

Please find below the URL to be used for Central Bank's VKYC - Closed User Group environment for opening of Saving Account through Video KYC.

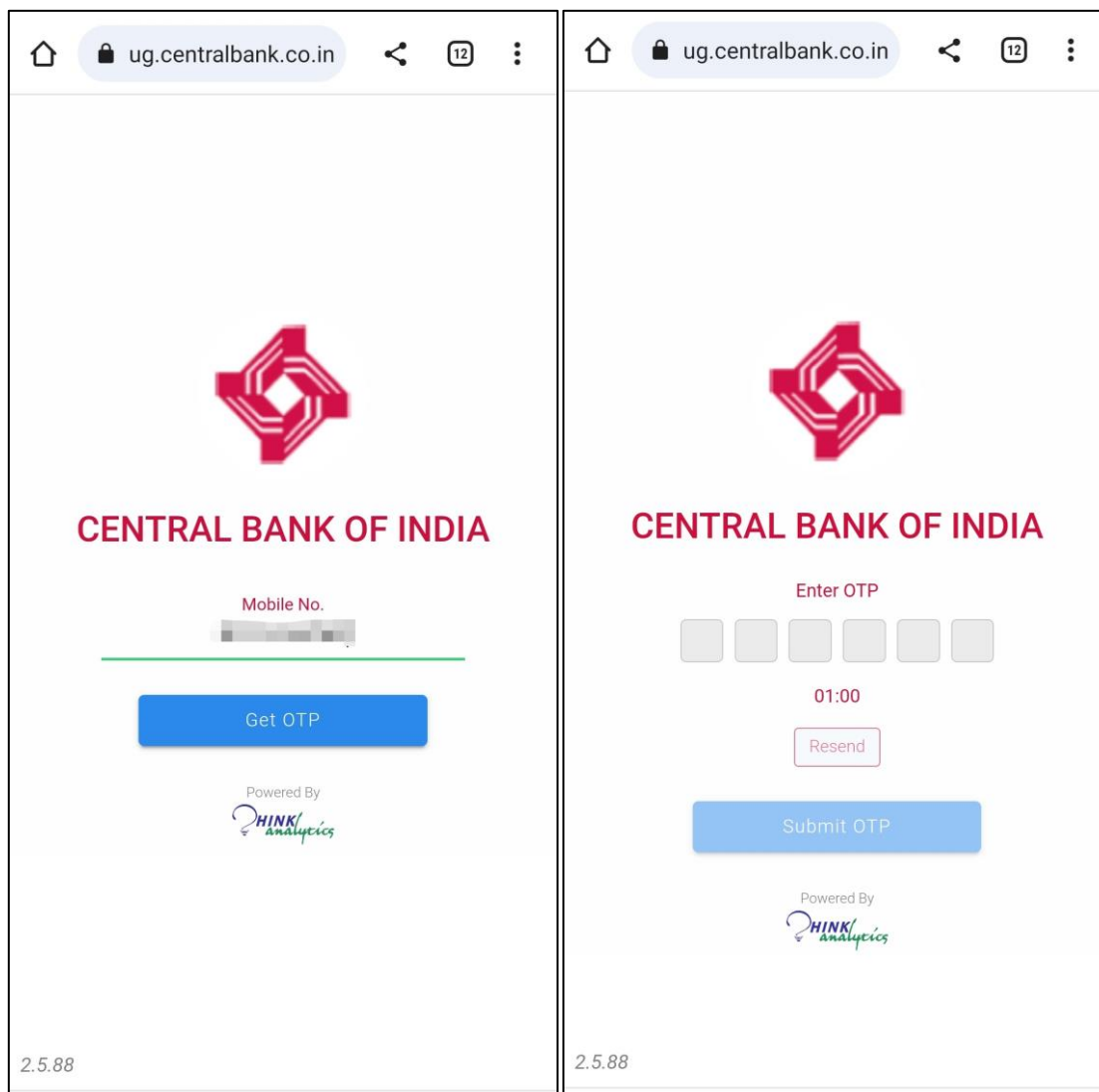
URL for Central Bank's VKYC - CUG environment

https://vkyccug.centralbank.co.in/home?client_id=CBI&api_key=CBI&process=U

Pre-requisites:-

- 1) Internet enabled devices such as laptop/smartphone/tablet
- 2) Aadhaar No. and Mobile No. where aadhaar is having mobile linked.
(Note Mobile Number, Aadhaar and PAN should not exist in CBS, else de-duplication error will occur.)
- 3) Original PAN card
- 4) Plain paper and pen.

