

User manual to open new SB General account through V-CIP.

Dear Customer,

Please refer following user manual to understand Video based customer identification process (V-CIP).

Benefits: -As per amended RBI directives Video based customer identification process is treated at par with face-to-face customer identification process. In view of this, customers can now avail various banking services at their convenience without visiting branch and physical verification of documents. The customer KYC verification is done online through video call.

Video based customer identification process (V-CIP) features following utilities.

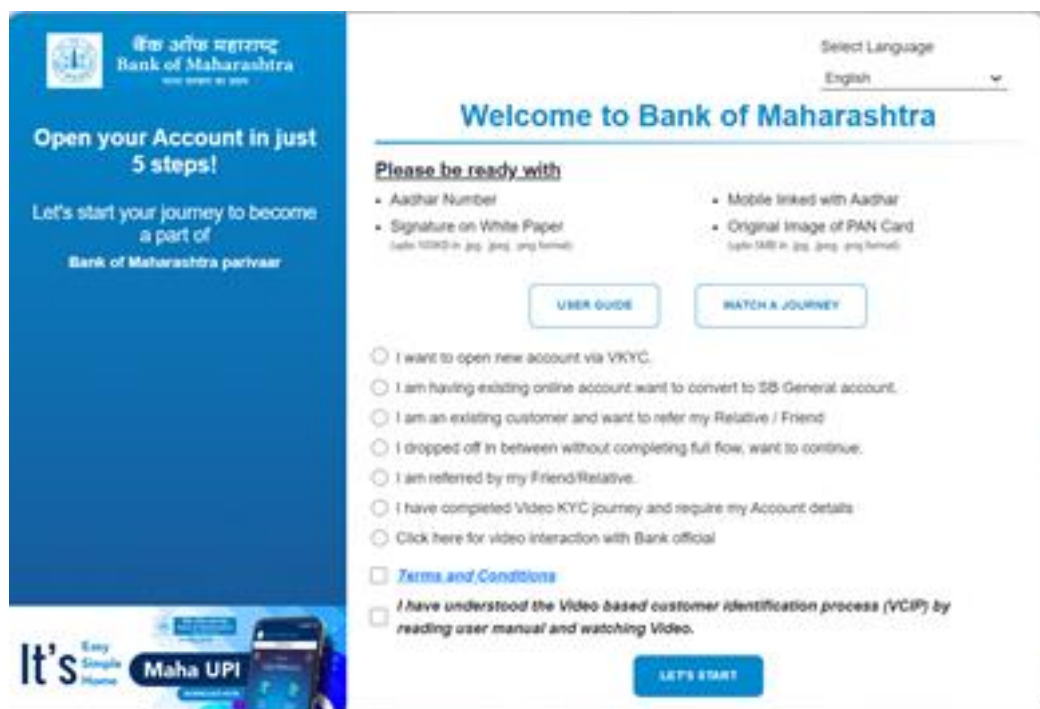
- Opening of fully operational SB general account by new customer.
- Converting existing online BSBD account to SB general account.
- Referring new customer by existing customer.
- Dropped off in between of V-CIP flow and want to continue.
- Referred relative/Friend opening fully operational SB general account.
- Getting account details by using reference number generated through V-CIP.
- Interacting with bank officials through video call.

Entry Point: -

Please visit Bank of Maharashtra corporate website 'bankofmaharashtra.in'

- Click on VCIP icon on website. The icon is located at bottom of page under 'what are you looking for?' section.
- On clicking the icon, you are redirected to VCIP Landing page as follows.

Landing Page



The screenshot shows the V-CIP Landing Page of the Bank of Maharashtra. On the left, a blue banner reads 'Open your Account in just 5 steps! Let's start your journey to become a part of Bank of Maharashtra परिवार'. Below this is a small image of a smartphone displaying the 'Maha UPI' app. The main content area is white with the heading 'Welcome to Bank of Maharashtra'. A 'Select Language' dropdown menu is set to 'English'. Under 'Please be ready with', there are two columns of requirements: 'Aadhar Number' and 'Signature on White Paper' (with a note 'Scanned image in jpg, jpeg, png format'), and 'Mobile linked with Aadhar' and 'Original Image of PAN Card' (with a note 'Scanned image in jpg, jpeg, png format'). There are two buttons: 'USER GUIDE' and 'WATCH A JOURNEY'. Below these are eight radio button options for account types and referral methods. At the bottom, there are checkboxes for 'Terms and Conditions' and a statement of understanding, followed by a large blue 'LET'S START' button.

