DemoBank

FAQ · ACCOUNTS

KYC (Know Your Customer)

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KYC means we check who you are and where you live. You need KYC to open an account, an FD, a card or a loan with DemoBank.

Documents you need

You need	Any one of these
PAN card	PAN card (needed for every customer). If you have no PAN, fill Form 60 at a branch.
Photo ID proof	Passport · Aadhaar · Voter ID · Driving licence
Address proof	Passport · Aadhaar · Voter ID · Driving licence · Utility bill (not older than 2 months)
Photo	One recent passport-size photo (only for branch KYC)

One document can be both photo ID and address proof if it shows your current address.

Video KYC is allowed

Yes. You can complete KYC by **Video KYC** from home, in the DemoBank app. No branch visit needed.

- Timings: **9 AM to 9 PM**, every day except bank holidays.
- The call takes about **10 minutes** with a DemoBank officer.
- Keep ready: your original PAN card, a blank white paper and a pen (for your signature), and the mobile number linked to your Aadhaar.
- Sit in a well-lit place with a good internet connection. You must be in India during the call.

QUICK TIP Branch जाने का time नहीं? App से **Video KYC** करो — सुबह 9 से रात 9 बजे तक, लगभग 10 minute।

How often must KYC be updated?

DemoBank asks every customer to update KYC **every 2 years**, and also whenever your address, name or mobile number changes.

- We send a reminder by SMS and email **30 days** before your KYC is due.
- If nothing changed, you can confirm it in the app (Profile → KYC → "No change") in one minute.
- If KYC is not updated on time, some services (new FDs, card limit increase) are paused until it is done. Your money stays safe.

Questions

Helpline **1800-000-0000** (24×7, fictional number) or any DemoBank branch.