

The Procedure for Account Opening Through Video-KYC



KARNATAKA GRAMEENA BANK

Open Your
Savings Account
Anytime, Anywhere
with

Video KYC!

Scan to open savings account

1800 10 25250

www.karnatakagraminbank.com

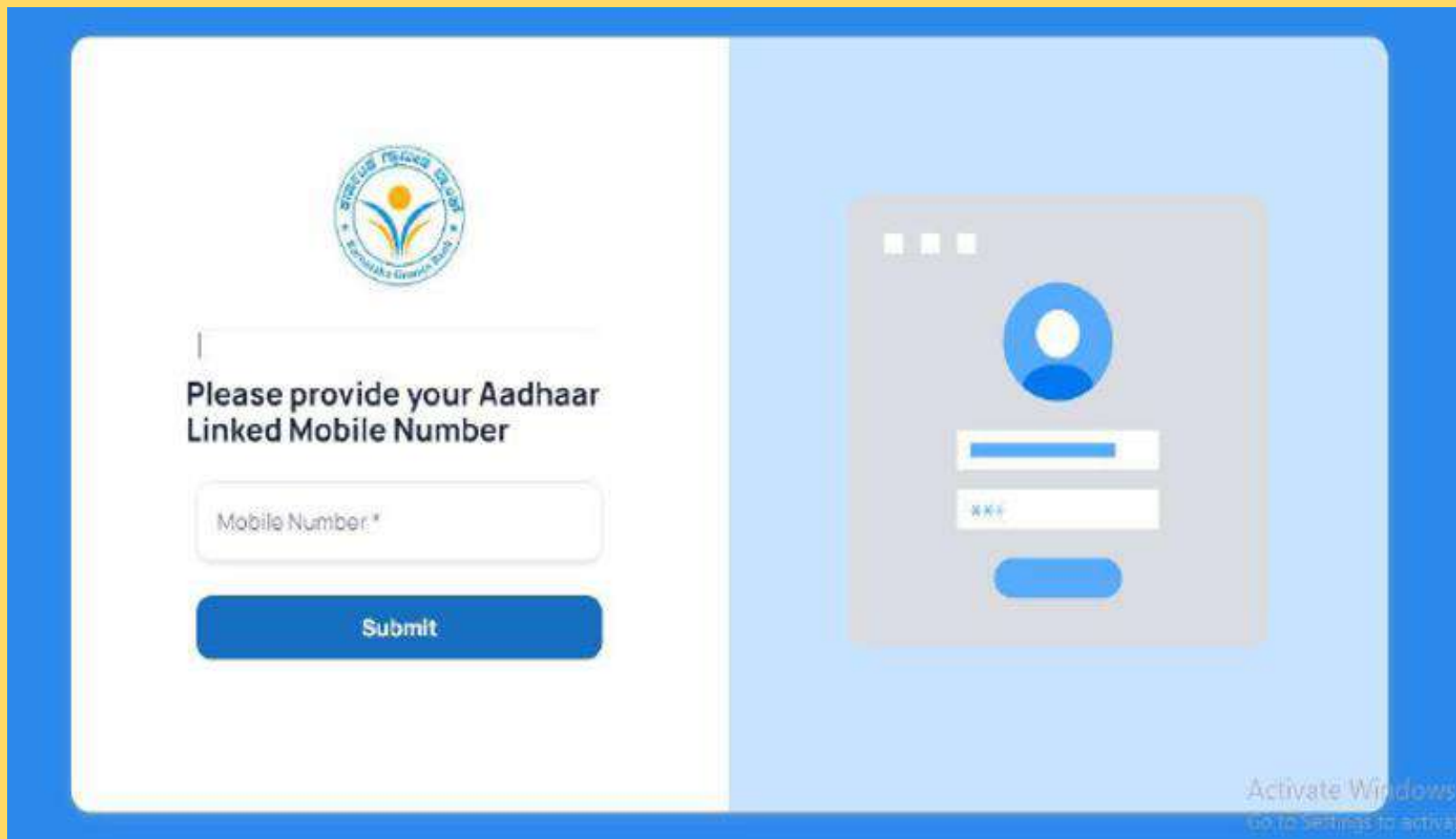
The advertisement features a central image of a smiling woman with long dark hair, wearing a light blue denim jacket over a white top, sitting at a laptop. The background is a vibrant blue with white square patterns. To the right of the woman, there are four small inset images: a black telephone handset, a person holding a smartphone, a hand holding a smartphone over a document, and a hand holding a smartphone over a document. The text is in white and yellow, and the QR code is in the bottom left corner.

