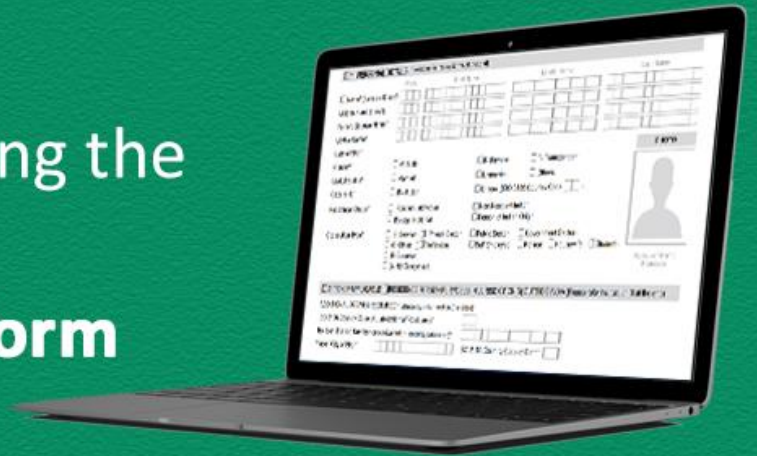


# Steps for Opening Account using the Hard Copy Account Opening Form



- 1) A Client can open a new Account in SMIFS Limited using the Hard Copy Account Opening form instead of going through EKYC Process.
- 2) To open the account by manually filling up the form, Client has to first collect the physical copy of the form, the following are the different ways to collect the physical copy of the form:
  - a) Collect the form from SMIFS Head Office or any branch office (list of branches are listed in SMIFS Website).
  - b) The soft copy of the form can be sent to the Client through E-mail on Client Request. Client has to take print-out of the form and then fill up the form.
  - c) Client can also download the AOF (Account Opening form) from SMIFS Website ([www.smifs.com](http://www.smifs.com)) by going to the menu: **"USEFUL DOWNLOAD -> Forms & Declarations"** and then downloading **the PDF for Account Opening Form (AOF)**.
- 3) The Client has to properly fill up the hard copy form in all required places of the Account Opening Form, submit all the documents and put his/her signature at required places.
- 4) After that, the client has to either submit the form physically at the HO / Branch at the Receiving desk or courier the form to Head office.
- 5) The form is received at the Receiving Desk, after preliminary screening and entry in database it is forwarded to Verification Desk for E-mail Id Verification and PAN Verification.
- 6) On verification, if the AOF and documents are found to be OK, they are forwarded to the Verification Desk again for phone verification of the Client. AOFs which do not fit the Account Opening Norms are reported to the Clients and concerned Relationship Manager, if any for rectification and re-submission.
- 7) After creating Accounts in Depository, Exchanges, generating Unique Client Code and completing KRA and CKYC Process, the AOF is forwarded to the concerned teams for generation of Welcome E-mail and Welcome Call to the Client. Simultaneously, the Web Login Password is mailed to the Clients' registered E-Mail Id.
- 8) The next process is physically sending the Welcome Kit consisting of the DIS Booklet and Demat Client Master to the Client within 7 days from the date of Account Activation. In addition, an E-Mail is also sent to the Client containing soft copies of the relevant portions of the form and documents and bank account details of the Company.
- 9) For any help required in filling up the Account Opening Form or any Account opening related support, the Client can call New KYC Support Team at the no. 9903999060 or write at [helpdesk@smifs.com](mailto:helpdesk@smifs.com). Additionally, Client can call the landline Helpdesk Nos. 033- 4057 2625/35/45.