Bank of Maharashtra
बैंक ऑफ महाराष्ट्र
1906-2020 91 3000

Select Language
English

Welcome to Bank of Maharashtra

Please be ready with

- Aadhar Number
- Signature on White Paper
(Scanned image in jpg, jpeg, png format)
- Mobile linked with Aadhar
- Original Image of PAN Card
(Scanned image in jpg, jpeg, png format)

USER GUIDE WATCH A JOURNEY

- ☐ I want to open new account via VKYC.
- ☐ I am having existing online account want to convert to SB General account.
- ☐ I am an existing customer and want to refer my Relative / Friend
- ☐ I dropped off in between without completing full flow, want to continue.
- ☐ I am referred by my Friend/Relative.
- ☐ I have completed Video KYC journey and require my Account details
- ☐ Click here for video interaction with Bank official

☐ [Terms and Conditions](#)

☐ I have understood the Video based customer Identification process (V-CIP) by reading user manual and watching Video.

LET'S START

It's Easy Simple Home Maha UPI

1. Select Language: - On landing page, dropdown option is given on top right side of page to choose language from two options available i.e. English or Hindi. Please select language of your preference. Language selected by you will be applicable for entire VCIP journey.

2. Pre- Requisites: - Landing page consist of informative bullet points. You need to be ready with following for video KYC process.

- Aadhar number
- Mobile number linked with Aadhar
- Image of signature on white paper (size up to 100 kb in .jpg, .jpeg format)
- Image of original PAN card (size up to 5 MB in .jpg, .jpeg, .png format)

3. Read User manual and Watch Video: - Please read user manual and watch video to better understand the journey.

4. Accepting Terms and Conditions: - It is mandatory to click on check boxes of 'Terms and conditions' and 'I have understood the video based customer identification process (VCIP) by reading user manual and watching video' to proceed further.

Process flow to open New SB general account

The screenshot shows the Bank of Maharashtra landing page. On the left, a blue banner reads 'Open your Account in just 5 steps! Let's start your journey to become a part of Bank of Maharashtra parivaar'. Below this is a 'Maha UPI' download button. The main content area is white with a 'Select Language' dropdown at the top right. The heading 'Welcome to Bank of Maharashtra' is followed by a section 'Please be ready with' containing two columns of requirements: Aadhar Number, Signature on White Paper (upto 100KB in .jpg, .jpeg, .png format), Mobile linked with Aadhar, and Original Image of PAN Card (upto 5MB in .jpg, .jpeg, .png format). Below these are 'USER GUIDE' and 'WATCH A JOURNEY' buttons. A list of radio buttons follows, with the first option 'I want to open new account via VKYC.' selected. Below the radio buttons are two checked checkboxes: 'Terms and Conditions' and 'I have understood the Video based customer identification process (VCIP) by reading user manual and watching Video.' At the bottom right is a 'LET'S START' button.

1. Select desired option: - On landing page please select first radio button 'I want to open New Account Via VKYC'.

2. Let's Start: - Please click on Let's start button. On clicking on Let's start button your location is enabled and you are redirected to Branch selection page.

Branch Selection

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
मुंबई ४००००१, २०२१

Wow! You initiated the process.
Select your preferred branch to open account

It's Easy Simple Home Maha UPI

Branch Information

Account type
Saving Account

Please select branch
PUNE, BANER

BACK NEXT

1. **Account Type:** - Account type will be default account type as “Saving account”

2. **Branch Selection:** - Based on your enabled location,

- Nearest five branches will be displayed to you in dropdown option. You may select branches from the given option or,
- If you wish to choose any other branch, then please select “Others” as an option. you can on board into branch of your choice PAN India.
- Please choose state, branch, and city manually from dropdown. After branch finalization, please click on next button and proceed further.