Steps for online account opening through VKYC - Revised Journey



1. Open webpage, enter mobile number and generate OTP.
2. Enter the OTP received and start filling application form

ug.centralbank.co.in

ID Details

Step 1 of 4

Aadhaar & PAN details Reset

Aadhaar Number *

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

OTP Sent ✓

Enter OTP *

OTP Verified ✓

PAN Number *

PAN Validation ✓

Back **Save**

3. Customer has to enter aadhaar number and generate OTP on mobile number linked to aadhaar, enter OTP.

Enter the PAN number and get it validated.

Account Type

Step 2 of 4

Account Type Selection

SAVINGS

Features:

- SB account designed to meet your day to day Banking needs while giving you 24x7 access to your Bank.
- Average Quarterly Balance (AQB)
 - Metro & Urban Rs.2,000/-
 - Semi-Urban Rs.1,000/-
 - Rural Rs.500/-
- Cheque Book upto 20 leaves per year free & will home delivered.
- ATM Debit Card /Internet Banking/Mobile Banking/ SMS Alerts/ ECS (Cr/Dr) facility Available
- Withdrawal through Cheques/ Withdrawal slip/ ATM Debit Card.
- Funds transfer through NEFT/RTGS/ IMPS/ Cent BHIM UPI.

CENT YUVA

Features:

- Scheme is open for age group of above 10 years upto 30 years, however, above 18 years are eligible for opening account through Video KYC.
- Average Monthly Balance (AMB) is NIL for age upto 25 years and after 25 years of age , AMB is Rs.5,000/-to be maintained.
- Internet Banking/Mobile Banking/ SMS Alerts for transactions- Free
- M-Passbook/IMPS/Pass Book – Available
- For customers of > 18 to 25 years, Personal Accident Insurance Cover under PMSBY Scheme for Rs.2.00Lakhs is provided free.
- 50% Concession of Processing Fee or Concession applicable during Festival Period whichever is higher on in Education loan to the Cent Yuva Account Holders.
- 0.25% Concession on Rate of interest in Educational loan sanctioned to Cent Yuva Account Holders (All other terms & conditions as applicable to saving and Loan accounts)

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Save

4. If customer age is between 18 to 30 years, account type selection page will open. Customer has to select Normal Savings account or Cent Yuva Account

For other customers Normal savings account (HSS) will be auto selected.

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Personal Details

Step 3 of 4

Personal information

Title *
Mr.

Full Name *

Date of birth *
03-02-1996

Gender *
Male

Father/Spouse Name *

Mother's Name *

Marital Status *
Unmarried

Communication information

Email ID *
@gmail.com

Aadhaar address

Address *

Aadhaar address

Address *

State *

District *

City *

Pincode *

My present/correspondence address is same as my Aadhaar address

Present address (Address for Correspondence)

Address *

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 Central Bank of India

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5. Customer need to fill the personal details, most of the details will be auto fetched from aadhaar and auto filled.

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Additional Information

Step 4 of 4

Customer Profile

Education *
Upto Matriculation

Religion *
HINDU

Category *
GENERAL

Employment & Income details

Occupation *
State Govt Services

Line of Business *
Manufacturing

Employed with / organization name *
Proprietorship

Annual Income Range *
Less than 60K

Source of Income *
Salary/Pension

Nominee Details

Salary/Pension

Nominee Details

Source of Income *
Salary/Pension

Nominee Details

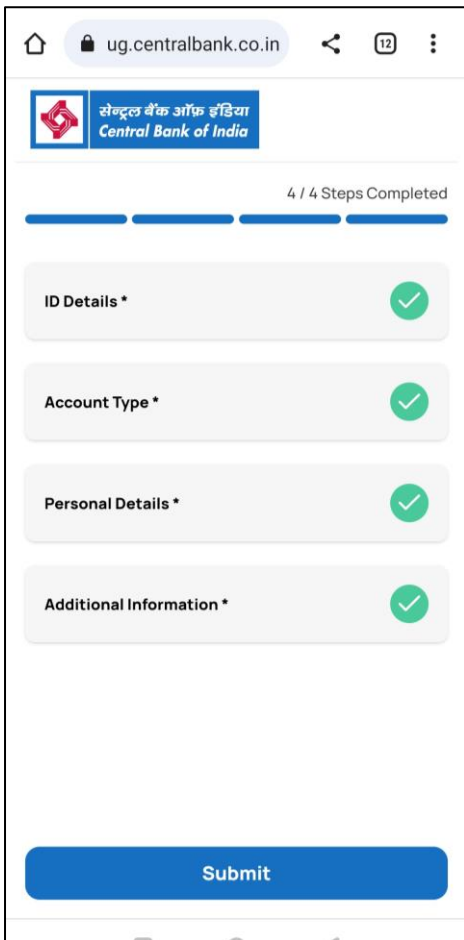
Provide Nominee Details *
No, I do not wish to provide