Required Documents:

1. Active Mobile Number ☒
2. Original PAN Card ☒
3. Original Aadhaar Card ☒
4. Keep one white paper & a Ballpoint Pen for Signing. ☒

Step 1

Login with Aadhaar linked Mobile No:



The screenshot displays a login interface with a white background on the left and a light blue background on the right. At the top left is a circular logo with a stylized figure and text in Hindi. Below the logo, the text "Please provide your Aadhaar Linked Mobile Number" is displayed. A text input field labeled "Mobile Number: *" is positioned below the text, followed by a blue "Submit" button. On the right side, there is a faint, semi-transparent illustration of a smartphone screen showing a login form with a profile icon, a text field, a password field with three dots, and a blue button. At the bottom right, there is a watermark that reads "Activate Windows Go to Settings to activate Windows".

Step 2

User Verification: Enter OTP & Verify.



5 / 5 Steps Completed

User Verification *

Account Type *

ID Details *

Personal Details *

Additional Information *

Submit

User Verification

Step 1 of 5

Are you an existing Karnataka Gramin Bank customer? *

☐ Yes

☒ No

Mobile Number Verification

Reset

Aadhaar Linked Mobile Number *

☒ * I hereby authorise Karnataka Gramin Bank officials to contact me regarding Online Account Opening. This consent overrides my registration for DNC/NDNC.

OTP Sent ✓

Enter OTP *

OTP Verified ✓

Save

Step 3

Account type*: Select the type of Account Required.



5 / 5 Steps Completed

User Verification *

Account Type *

ID Details *

Personal Details *

Additional Information *

Submit

Account Type

Step 2 of 5

Product Selection *

☒ KARNATAKA GRAMIN BANK SB GENERAL

Features:

- Exclusively account for Quality Customers & Tech Savvy Individuals.
- Monthly savings on transactions – NEFT/RTGS/IMPS/ SMS Alerts/Locker Operation free.
- Yearly savings with Rupay Platinum Debit Card – Issuance & AMC Free*.
- Minimum Average Balance of Rs.500/- to Rs.1000/- based on area.

☐ KARNATAKA GRAMIN BANK SB PMJDY

Features:

- Exclusively account for Quality Customers & Tech Savvy Individuals.
- Monthly savings on transactions – NEFT/RTGS/IMPS/ SMS Alerts/Locker Operation free.
- Yearly savings with Rupay Platinum Debit Card – Issuance & AMC Free*.
- Minimum Average Balance of Rs.500/- to Rs.1000/- based on area.

URN
40114771120259008227290

☒ *I agree to all Terms and Conditions of KARNATAKA GRAMIN BANK SB GENERAL Account

Save

Step 4

ID Details*: Enter Aadhaar No → Click on “Get OTP” → Verify”