Customer Registration

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
मुंबई ४००००१, २०२१

Welcome, Customer
0 % Completed

Customer Details
Document Verification
Address Verification
Personal Detail
Nominee Details
Other Banking Services

Customer Information

*Title
Miss.

*First Name
[Redacted]

Middle Name
[Redacted]

*Last Name / Initials
[Redacted]

Code
+91

*Mobile Number
[Redacted]

*Email Address
[Redacted]

Whether you are politically exposed Person
☐ Yes
☒ No

Whether you are physically challenged Person
☐ Yes
☒ No

OTP
[Redacted]

Please enter the OTP sent to your mobile number.

Resend OTP
02:37

BACK NEXT

1. **Name:** - Please enter your name here in given format.

2. **Mobile Number-** Please enter your mobile number.

3. E-mail address: - Please enter your E-mail address.

4. Politically exposed Person: - Please give declaration in yes/no format.

5. Physically Challenged Person: -Please give declaration in yes/no format.

6. OTP verification: - On clicking next button an OTP is sent to your mobile number. On successful verification of OTP, **reference number** for your application is generated. This reference number can be used for any future communication with bank, in respect to your application.

Document Verification.

Document Verification

IMG_20220721_115143509_2 (1).jpg

*Please Scan original document and upload, Allowed format .jpg/.jpeg/.png. File size should be less than 5 MB

*PAN Number

*Aadhaar Number

Aadhaar OTP

Please enter the otp sent to Aadhaar linked mobile number/Email id

Resend OTP 02:43

BACK SAVE NEXT

1. PAN Image Upload: - Here you need to upload Original PAN card image. The image should be in jpg/.png format and allowed size for upload should not be more than 5 MB.

2. PAN number: - Enter your PAN number. Your PAN is validated from NSDL site.

3. Aadhar Number: - Enter your Aadhar number. After entering aadhar number, It is verified from UIDAI site and you get a pop up of terms and conditions. On acceptance of terms and conditions you will receive an OTP on your mobile number registered with aadhar. Kindly enter the OTP in pop up screen to proceed further.

- 1. Gender:-** Please enter Gender here.
- 2. Marital status:** - Please enter your marital status.
- 3. Religion/Ethnic Origin:-** This is an optional field.

4. **Education:** - Please enter your educational qualification from drop down.

5. **Occupation:-** Please enter occupation from drop down.

6. **Annual Income:** - Select annual income slab from drop down.

7. **Spouse name:** -Please enter spouse name.

8. **Father's Name:** - Please enter father's name.

9. **Mother's Name:** - Please enter mother's name.

10. **Number of Dependents:** -Please enter number of dependents.

11. **Date of Birth:** - Please enter your date of birth.

Nominee details

Bank of Maharashtra
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
गोपनीयता का प्रतिबद्धता

Welcome, Divya
Ref No: VCIPBG230202120304
(Use this for future reference)

57 % Completed
Resume

Customer Details
Document Verification
Address Verification
Personal Detail
Yay! almost done just few steps left...
Nominee Details
Other Banking Services

Nominee Details

*Nominee Required? **YES**

Title
Miss. ▼

*Name
Diya

*Relationship
FAMILY MEMBER ▼

*Birth Date
1/11/2016

☒ Same as Principal address.

Nominee Address ▼

*Address1
[Redacted]

Address2
[Redacted]

Address3
[Redacted]

*Country
India ▼

*State
[Redacted] ▼

*District
[Redacted]

*City
[Redacted]

1. **Nominee required:** - You need to select yes/ No for entering nominee details.

2. **Nominee Yes:-** Enter nominee Name, Your relationship with nominee and Nominee date of birth .

3. **Guardian Details :-**If nominee is below 18 years of age; guardian details are also required to be entered. guardian details screen will appear as follows.

