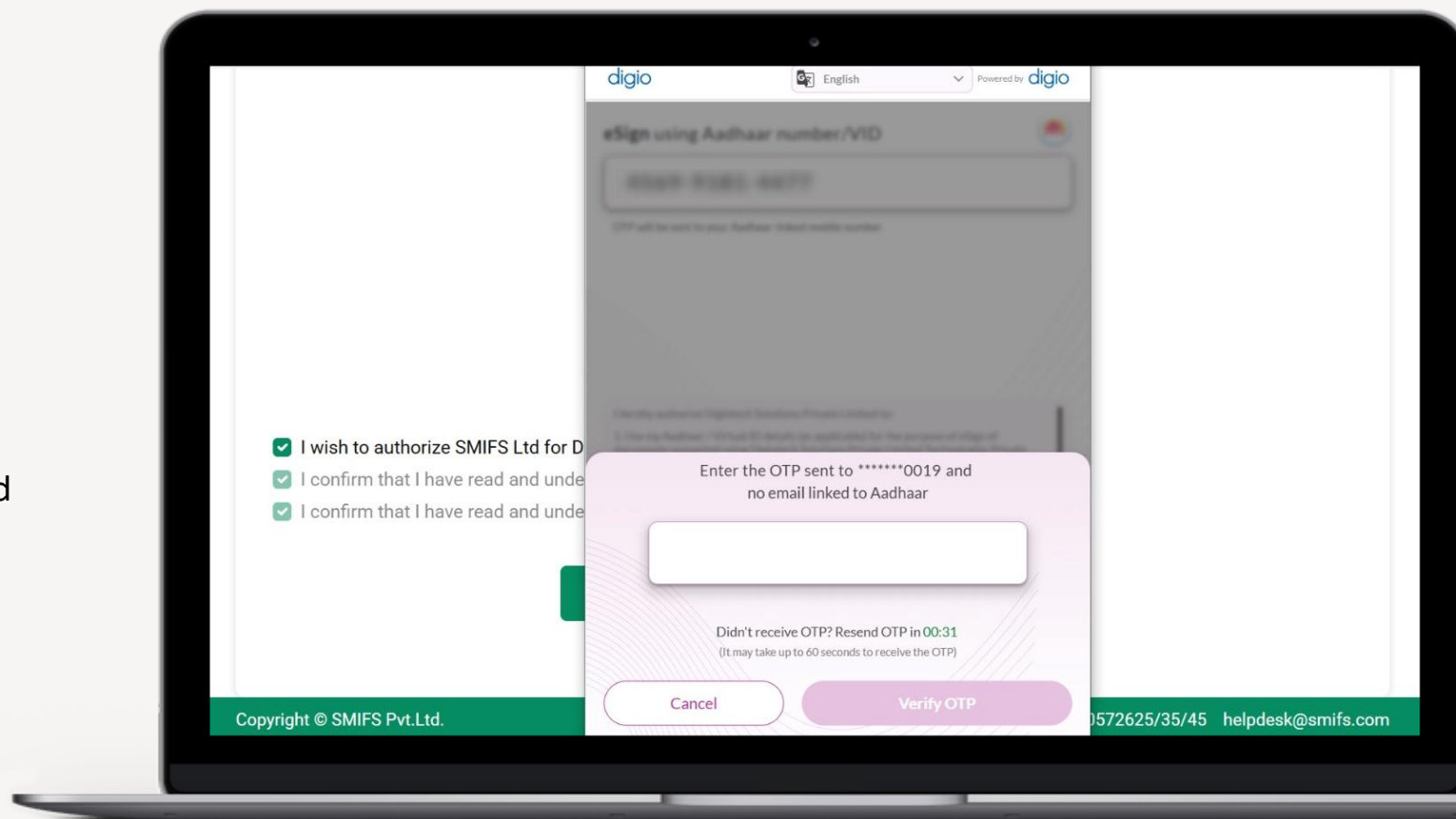
Click on the '**Get OTP**' button. You'll receive a One-Time Password on your **Aadhaar-linked mobile number**



The screenshot shows a web interface for eSign using Aadhaar. At the top, it says 'digio' and 'English'. 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, there are 'Cancel' and 'Get OTP' buttons. The footer contains 'Copyright © SMIFS Pvt.Ltd.' and '0572625/35/45 helpdesk@smifs.com'.

