



## Video KYC

Video KYC is a quick and easy way to open savings account from the comforts of your home. It ensures that the online journey for opening savings account remains safe, simple, and fast eliminating the need to visit the branch for KYC

### Key Benefits:

- Full KYC savings account in few minutes
- Saves time
- Convenient
- No Human contact – Your safety is our priority in COVID times

### Eligibility Criteria

- 18 years of age or above
- A resident of India with a valid Indian address proof
- New to bank

### How to Apply?

- Go to the link available on the website to initiate the on-boarding

### [VIDEO KYC LINK](#)

### What do you need?

- **A mobile phone or desktop** with camera and microphone access
- Internet connection [preferably 4G]
- Aadhaar Number
- Original PAN card
- Blank white sheet and a blue/black pen for signature

## **Frequently Asked Questions - IDBI Bank's Video KYC**

### **What does Video KYC mean?**

Video KYC means completing your account opening formality online. Under Video KYC process, you will complete your KYC process through a Video session with Bank official. With the video KYC process, you will not be required to visit the branch for completion of KYC.

### **What are the different steps involved in Video KYC process?**

In the Video KYC process, you have to fill up your details online. After you fill up all the required details, an official of the Bank will carry out basic checks through video interaction. The said official of the Bank will guide you through the process. Just keep your original PAN card, a blank paper, and a blue/black pen handy. You will get a full-fledged bank account after the Video KYC is done.

### **Who are eligible to carry out video KYC?**

Video KYC is only applicable to persons who will be IDBI Bank customers for the first time. Existing customers can call our customer care number 1800-209-4324 or 1800-22-1070 or visit the nearest IDBI Bank branch for any other service/product.

### **What are the documents required to do video KYC?**

- Aadhaar Number
- Original PAN
- A blank white sheet of paper and blue/black pen

### **What are the pre-requisites to keep in mind before video KYC?**

- Please ensure that you have uninterrupted data connectivity when you are going through the Video KYC process.
- Please ensure that your background is blank. Also ensure that your background is light (preferably white) in colour and no other person should come into the frame during the Video KYC process.

- Please keep your Aadhaar number and your original PAN Card handy during the process.
- Please make sure that you have a blank white paper with black/blue pen available during the Video KYC process to provide your signature.

### **How can I apply for video KYC?**

For doing the video KYC on-boarding, you will have to visit the link given above, fill up basic details and then you will get on a video call with our bank executive to do KYC checks. The official of the Bank will guide through the process, please keep your Aadhaar number, original PAN, a blank white sheet & blue/black pen for signature.

### **What are the advantages of doing a video KYC?**

The end-to-end process of getting a full-fledged bank account can be carried out from the comfort of your home through an online zero-contact process. Through this process you can open a full KYC complied savings account by saving your valuable time and without any contacts.

### **Is Aadhaar required for video KYC?**

Yes, Aadhaar is required to do the video KYC. Aadhaar authentication is done through OTP received on the registered mobile number.

### **Is PAN required for video KYC?**

Yes, physical PAN card is mandatory for doing the video KYC. You will have to show the original copy of PAN card during the video call with our bank executive for verification purpose.

### **I already have an account with IDBI Bank. Can I open another account with video KYC?**

Video KYC is only available to persons who will be IDBI Bank customers for the first time. Existing customers can call our customer care number 1800-209-

4324 or 1800-22-1070 or walk into the nearest bank branch for any other service/product.

### **Can I do video KYC account opening through my mobile phone?**

V-KYC process can be done through mobile phone by clicking on the link given above. This is a progressive link which is compatible across various mobile devices.

### **Can I complete video KYC through a web browser?**

Video KYC can be done through the video KYC link that opens in a web browser. Make sure that you are using the Google Chrome browser to carry out the video KYC process. There is no requirement for any video calling applications such as WhatsApp or Google Duo.

### **Can I complete my video KYC through a WhatsApp/Skype video call?**

Since video KYC is carried out through the web browser, WhatsApp/Skype is not required.

### **My video does not start on my browser. What should I do?**

Video KYC can be done on Google Chrome for android mobile devices and Safari browser for Apple I-phones. On a laptop, video KYC can be done on Google Chrome. If you are using other browsers like Internet Explorer, Opera Mini etc., then open the video KYC link in the browser as stated above.

### **Why do I need to give access to my location for the video KYC process?**

Providing location access will help us in ascertaining your location. According to RBI guidelines, you need to be in India to carry out the video KYC. This is for verification purpose only and will not be shared with anyone.

### **Why do I need to give consent for my camera and microphone?**

Since it is a video verification process, the consent to use the camera and microphone is needed to proceed with the video KYC process. This is for verification purpose only and will not be shared with anyone.

**What should I do if the video call is interrupted between due to connectivity issue?**

If the video call drops in between, request you to restart the video call again by visiting the link given above

**I have tried carrying out the Video KYC process twice, but I am not successful due to slow internet connection and video quality. What can I do?**

Our bank representative will reach out to you to help you complete the full KYC process. You can also visit your nearest branch to complete the process.

**When can I carry out the video KYC process? Is it available 24\*7?**

You can carry out the video KYC on any day except Sundays and Bank Holidays between 10 AM and 6 PM.

**I have rejected location access by mistake. What should I do?**

You need to grant location access to proceed with the video KYC. Follow these steps if you have blocked the location access by mistake:

- Go to Chrome settings
- Click on Site Settings
- Go to location
- You will see a list of blocked websites
- Find the IDBI website link
- Under permissions, select location
- Change the permission to 'allow' from 'block'

**My communication address is different from my Aadhaar address. Can I carry out the video KYC process?**

Yes, you can. You can add a new communication address in the account opening journey. After adding the new communication address, you have to submit the valid proof for the same.

### **No Bank official is available for the Video KYC. What should I do?**

We regret the inconvenience. Please check back later. We are open on all days except Sundays and Bank Holidays between 10 AM and 6 PM. Also, this can happen due to heavy traffic on our platform. We request you to please try again or schedule an appointment.

### **Is there any minimum camera pixel requirement for doing video KYC?**

There is no minimum pixel requirement for the camera for doing video KYC

### **Do I need to book an appointment for the Video KYC process?**

No. You do not need to book an appointment for video KYC necessarily. You can carry out the video KYC on any day except Sundays and Bank Holidays between 10 AM and 6 PM. However, you do have an option to book an appointment in case you want to schedule it for a later date. You will receive an email and SMS with the meeting details and the link to start the video KYC.

### **Do I have to be in India to carry out the Video KYC process?**

According to the Reserve Bank of India guidelines, you need to be in India to carry out the video KYC process.

### **Can I fill the details online and carry out the video verification process later during the working hour?**

Yes, you do have an option to book an appointment in case you want to schedule it for a later date. You can select a date and a time slot as per your convenience.

### **I do not have any current address proof. Will that be an issue during Video KYC process?**

The permanent address is taken from the Aadhaar provided during the online application. In case your current address is different from Aadhaar address then Current Address Proof is mandatory, else visit the nearest IDBI Bank Branch to open the Account.

### **How can I apply for a physical debit card during the video KYC process?**

You have an option to apply for physical debit card, Mobile Banking, Internet Banking Cheque book facilities during the online form filling journey under 'Channel Services'

### **Is the Process secure?**

This is an end to end encrypted process