Banking services

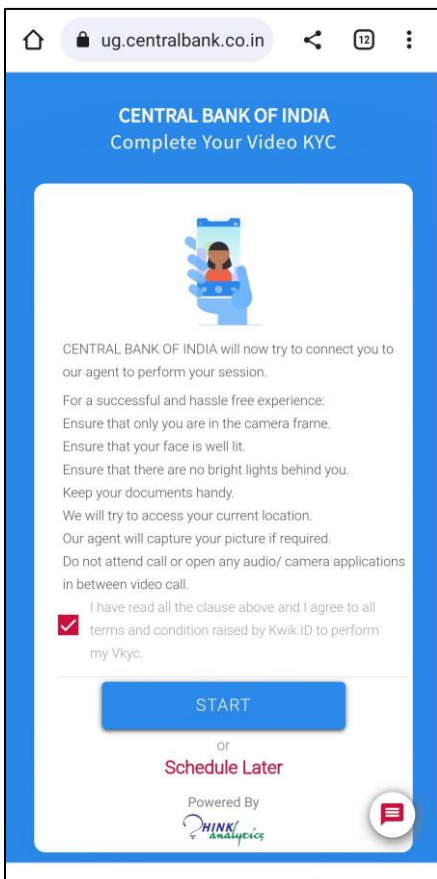
I hereby provide my consent for availing the following services: SMS facility, ATM debit card ([see charges](#)), Mobile banking, Net Banking, Cheque Book, Aadhaar enabled payments & UPI payments

[Back](#) [Save](#)

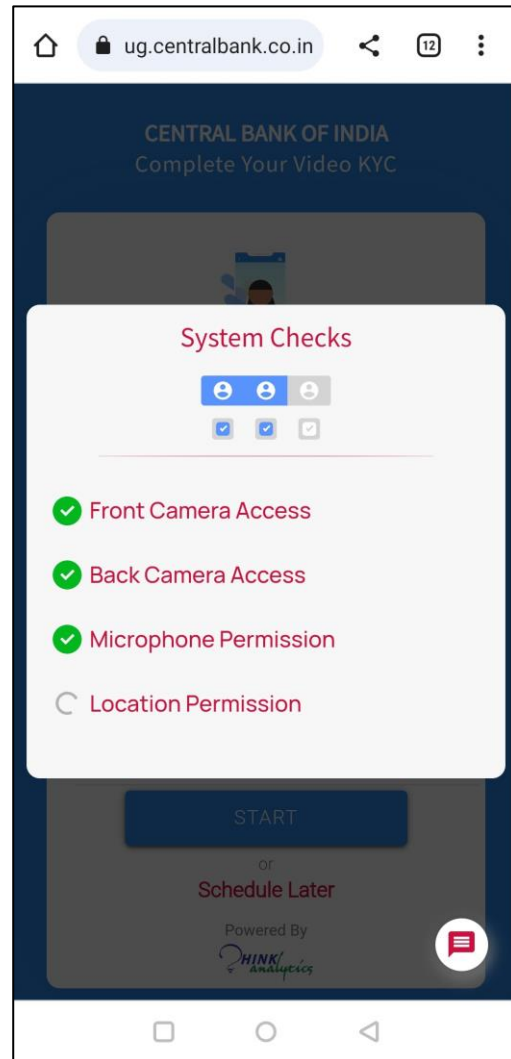
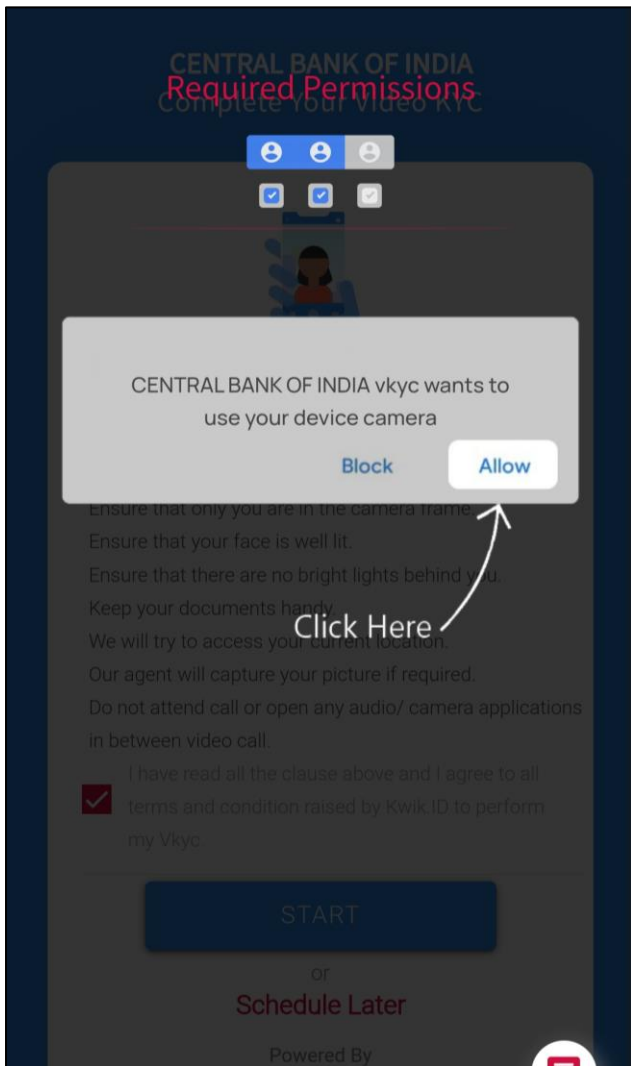
6. On next page customer need to select few drop downs related to additional information.