Other Banking Services selection

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Bank of Maharashtra
भारत सरकार का उद्यम

Welcome, **Ganesh**

Ref No: VCIPSBG230204120332
(Use this for future reference)

71 % Completed

[Resume](#)

- ✓ Customer Details
- ✓ Document Verification
- ✓ Address Verification
- ✓ Personal Detail
- ✓ Nominee Details
- Keep going almost done. 😊
- ⚙ Other Banking Services

Other Banking Services

Please select the service you wish to avail

Digital Banking

☒ Debit Card ☒ Internet banking ☒ Mobile banking
☒ UPI ☒ Whats app Banking

Please uncheck digital services which you don't want

Deposits

☐ Fixed Deposits ☐ Recurring Deposits ☐ Tax Saving Deposits
☐ Locker Service

Loan

☐ Home Loan ☐ Car Loan ☐ Education Loan
☐ Credit Card

[BACK](#) [SUBMIT](#)

1. Digital Products: - Here all products are checked as required. Debit card is mandatory. Please uncheck other products that are not required by you.

- Debit card is mandatory for all accounts
- Internet Banking
- Mobile Banking
- UPI
- What's app banking

2. Deposits product:-


- Fixed deposit
- Recurring deposit
- Tax savings deposit
- Locker facility

3. Loan services:-

- Home loan

- Car loan
- Education loan
- Credit card.

Final Submission



बँक ऑफ महाराष्ट्र
Bank of Maharashtra
वाचन सत्यमेव जयते

Welcome, Divya

Ref No: VCIPSBG230202120304
(Use this for future reference)

100 % Completed

Resume

- Customer Details
- Document Verification
- Address Verification
- Personal Detail
- Nominee Details
- Guardian Details
- Other Banking Services

Customer Preview Form

Almost done just verify and become a part of MAHABANK Parivar

CUSTOMER INFORMATION

Name	Father Name
Mother Name	Date & Time
Date of Birth	Gender
Marital Status	Education
Occupation	Annual Income
No. of Dependents	Branch
Mobile Number	Email ID

CUSTOMER DOCUMENTATION

AADHAAR

PAN

ADDRESS INFORMATION

Principal Address

Communication Address

Other Banking Services

ADDRESS INFORMATION

Principal Address

Communication Address

NOMINEE INFORMATION

Name	Relationship
Date Of Birth	Nominee Address

GUARDIAN INFORMATION

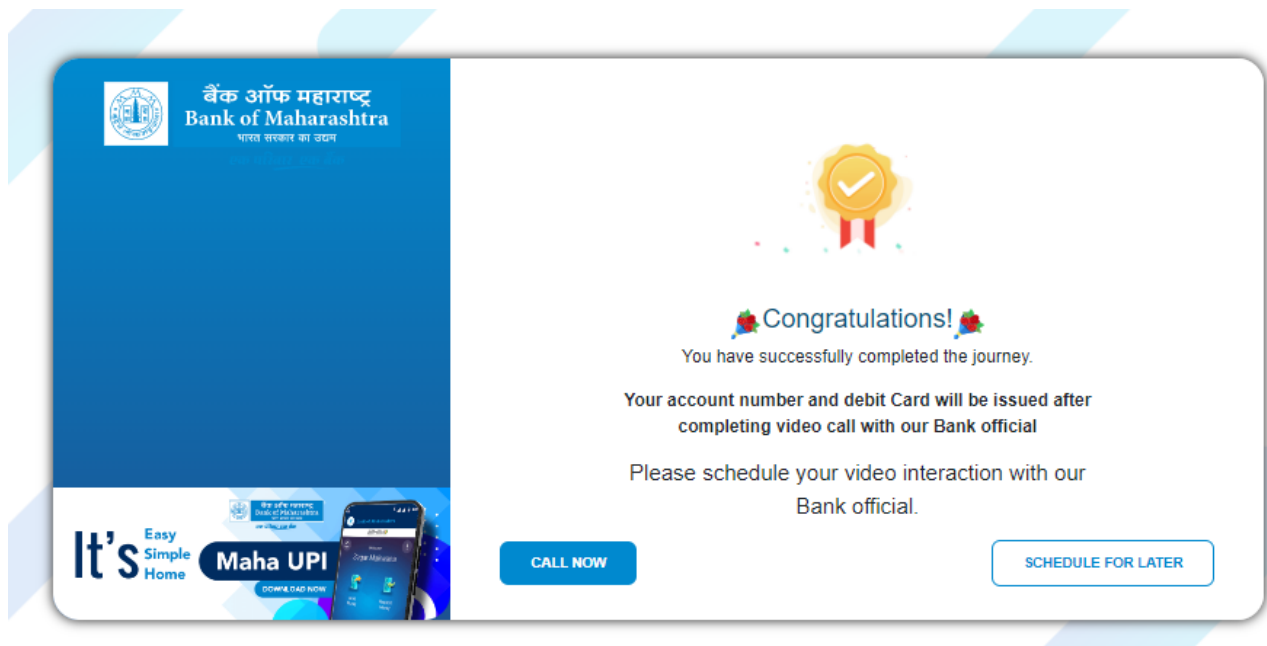
Name	Guardian Type
Relationship	Guardian Address