The screenshot shows a two-panel interface for the 'ID Details' step (Step 3 of 5). The left panel displays a progress bar at the top indicating '5 / 5 Steps Completed'. Below the progress bar, five steps are listed with green checkmarks: 'User Verification *', 'Account Type *', 'ID Details *', 'Personal Details *', and 'Additional Information *'. At the bottom of this panel is a blue 'Submit' button. The right panel is titled 'ID Details' and 'Step 3 of 5'. It features a 'Reset' button in the top right corner. Under the 'Aadhaar Details' section, there is a text input field for 'Aadhaar Number *' which contains a masked number. Below this is a consent box with a checked checkbox and a paragraph of text: '*I hereby give my consent to and agree and authorise Karnataka Gramin Bank to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I hereby provide my voluntarily consent to Bank for using my Aadhaar number and/or One Time Pin(OTP) data (and/or any similar authentication data) for the purposes of establishing my identity to process my application for opening new account with Bank. I understand that the OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for processing my application for account opening or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I hereby authorize the Bank to verify and authenticate my Aadhaar during processing my application for account opening or any other legitimate business purposes'. Below the consent box are two green buttons: 'OTP Sent ✓' and 'OTP Verified ✓'. There is also an 'Enter OTP *' input field with a masked number. At the bottom of the right panel is a blue 'Save' button.

ID Details
Step 3 of 5

Aadhaar Details Reset

Aadhaar Number *

☒ *I hereby give my consent to and agree and authorise Karnataka Gramin Bank to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I hereby provide my voluntarily consent to Bank for using my Aadhaar number and/or One Time Pin(OTP) data (and/or any similar authentication data) for the purposes of establishing my identity to process my application for opening new account with Bank. I understand that the OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for processing my application for account opening or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I hereby authorize the Bank to verify and authenticate my Aadhaar during processing my application for account opening or any other legitimate business purposes

OTP Sent ✓

Enter OTP *

OTP Verified ✓

Submit **Save**

Step 5

ID Details*: Enter PAN No & Click on “Verify PAN”.



5 / 5 Steps Completed

User Verification *

Account Type *

ID Details *

Personal Details *

Additional Information *

Submit

ID Details

Step 3 of 5

authentication data) for the purposes of establishing my identity to process my application for opening new account with Bank. I understand that the OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for processing my application for account opening or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I hereby authorize the Bank to verify and authenticate my Aadhaar during processing my application for account opening or any other legitimate business purposes

OTP Sent ✓

Enter OTP *

OTP Verified ✓

PAN Details

Reset

PAN Number *

☒ *I authorize to access my PAN data for verification purposes.

PAN Verified ✓

Save

Step 6

Personal Details*: Enter the mandatory fields.



5 / 5 Steps Completed

- User Verification *
- Account Type *
- ID Details *
- Personal Details ***
- Additional Information *

Submit

Personal Details

Step 4 of 5

URN
4011477920259008227290

Personal Information

Title *
Mrs

Full Name *
[Redacted]

Date of birth *
[Redacted]

Gender *
[Redacted]

Father Name *
[Redacted]

Spouse Name
[Redacted]

Mother's Name *
[Redacted]

Marital Status *
[Redacted]

Address Type *

- ☐ Residential or Business
- ☒ Residential
- ☐ Business
- ☐ Registered Office
- ☐ Unspecified

Save

Step 6

Personal Details*: Enter the mandatory fields.

The screenshot shows a two-column registration form. The left column contains a progress bar at the top with the text '5 / 5 Steps Completed' and a list of five steps: 'User Verification *', 'Account Type *', 'ID Details *', 'Personal Details *', and 'Additional Information *'. Each step has a green checkmark icon to its right. At the bottom of this column is a blue 'Submit' button. The right column is titled 'Personal Details' and 'Step 4 of 5'. It contains a radio button selection for 'Residential' (selected), 'Business', 'Registered Office', and 'Unspecified'. Below this is a section titled 'Aadhaar Address' with several input fields: 'Address Line 1 *', 'Address Line 2 *', 'Address Line 3 *', 'State *' (a dropdown menu), 'District *', 'City *' (a dropdown menu), 'Pincode *', and 'Full Address as per Aadhaar'. Each of these fields contains orange-redacted text. At the bottom of this column is a blue 'Save' button.