7. Application form is completed successfully. Now customer will submit the same and start video KYC

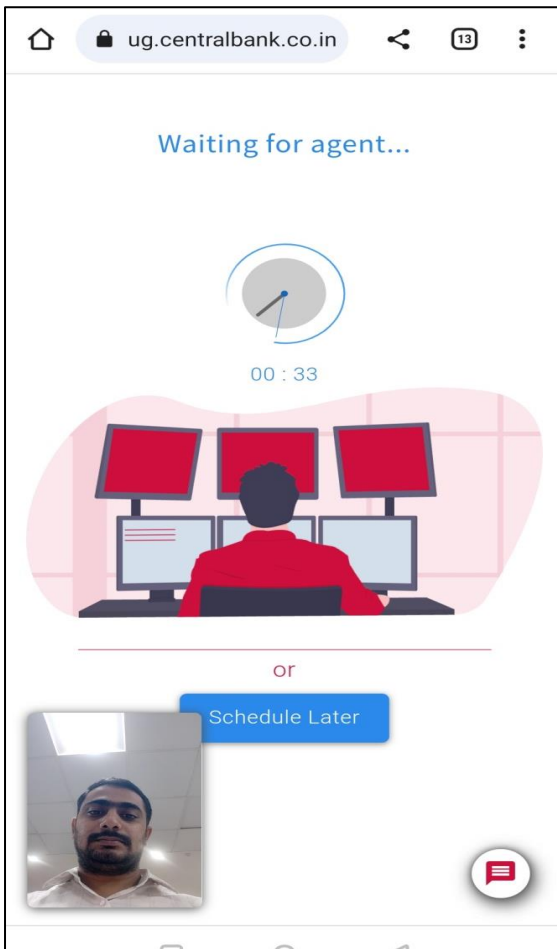


8. Check list for Video KYC will be shown and session will start.



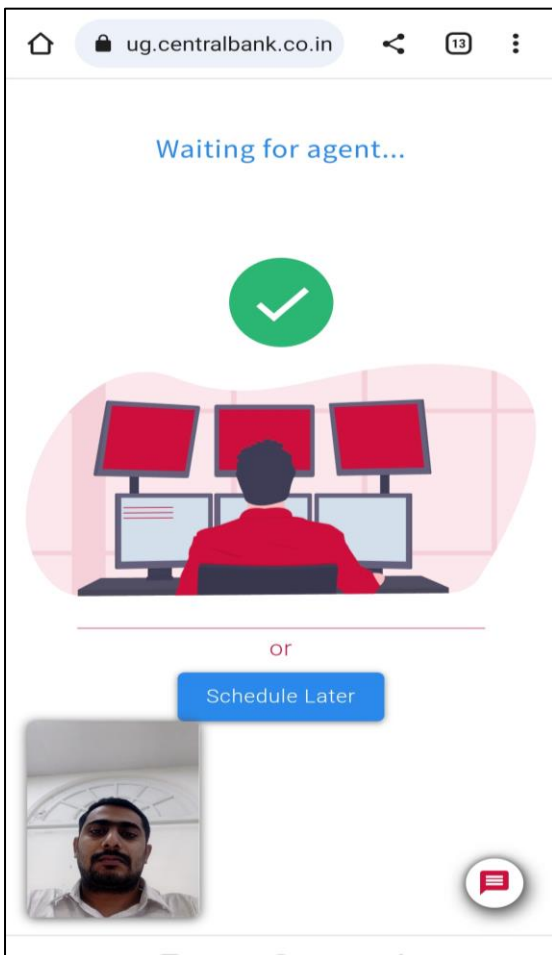
9. Application will ask for few device access permission. Customer has to ALLOW.

10. Application will automatically enable required permissions and start the process of connecting calls to VKYC Agent (CBoI Official).



10. Customer will be kept in waiting pool until any agent is available to take the call.

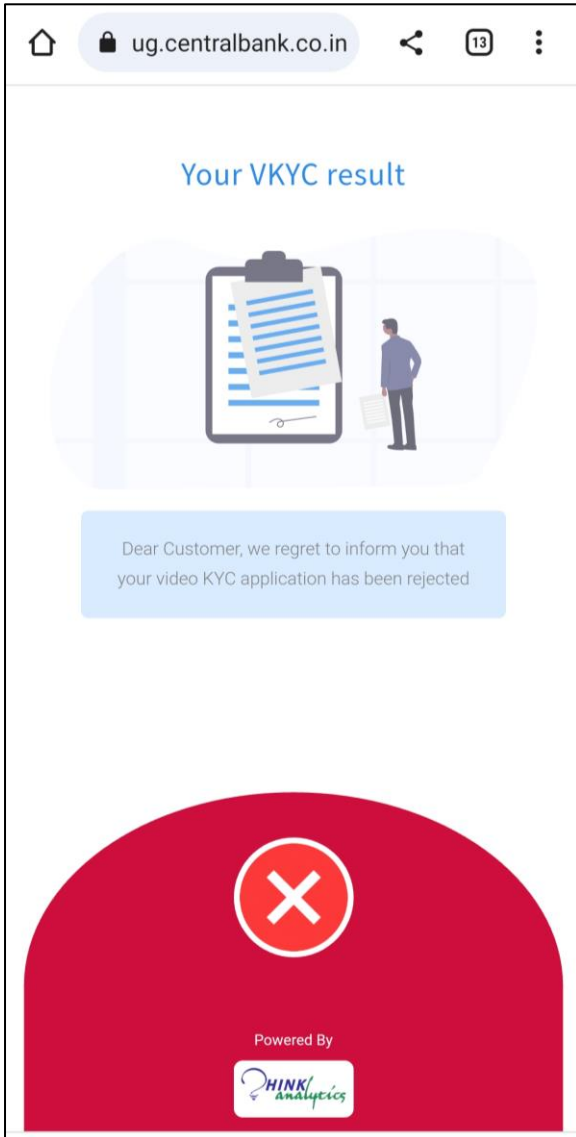
Customer will be waiting if all agents are either busy on another call or offline.



11. Customer has successfully allotted to an agent and waiting for agent to accept the call.

Notification for call will be displaying at agent's screen. Agent will accept the call.

12. During session, few basic details will be reconfirmed. Customer selfie will be captured; customer original PAN card and signature will be captured. Desired home branch for account opening will be asked and session will be submitted.



13. If Video KYC session is disconnected due to any technical reason or network issue.

Customer can re-open and restart the journey from the last point.

14. After submitting, entire session will be checked and audited by concurrent auditor. After successful audit approval account will be opened in CBS.

If account not opened after successful VideoKYC session within 24 hrs.

Contact No. +912261648604 (VKYC Cell Mumbai)
Mail :vkyc1@centralbank.co.in
cc :cmvkyc@centralbank.co.in