OTHER BANKING SERVICES

Debit Card	Internet banking	Mobile banking
UPI	Whats app Banking	Fixed Deposits
Recurring Deposits	Tax Saving Deposits	Locker Service
Home Loan	Car Loan	Education Loan
Credit Card		

1. Customer Preview page: - On this page, All the information entered by you during the process will be displayed. You can check and edit your information by going back to respective page before final submission.

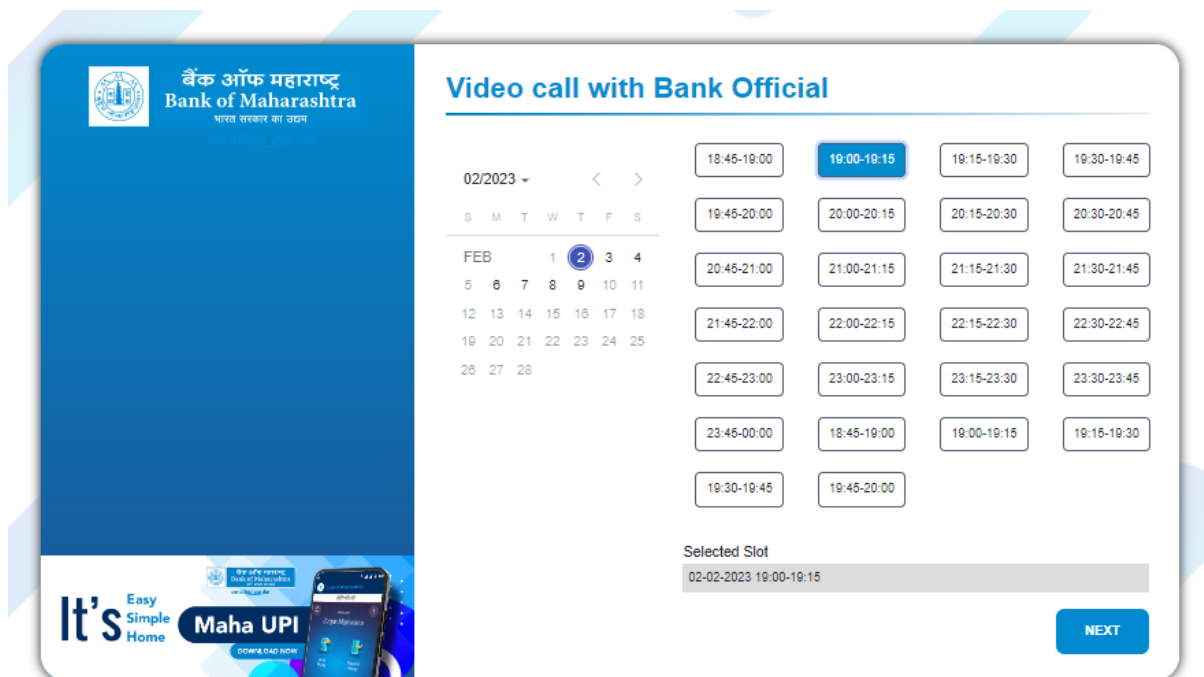
2. Success Page: - By clicking on next button, success page will be displayed along with reference number generated earlier.