Personal Details
Step 4 of 5

☒ Residential
☐ Business
☐ Registered Office
☐ Unspecified

Aadhaar Address

Address Line 1 *
[Redacted]

Address Line 2 *
[Redacted]

Address Line 3 *
[Redacted]

State *
[Redacted]

District *
[Redacted]

City *
[Redacted]

Pincode *
[Redacted]

Full Address as per Aadhaar
[Redacted]

Search Village *
[Redacted]

Submit **Save**

Step 6

Personal Details*: Enter the mandatory fields.

The screenshot displays a two-panel registration interface. The left panel shows a progress bar at the top with the text '5 / 5 Steps Completed'. Below it, five steps are listed: 'User Verification *', 'Account Type *', 'ID Details *', 'Personal Details *', and 'Additional Information *'. Each step has a green checkmark icon to its right. At the bottom of this panel is a blue 'Submit' button. The right panel is titled 'Personal Details' with the subtitle 'Step 4 of 5'. It contains several input fields: 'Search Village *' (text input), 'Select village Name *' (dropdown menu), 'Select City Name *' (dropdown menu), a checkbox labeled '*My present/correspondence address is same as my Aadhaar address' which is checked, a section header 'Correspondence Address', and three text input fields for 'Address Line 1 *', 'Address Line 2 *', and 'Address Line 3 *'. Below these are dropdown menus for 'State *', 'District *', 'City *', and a text input for 'Pincode *'. A blue 'Save' button is at the bottom of the right panel.

Personal Details
Step 4 of 5

Search Village *

Select village Name *

Select City Name *

☒ *My present/correspondence address is same as my Aadhaar address

Correspondence Address

Address Line 1 *

Address Line 2 *

Address Line 3 *

State *

District *

City *

Pincode *

Submit

Save

Step 6

Personal Details*: Enter the mandatory fields & Click on “Save”

The screenshot shows a two-panel form interface. The left panel, titled '5 / 5 Steps Completed', contains a progress bar and five steps: 'User Verification *', 'Account Type *', 'ID Details *', 'Personal Details *', and 'Additional Information *'. Each step has a green checkmark icon. The right panel, titled 'Personal Details Step 4 of 5', contains several input fields for address and location, followed by a 'Declarations' section with three bullet points, a 'FATCA Declaration' section with a checked checkbox, and a 'Save' button at the bottom. A 'Submit' button is located at the bottom of the left panel.

Personal Details
Step 4 of 5

5 / 5 Steps Completed

User Verification * ✓

Account Type * ✓

ID Details * ✓

Personal Details * ✓

Additional Information * ✓

Submit

Address Line 1 *

Address Line 2 *

Address Line 3 *

State *

District *

City *

Pincode *

Declarations

- I confirm that I am not a politically exposed person nor related to one (required as per RBI guidelines). For any change, I will visit the nearest branch and update my details.
- I confirm that I am an Indian citizen, born in India and a tax resident of India (required as per RBI guidelines). For any change, I will visit the nearest branch and update my details.
- By choosing to continue this process, I agree to accept all Terms & Conditions related to Karnataka Gramin Bank.

FATCA Declaration

☒ *I am a Tax Resident of India and not a resident of any other country.

Save

Step 7

Additional Information*: Enter the mandatory fields.

The screenshot displays a two-panel user interface for the 'Additional Information' step (Step 5 of 5) of a registration process. The left panel features a progress bar at the top indicating '5 / 5 Steps Completed' and a list of five steps, each with a green checkmark: 'User Verification *', 'Account Type *', 'ID Details *', 'Personal Details *', and 'Additional Information *'. A blue 'Submit' button is located at the bottom of this panel. The right panel is titled 'Additional Information' and 'Step 5 of 5'. It contains a text field for 'URN' with the value '4011477920259008227290'. Below this is a section header 'Customer Profile' followed by several form fields: 'Education *', 'Annual Income Range *', 'Profession *', 'Sub Profession *', 'Employed with / organization name', 'Source of Income *', 'Religion *', and 'Category *'. Each of these fields has a dropdown arrow and a red 'x' icon. The bottom section is titled 'Nominee Details' and includes 'Nominee Name *' and 'Relationship *' fields, also with dropdown arrows and red 'x' icons. A blue 'Save' button is at the bottom of the right panel.