A new eSign page will now open.

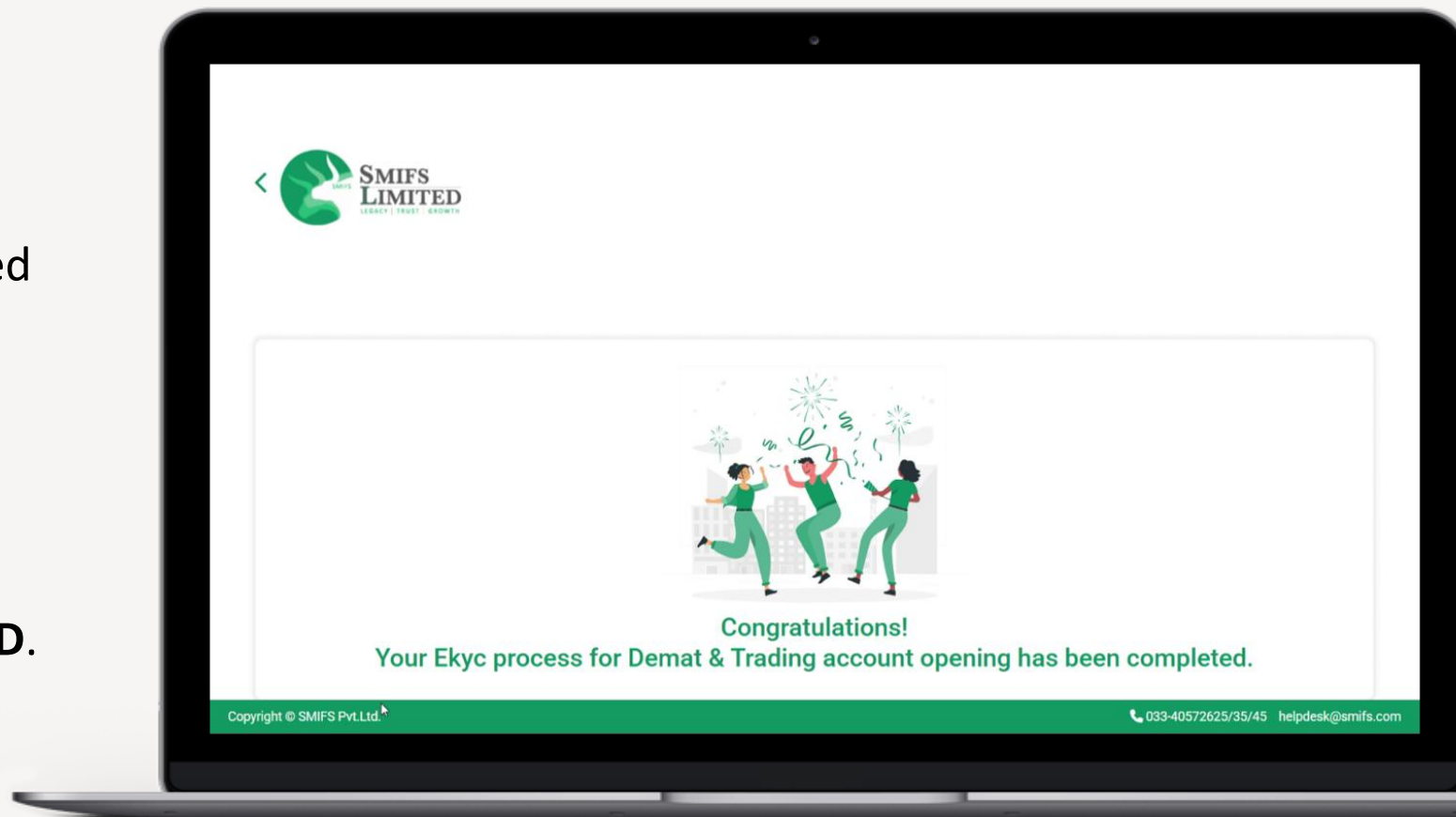
- Enter the OTP you received on your Aadhaar-linked mobile number, then click on the **'Verify OTP'** button.
- Once the OTP is successfully verified, you'll be **redirected to the previous page** to continue and complete your eKYC process.
- Next, you'll need to complete the **same eSign process once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