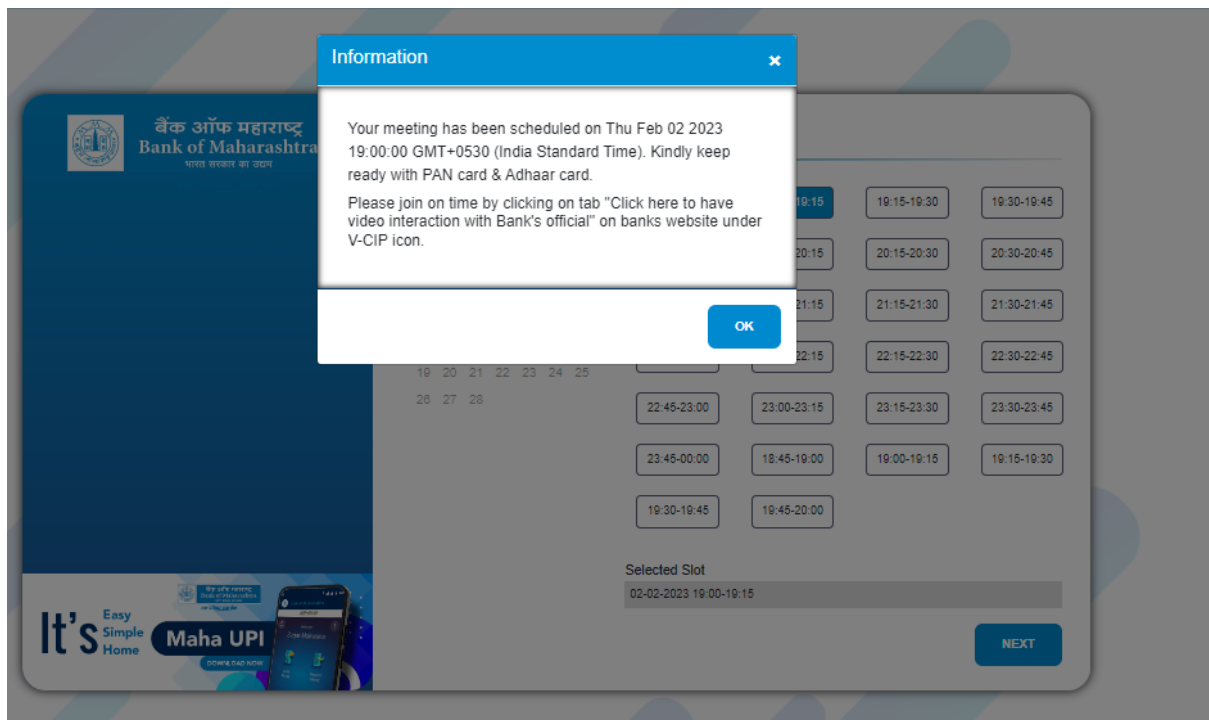


CONGRATULATIONS! YOU HAVE SUCCESSFULLY COMPLETED THE JOURNEY!!!!

Video call Scheduling

1. Video Call Scheduling: -_On same success page you will get two options as 'call now' OR 'schedule for later'. You may either select call now and get in touch with bank's official for completing V-KYC process or You may select date and time as per your convenience. The slots are available as per Banks working days and hours. After scheduling video call a message is sent on your mobile number giving schedule of date and time of video call that you selected and reference number to connect the call.