Additional Information
Step 5 of 5

URN
4011477920259008227290

Customer Profile

Education *
[Redacted]

Annual Income Range *
[Redacted]

Profession *
[Redacted]

Sub Profession *
[Redacted]

Employed with / organization name
[Redacted]

Source of Income *
[Redacted]

Religion *
[Redacted]

Category *
[Redacted]

Nominee Details

Nominee Name *
[Redacted]

Relationship *
[Redacted]

Submit

Save

Step 7

Additional Information*: Enter the mandatory fields & Select Branch → Click on “Save”

Additional Information
Step 5 of 5

5 / 5 Steps Completed

User Verification * ✓

Account Type * ✓

ID Details * ✓

Personal Details * ✓

Additional Information * ✓

Address Line 2 *

Address Line 3 *

City *

State *

Country *

Pincode *

Is Minor Nominee *

Banking services

Select Branch *

☒ *I hereby provide my consent for availing the following services: SMS facility, Mobile banking, Net Banking, Aadhaar enabled payments & UPI payments.

☒ *I hereby provide my consent for availing Rupay Platinum ATM Debit Card.

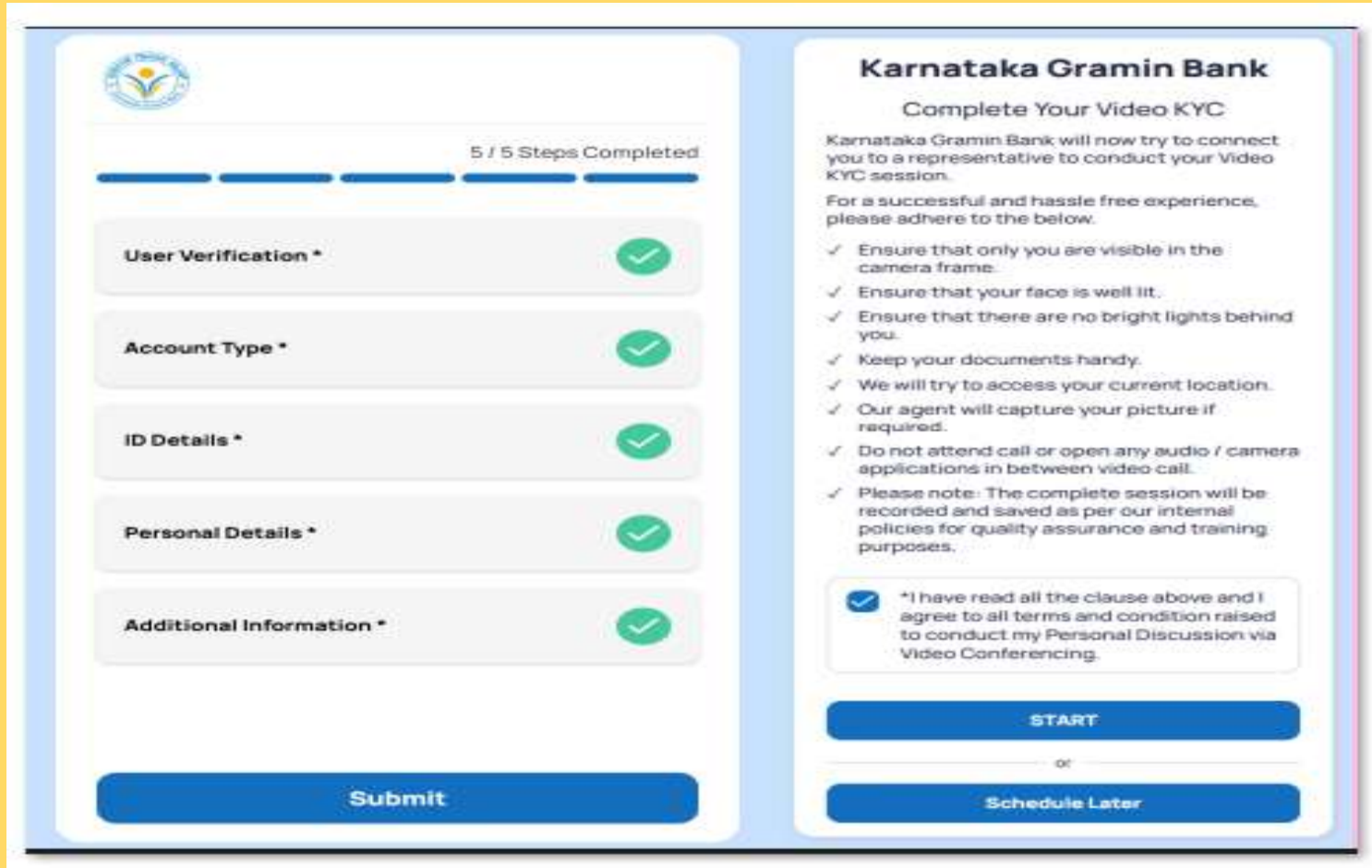
☒ *I hereby provide my consent for availing Cheque Book.