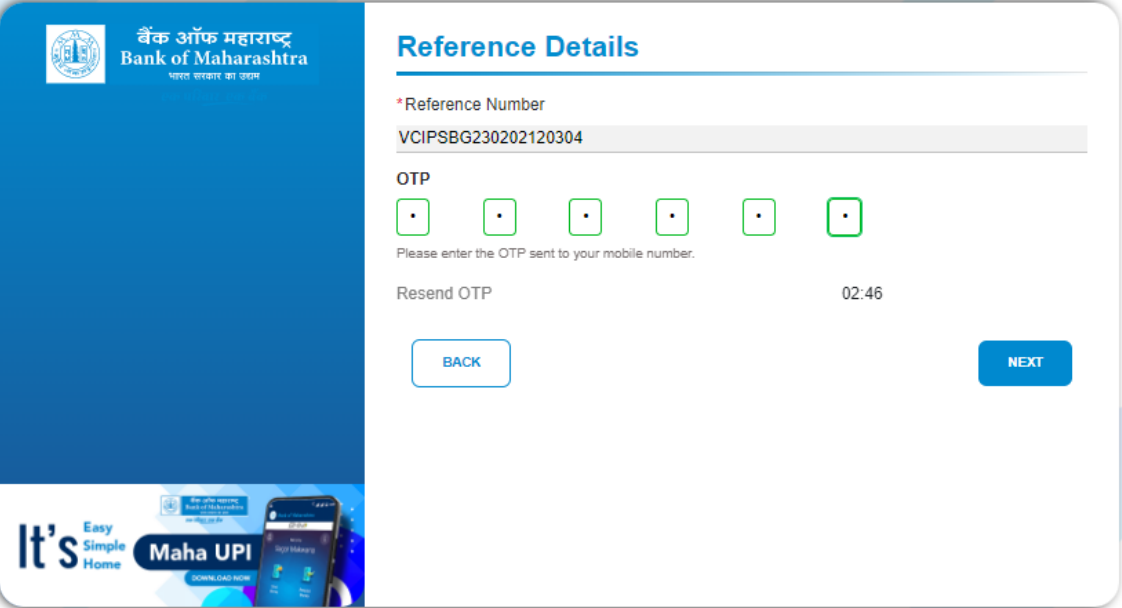


Joining Video call with Banks' Official.

1. Entry Point: -

- Please visit BOM website and click on VCIP Icon.
- You will be redirected to landing page.
- On Landing page please click on seventh radio button 'click for video interaction with bank's official' below.
- You will be redirected to Reference details page.

2. Input Reference number:-



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्योग

Reference Details

*Reference Number
VCIPSBG230202120304

OTP

Please enter the OTP sent to your mobile number.

Resend OTP 02:46

BACK NEXT

It's Easy Simple Home
Maha UPI
DOWNLOAD NOW

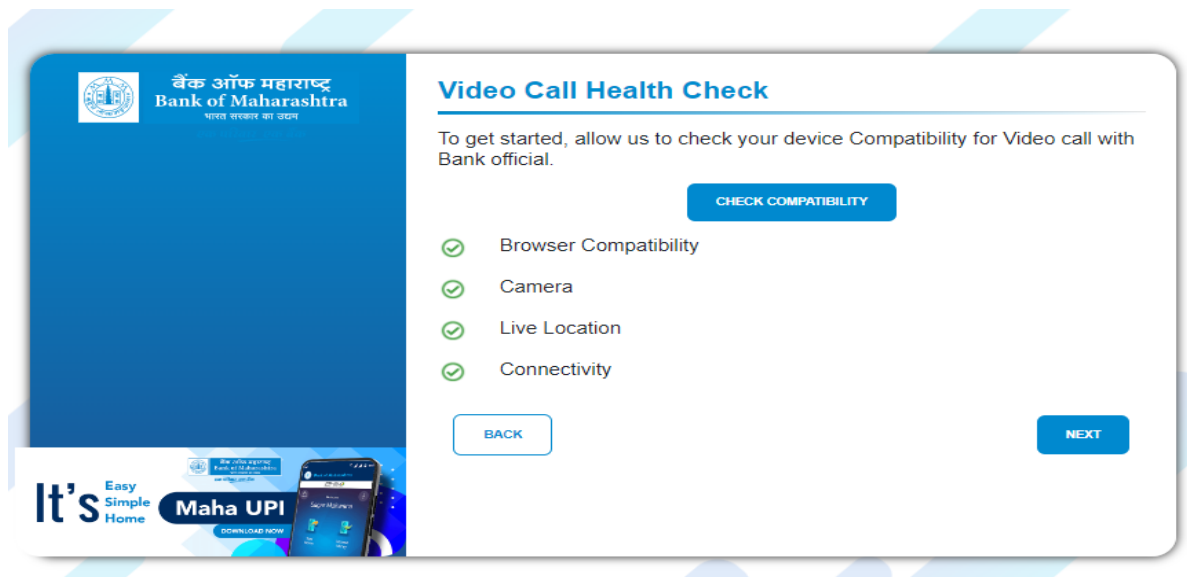
- While scheduling video call an SMS was sent to your registered mobile number giving information of reference number and date and time of video call appointment.
- Please enter the reference number from the message received.

3. OTP validation: -

- OTP will be sent on your registered mobile number. Please enter correct OTP in the available boxes.
- Post successful OTP validation, you are redirected to compatibility check page.

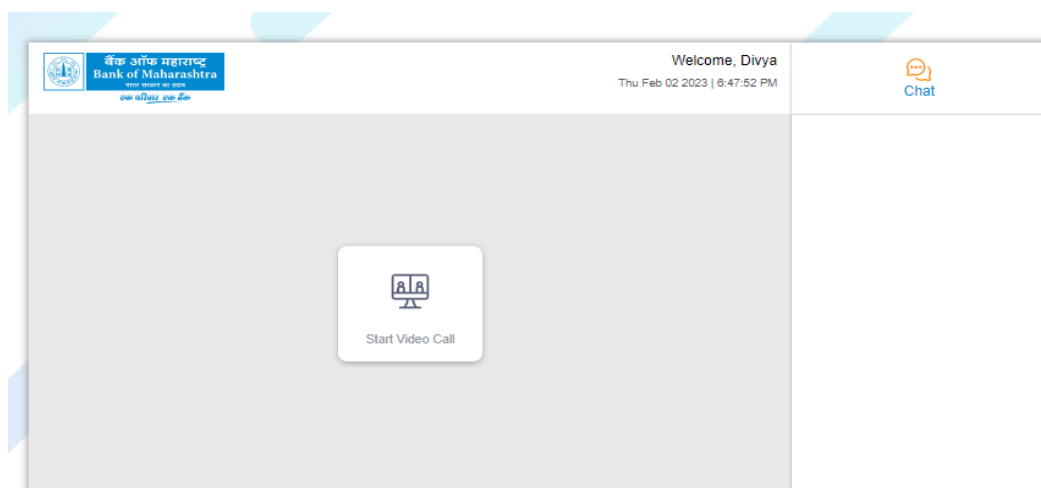
4. Compatibility Testing: - Compatibility testing of your device is done at this stage where your device is checked for following parameter compatibility.

- Browser compatibility
- Camera
- Live location
- Connectivity



5. Live Video call with Banks' official, What to expect :- Once compatibility testing of your device is successful you are ready to interact with banks official.

- Upon joining the video call, officer will ask you questions to verify your identity.
- On satisfactory verification, officer initiates request for PAN validation. Popup window appears on your screen to enter the PAN number. Please enter PAN on your screen.
- Request is initiated for Aadhar validation bank's official; OTP will be sent on your registered mobile number registered with aadhar. Please input OTP in the pop up boxes on your screen.
- You need to show your original PAN card in camera of your device. Bank official will click photo of your PAN.
- Please sign on white Paper in front of bank's official and show your signature to officer in camera of your device. Officer clicks photo of your signature.
- Officer also clicks your photo and takes live video of at least 10 secs during the process.
- You will also get provision of live chatting with officer during video call. Chat box will appear on the right side of video call screen.



6. Getting your Account number and CIF number: -

- Upon successful completion of video call You will instantly get your account number and CIF number and IFSC code will be displayed on your screen.
- The Account is currently not operational.
- You will receive message of activation of account within 24 hours. Once the account is activated Please fund the account by minimum balance to avoid minimum balance charges. Latest service charges booklet is available on banks website.