Submit

Save

Step 8

Click on Submit & Click on Start button.



The screenshot displays the final step of a Video KYC process for Karnataka Gramin Bank. On the left, a progress bar indicates '5 / 5 Steps Completed'. Below it, five steps are listed, each with a green checkmark: 'User Verification *', 'Account Type *', 'ID Details *', 'Personal Details *', and 'Additional Information *'. A large blue 'Submit' button is at the bottom of this section. On the right, the header 'Karnataka Gramin Bank' is followed by 'Complete Your Video KYC'. A message states: 'Karnataka Gramin Bank will now try to connect you to a representative to conduct your Video KYC session. For a successful and hassle free experience, please adhere to the below.' A list of instructions follows, each preceded by a checkmark: 'Ensure that only you are visible in the camera frame.', 'Ensure that your face is well lit.', 'Ensure that there are no bright lights behind you.', 'Keep your documents handy.', 'We will try to access your current location.', 'Our agent will capture your picture if required.', 'Do not attend call or open any audio / camera applications in between video call.', and 'Please note: The complete session will be recorded and saved as per our internal policies for quality assurance and training purposes.' Below this list is a checkbox with a blue checkmark and the text: '*I have read all the clause above and I agree to all terms and condition raised to conduct my Personal Discussion via Video Conferencing.' At the bottom right, there are two blue buttons: 'START' and 'Schedule Later', separated by the word 'or'.

Karnataka Gramin Bank

Complete Your Video KYC

Karnataka Gramin Bank will now try to connect you to a representative to conduct your Video KYC session.

For a successful and hassle free experience, please adhere to the below.

- ✓ Ensure that only you are visible in the camera frame.
- ✓ Ensure that your face is well lit.
- ✓ Ensure that there are no bright lights behind you.
- ✓ Keep your documents handy.
- ✓ We will try to access your current location.
- ✓ Our agent will capture your picture if required.
- ✓ Do not attend call or open any audio / camera applications in between video call.
- ✓ Please note: The complete session will be recorded and saved as per our internal policies for quality assurance and training purposes.

☒ *I have read all the clause above and I agree to all terms and condition raised to conduct my Personal Discussion via Video Conferencing.

Submit

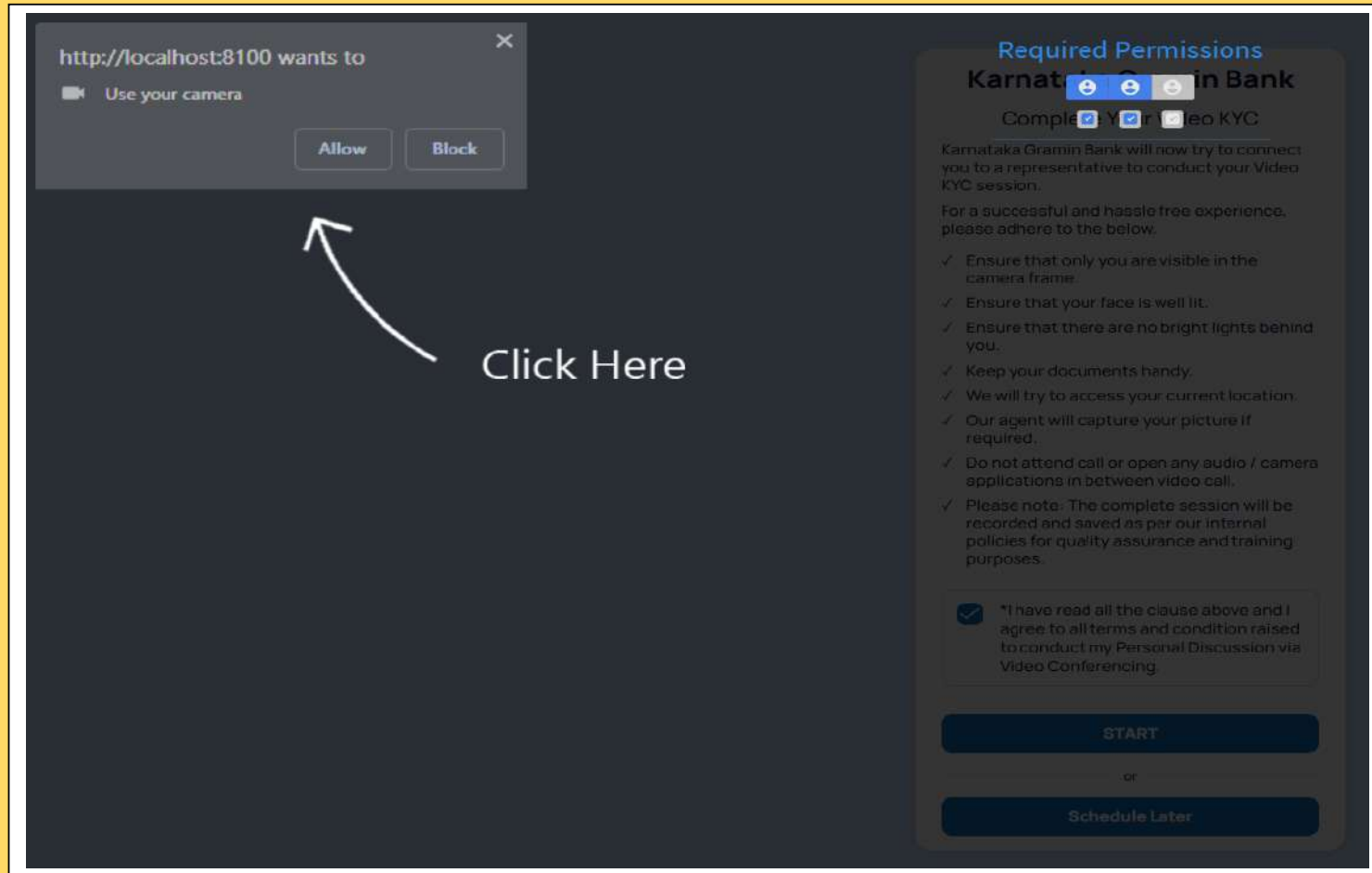
START

or

Schedule Later

Step 9

Click on “Allow”



Step 10

“Wait for Agent”

Please wait for the Agent to connect. Once connected, follow the agent's instructions for completing the account opening process through Video KYC.

